

# The Economic Realities Facing Women: A Proposal for Advancement



By the  
Fort Collins Commission  
on the  
Status of Women

***The Economic Realities Facing Women:  
A Proposal for Advancement***

Written by

Audrey O. Faulkner, Ph.D., Diane M. Lathrop, J.D.  
Doreen A. Kemp, M. Ed., Libby James, M.A.

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## Introduction

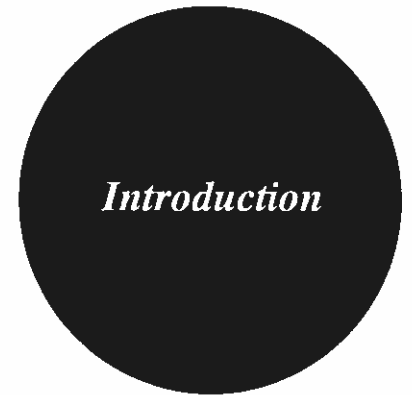
In 1986, the all-volunteer Task Force on Women's Issues published a report about the status of women in Fort Collins, and recommended the City establish a permanent commission on the status of women, a recommendation accepted and implemented by City Council.

The Commission on the Status of Women now serves in an advisory and advocacy capacity to the Fort Collins City Council; monitors the well-being of all women in Fort Collins; identifies, studies, and documents issues of concern to women; and recommends and facilitates action to address needs and solve problems that face women in the city.

In 1996, ten years after the original task force report, the Commission identified economic status as the focal point around which the overall welfare of women revolves, and initiated a study of the current economic situation for women in Fort Collins. Commission members believed that: (1) employment, education, child care, health and mental health, housing, and transportation are interrelated, and determine women's capacity to earn an adequate income; and (2) without a living wage women cannot become self-sufficient and meet their families' needs.

Utilizing the knowledge and expertise of its members, with technical assistance from Dr. Michael Lacy of Colorado State University's Sociology Department and Ms. Karen Johnston, Survey Director, the Commission created a questionnaire and a focus group facilitator's discussion guide. Both included questions about income, employment, education and training, childcare, housing, health and mental health, and transportation.

Two-hundred-three women, selected randomly, were surveyed by telephone and personal interviews during the summer and fall of 1996. Focus groups were convened in 1996 and 1997 with categories of women the Commission believed to be under-represented among the survey respondents, and with professionals who provided services to women. Poudre School District teachers, welfare recipients, residents of Crossroads Safehouse for battered women, women of color, Latinas, senior women, lesbian women, disabled women, non-profit agency directors, and





The Women's Center staff participated in focus groups and shared their ideas and concerns.

To provide background, identify national and state trends, and create a perspective from which to view our local community, the Commission searched for and used resources that included research data from federal, state, county and city technical reports, census data, privately funded studies, social agency statistics, interviews with service providers, books, and newspaper articles.

This report is designed to present the positive aspects of women's life in Fort Collins as well as the substantial needs many women have.

## Report Format

There are eight sections in the report: **Income, Employment, Education and Training, Child Care, Housing, Health and Mental Health Care, Transportation and Welfare Reform.**

Each section begins with the story of a representative woman who is living the problems many Fort Collins women face.

The stories have been chosen to present specific areas of concern, even though we recognize a degree of artificiality in separating concerns that are so intertwined. For example, a woman who cannot afford day care and reliable transportation cannot go to work, and lack of employment and sufficient income can cause difficulties in obtaining health care, adequate housing, or education and training. Every problem exacerbates another.

Following the story, local, statewide and national information is provided as **Background** for purposes of comparison with our own community.

Then the Commission presents its **Vision Statement** --what the situation would be in Fort Collins if women were to have the opportunity to reach their full potential.

The next section includes our findings in this order: (1) **Survey Results**; (2) **Focus Groups**; and (3) **Other Data**.

We have chosen to break down women's responses to survey questions according to household composition because of the economic implications. In most cases, we list separately the responses of single women with children, single women without children, married women with children, and married women without children.

The final two sections present our **Conclusions** and **Recommendations**. Conclusions are based on our perceptions of the meaning of the data and the carefully considered opinions of Commission members. Recommendations were prepared by reviewing the background information, survey data and focus group results, in combination with knowledge Commission members had from their own life experiences, and from the experiences of women they knew.

The Commission undertook the task of presenting what it believes to be a realistic assessment of the current economic situation of women in Fort Collins. It is the Commission's hope that the findings presented here will serve as a catalyst for preserving the good quality of life many now enjoy and improving conditions for those who are struggling.

The Commission created this report to provide Fort Collins women, the City Council, the public and private social service sector, local government, business and industry, and other citizens with information that can be used for positive change. The Commission hopes it will influence the community's agenda about issues affecting women's lives.

## The Time and the Place

Fort Collins is a vibrant and thriving community with a well educated workforce and a growing, prosperous economy. Many residents with high income jobs live in comfortable, often luxurious housing, enjoy cultural, entertainment, and recreational options, and dine out frequently. They are able to afford quality child care, which is available to them even if not always easy to find. Their educational opportunities are almost unlimited; they have access to the best health and mental health care, and their households enjoy the convenience of multiple vehicles.

Many women are beneficiaries of Fort Collins's prosperity and the increasing opportunities for women to succeed in their careers and move into positions of responsibility and leadership. However, this is not the situation for all.

Fort Collins is a university community located in a scenic, healthy area with an enviable climate, and many people are attracted to the city as an ideal place to live and raise their families. This has resulted in an oversupply of qualified women competing for the community's well paying jobs. Factors which mirror national trends, such as increased use of technology, a rise in service sector jobs, and corporate downsizing, combine with a labor surplus to create a scarcity of good jobs, even for those with specific training or education, but especially for unskilled women. Many women are willing or forced to accept employment for which they are overqualified. This creates a scarcity of good jobs for those with less education and experience. For a wide variety of reasons, women represent a disproportionate percentage of the underemployed.

While gender stereotyping has become more subtle, inequities continue to exist between women and men in relation to income, employment, domestic responsibilities, educational opportunities, and housing. These limit many women's chances to reach their potential, to find full-time employment in jobs with career advancement opportunities appropriate to their skills and education, and to earn enough to support themselves and their families. A woman's lack of employment or her underemployment produces inadequate income; this causes problems ranging from poor health care, inadequate housing, and unsatisfactory child care to low self

esteem, family instability, and lack of access to further education and training that would enhance employability.

## The Survey

The survey results reflect the homogeneity of a city where less than seven percent of the population consists of people of color (Bureau of the Census, 1990). The results also reflect the current prosperity of Colorado, where the gap between the wealthy and the poor is wider than the national average.

The survey sought to identify the needy in our prosperous environment where poor residents are not always visible. There are low income single parents, working poor families, and those who are undereducated, underhoused, unemployed, or who work at minimum wage jobs and are unable to make ends meet. Many single women with children, elderly or disabled women, and women of color are in a struggle for survival.

Of the 203 women who participated in the random survey, the majority are white, married, have some college education, and have lived in Fort Collins for ten years or less. The median age is 40, and nearly three-fourths of live in two-person two-income households.

Most working women see the economic quality of life for women as the same or somewhat better than it was 10 years ago. Most work for an employer, some own their own business, and the majority believe their job is a good match for their education. Most have individual monthly incomes under \$1,500 a month and household incomes of under \$4,000 a month.

Even though most believe educational requirements for jobs have increased in Fort Collins in the last 10 years, only a few are currently getting more education.

Nearly three-fourths of those surveyed live in single family homes and more than half own or co-own their dwellings. More than half say they have had no trouble finding adequate, affordable housing, but the rest experienced difficulty.

Women whose children need day care pay an average of \$100 a week per child. Low income women compete for too few low cost or subsidized day care spaces.

Ninety percent drive their own vehicles to work. The majority find public transportation inconvenient and inadequate for their needs.

For women with private insurance through their jobs, health care and mental health care is not a problem, although mental health coverage is often minimal. For women on Medicare or Medicaid, access to health care providers is difficult or nearly impossible. The services of local physicians are frequently unavailable to those on Medicare or Medicaid because reimbursement rates make it financially unattractive for doctors to accept more than a few patients in these categories. When low income women need mental health care it is frequently inaccessible because of a shortage of providers who will accept less than full reimbursement, and long waiting periods. Until recently, dental care was inaccessible to the poor. In 1998, the Poudre Health Services District began a limited dental program for medically indigent adults and children.

A final question of concern to the Commission was whether the women of Fort Collins believed there was adequate representation by women in policy making and leadership levels in the Fort Collins community. Perhaps, because of the high visibility of political figures such as Mayor Ann Azari, previous female mayors, present and former city councilwomen in Fort Collins, and State Senator Peggy Reeves, most respondents said women were adequately represented. It was beyond the scope of the study to take an in-depth look at women's presence in higher levels of management in city and county government and in private business and industry. However, data readily available to the Commission suggests that the "glass ceiling" is in place in our community -- for example, no city government department is headed by a woman, and no CEO among the community's largest employers is female.

## The Focus Groups

Women in ten focus groups gave opinions and offered insights for the study. Women were recruited for the groups by telephone and personal contact. The Commission attempted to get representation from women who had a special perspective because of their age, physical disability, economic status, sexual orientation, specific life situation, employment, race, and life experience.

The focus group discussions were facilitated and recorded by Commission members and volunteers. All facilitators and recorders were trained to use the focus group discussion guide.

Focus group themes included: lack of jobs in the mid-income range, the increasing cost of education and training, shortage of child care for toddlers, sick children, and school age children during the summer months, inaccessibility of convenient and affordable health and mental health care, the high cost of housing, discrimination based on race, age, gender, sexual orientation and disability, and the limited nature of public transportation.

## Other Data

Research data which included federal, state, and county government publications, newspaper articles, and privately funded studies were used to provide background, identify national trends, and create a perspective from which to view local women's circumstances. In most instances, the status of women in Fort Collins seems to reflect state and national trends. There is one exception: the percentage of well-educated women in Fort Collins is higher than the national average.



## Lindsey's Story

Lindsey is single, 35, and needs two jobs to support herself. She is a certified massage therapist and also works at a large local nursery. Despite working two jobs, she can only afford a 1980 model car and the rent on a tiny one-bedroom house. Until 1996 her health insurance coverage was sporadic despite her consistent employment.

After earning an associate's degree in commercial art at Aims Community College in Greeley, Lindsey moved to Nantucket, an island off Massachusetts, to work as a nanny for a year. She loved the place, and when her nanny job ended, she accepted a position as an advertising layout and design person at the island newspaper. The job was full-time, but there were no benefits. She stayed in Nantucket for eight years. Following the newspaper job, she headed the landscaping division of a contracting firm for four summers. The contractor provided health insurance during the season, the only time she had health insurance coverage. During the winters she pumped gas. "I was a petroleum transfer technician for \$10 an hour," she says with a giggle.

She returned to Fort Collins in 1990 to fulfill a dream of becoming an occupational therapist. Financial considerations made her decide to pursue massage therapy instead and she earned a certificate in 1993. Since that time she has worked as a massage therapist and a landscaper, neither of which provides her with health insurance benefits.

A 1995 New Year's resolution to "become more responsible" and make sure she would not be "a burden on society," sent her in search of health insurance which she knew would be difficult to afford. Nevertheless, she did her research, had a physical examination and bought a policy. She wonders now what force or fate may have played a part in her decision to insure herself.

A few months later, she kept a promise made to a fellow masseuse to "check out" a mass near the top of her right breast. She was not worried because two

*I*

*Income*



prior medical opinions had been reassuring and described it as nothing more than a fibrous growth. She had to convince her physician to order a mammogram for her since she was only 34. She got one only after she insisted.

When the diagnosis was complete, she learned that the mass had probably been present for two or three years, was malignant, and measured 11 centimeters. The probability was high that it had begun to invade other parts of her body. Treatment included four rounds of chemotherapy followed by a mastectomy and a bone marrow transplant. Lindsey got through this with an incredibly positive attitude and the support and caring of her friends, family and co-workers. She's thankful for the impulse that caused her to make the financial stretch necessary to insure herself and for her masseuse friend who made her promise to get a mammogram.

For so many years, despite her good intentions, Lindsey's health care had consisted of an annual visit to Planned Parenthood where she received a subsidized pap smear, because it was all she could afford. She is not bitter but she wonders about the need for affordable health care for everyone and why some employers do not provide health insurance benefits, or provide it only for full-time workers. "A medical disaster is so incredibly expensive that no one should have to live with the uncertainty of being uninsured," she says.

She sees Fort Collins as a college town where cheap labor is plentiful. She is concerned about her future income prospects as she struggles to establish her massage therapy business and continues to work part-time for \$7.75 per hour as a landscaper, a job that she started six seasons ago at \$6.00 an hour.

## Background

It is an historical and well-accepted fact: there is disparity between income earned by women and men for doing the same work. In recent years this difference has decreased, due mainly to the 90 cents an hour raise in minimum wage, and that much of the employment growth is in the area of minimum wage jobs. Nearly 60 percent of minimum wage jobs are held by women. (*Fort Collins Coloradoan* June 10, 1998) Women still earn only 76 cents for every dollar earned by men. (*Fort Collins Coloradoan*, June 10, 1998) There are more single women heading households than ever before; therefore, equal pay for equal work is a critical issue and a matter of survival for many women and their children. Income, more than any other factor, directly affects the economic well-being of women.

Underlying these facts is an important and disturbing phenomenon in the U.S. economy - the "feminization of poverty." The feminization of poverty is characterized by the dramatic increase in the number of poverty level families consisting of a single mother and her children. (*The Pauperization of Motherhood: Patriarchy and Public Policy in the U.S.*, Nancy Folbre, RRPE 16, #4 1985) While it is encouraging to note that a U.S. Department of Labor publication predicts that the economic status of women across the United States will improve significantly over the next 20 years, income differentials continue to exist that merit concern. (*Trends and Issues*, 1993 Handbook on Women Workers, p. 241)

Income data are often stated in terms of family income. In 1991 the U.S. median income for married-couple families was \$40,995; for male head of household, no wife present, \$28,351; and for female head of household, no husband present, \$16,692. The presence of children under 18 in the household is important when considering the economic well-being of the family. The median income for married couples with no children under 18 was \$39,083 in 1991, while for married couples with one or more children under 18 it was \$42,514. The category of married couples without children may contain more retired couples, while those with children may contain more dual earners. For female head of household with no husband present and no children under 18, median income in 1991 was \$26,111;

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Poverty rates for Colorado women of color and their children are alarmingly high.

for those with children, the median income was \$13,012. For male head of household with no wife present and no children under 18, median family income was \$32,323; for those with children, median income in 1991 was \$24,171. *Among the three family groups, the difference in median income for those with and without children was greatest for female heads of household--the group with the smallest income in either case.*

Poverty has increased dramatically in the last decade. In 1993, a family of three with an annual income of \$11,890 lived below the federal poverty line. In 1990, 12 percent of Coloradans lived in poverty--a 32 percent increase since 1980. In Colorado, the income gap between the wealthiest and poorest families is one of the highest in the nation. The top 20 percent earns an average of \$81,075 while the lowest 20 percent earns an average of \$8,070. It is projected that this gap will widen during the next decade. Women and the children they support are the fastest growing segment of the poverty population, despite women's increased labor force participation. In 1989 women accounted for 60 percent of all poor adults in Colorado, while they comprised only 51 percent of the total population. In 1990 the poverty rate for Colorado female-headed families with children was three times the rate for all Colorado families with children. This was double the rate for single fathers with children, and more than six times the rate for two-parent families with children. Poverty rates for Colorado women of color and their children are alarmingly high.

While women represented 51.3 percent of the U.S. population in 1990, they comprised 57.7 percent of all persons in poverty. Ninety-nine percent of the increase in the number of families in poverty between 1970 and 1990 was in families headed by women. (*Trends and Issues*, p. 26) Seventeen percent of all families, and 53 percent of all poor families, were headed by a female. Nearly all the poor families headed by females had children under age 18. Between 1987 and 1992 the number of poor children in the United States rose from five million to six million. (*Columbia University National Center for Children in Poverty fact sheet*) Among female-headed families with children the poverty rate was 44.5 percent. Marital status and the presence of children are both factors in poverty

status. Children do not appear to be an overwhelming factor in poverty, as long as both the wife and husband are present in the household.

Forty-three percent of women in the U.S. have jobs that pay below the poverty level, while only 25 percent of men have jobs that pay below the poverty level. Poverty afflicts every region of Colorado. Four out of five people living in poverty in 1990 lived outside of Denver, including approximately 3,000 families in Larimer County. In 1990 Larimer County had 3,583 female-headed families with children under 18, of which 33 percent lived below poverty. Of Larimer County families with children under age five, 56 percent lived below poverty level. (*Larimer County Census*, 1990) While it is common knowledge that a child's critical development years are age one through three, these are the years they are most likely to live in poverty.

Women experience a 60 percent higher rate of poverty in the age bracket from 18 to 24 than men. The poverty difference declines during middle age and then increases significantly among single elderly women. There were 9 million married-couple households in the U.S. in 1990 where the head of the family was 65 years or older and the poverty rate was 5 percent. Yet, among the elderly who are unrelated individuals, (not living in a family unit), the unrelated males 65 years and older had a poverty rate of 17.3 percent; unrelated females in that age group had a rate of 26.9 percent. In 1990 there were 7.7 million unrelated elderly females and only 2.3 million unrelated elderly males, with 2.1 million females in poverty compared with 397,000 males. Thus there are more than five times as many poor, unrelated, elderly females as there are males. "Elder poverty" is very much a women's problem and an important ingredient in the feminization of poverty. (*Trends and Issues*, p. 30)

- Women are twice as likely as men to be poor after retirement.
- Only 25 percent of all older women living alone have pensions.
- Hispanic women are three times as likely as white Anglo women to be poor in retirement

(*Status of Women and Girls in Colorado*, p.25)

While it is common knowledge that a child's critical development years are age one through three, these are the years they are most likely to live in poverty.

Women are neither  
paid nor given  
economic credit for  
"women's work"

The healthy economy has failed to help the poorest Americans. A 1998 survey by Second Harvest, the nation's largest network of food banks, found nearly 40 percent of those seeking aid came from working households. Nearly 9 out of 10 people seeking emergency food supplies came from households earning less than \$15,000 a year. Two out of three came from households with less than \$10,000 annual income. Thirty-five percent of those served by Second Harvest had to choose between buying food and paying for housing at least once in 1997; 28 percent had to choose between food and medical care. Women made up 62 percent of those using food programs and children under 17, 38 percent. Nearly half were white, 32 percent were African-American, and 15 percent were Hispanic. Program users were split almost evenly among large cities, small cities, suburbs and rural areas. (*Fort Collins Coloradoan*, March 10, 1998)

One area of research that is receiving attention internationally, though seldom mentioned in the United States, is the concept of valuing women economically for their "hidden" or "invisible" work. Women do nearly two-thirds of all household work, (*The Measure of Unpaid Work by Statistics Canada*, Stuart Birks, <http://www.massey.ac.nz/~KBirks/gender/econ/canup.htm>, January 23, 1996) thereby pulling double duty, working for wages in the labor market and then working without pay when they get home. Women are neither paid nor given economic credit for "women's work", i.e. cooking, cleaning, shopping, managing health appointments, gardening, elder and sick care, and child care.

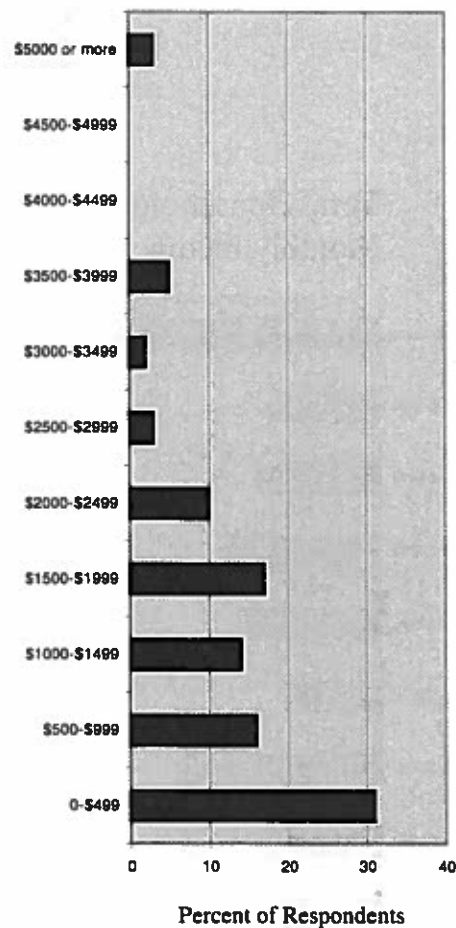
Donella Meadows notes that not only do we not value "women's work" but we do not even honor it, or the people who do it, with decent wages and personal respect. People who clean up or care for people--homemakers, nurses, day care workers, retirement home caretakers, social workers, and maids--are at the bottom of the pay ladder, are socially invisible, and most of them are women and minorities. Above them are people who care for machines; still higher people who care for flows of paper; highest of all, people who care for money. She notes that it is the nurturing and maintenance jobs that hold the world together and that their social worth is inestimable. (*Thoughts While Cleaning the Living Room*, Donella Meadows, originally

published in *In Context* #21 Spring 1989, p. 16, <http://www.context.org.ICLIB/IC21/Meadows.htm>, last updated January 26, 1997)

It is undeniable that women's remuneration is not commensurate with their contributions to the economy. This contribution is under-reported because employment statistics and national accounts underestimate the role of women. (*Remuneration for Women's Work: A Curious Paradox*, International Labour Organization, <http://www.ilo.org/public/english/235press/pkits/women2.htm>) The under valuation of women's work not only undermines women's purchasing power, it also reduces women's already low social status. (United Nations Development Programme's Human Development Report 1995, published by UNDP by Oxford University Press, <http://www.undp.org/undp/hdr/1995/hdr95en2.htm>).

Quantification and valuing of women's work is a key lever of power for women, according to the International Wages for Housework campaign. The International Labor Organization figures that women do two-thirds of the work of the world, but are paid only five percent of the world's wages and hold only one percent of the assets. (*Counting Women's Work as Political Leverage*, Jennifer Jackman, September 8, 1995, Bytes from Beijing, FMF-United Nations Fourth World Conference, <http://www.feminist.org/other/beij908c.html>)

Respondents'  
Individual Monthly Income



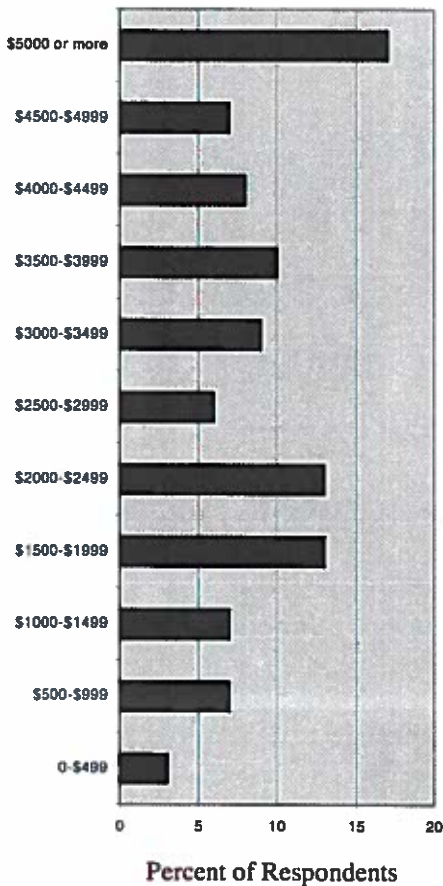
## Vision Statement

All working women earn at least a living wage. If their employment does not provide this, or they are unable to work, social structures are in place to assist them at a minimum level of health and decency. Women are compensated fairly, without gender discrimination, for work in which they are able to use their experience, skills and talents. Jobs have become more gender-fluid and more women are working in non-traditional jobs, so much so that we no longer refer to them as non-traditional. The wage gap between men's and women's incomes has disappeared. Jobs where women have historically been over-represented, such as day care providers, nurses and

teachers, are now recognized as socially important and compensated accordingly.

## Survey Results

Total Household Monthly Income



In an attempt to get the most accurate picture possible of the incomes of Fort Collins women, the survey asked a wide range of income-related questions. The Commission believes income must be addressed as one of the most critical factors affecting the economic well being of women in Fort Collins. While income is inextricably intertwined with employment, we have artificially separated these topics in the report to emphasize the important issues.

Those surveyed had household incomes ranging from zero to more than \$5,000 a month. The median household income was \$3,083 per month. Three percent lived in households with incomes of zero to \$499 a month and 17 percent had household income of \$5,000 or more a month. The picture is quite different when the individual incomes of women are reviewed. Median individual income for women was \$1,110 per month with just under a third of the women reporting incomes between zero and \$499. Another 31 percent had incomes between \$500 and \$1,499 and 27 percent had incomes between \$1,500 and \$2,499. Only 3 percent had incomes of \$5,000 or more per month. Clearly the vast difference between household and individual income reflects men's higher earnings compared to women's. The differences between household and individual female incomes clearly indicate that women and their families are only a divorce, death or disability away from poverty.

Half the surveyed women earned their income from a single job and 15 percent had their own business. A higher percentage of single women than married women said they earned their income from two or more jobs. Nearly a quarter, 24.2 percent, received their primary income from social security, retirement income or other investment income. Approximately 10 percent of all survey respondents were receiving government assistance payments. Social Security Insurance (SSI), Women, Infants and Children's nutrition program (WIC), Aid to

Families and Dependent Children (now Temporary Assistance to Needy Families-TANF), food stamps and Medicaid were those most frequently reported.

While a slightly larger percentage of women working in non-traditional positions were earning a higher individual income, 9.1 percent, than women working in traditional fields, 4.3 percent, the majority of all women were earning low individual incomes, regardless of the type of job. Similarly, more women operating their own business in non-traditional fields were earning a higher individual income, 9.1 percent, compared to women with businesses in traditional areas, 3.8 percent. The majority of women with their own businesses, 83 percent, reported earning a low individual income, regardless of the type of business.

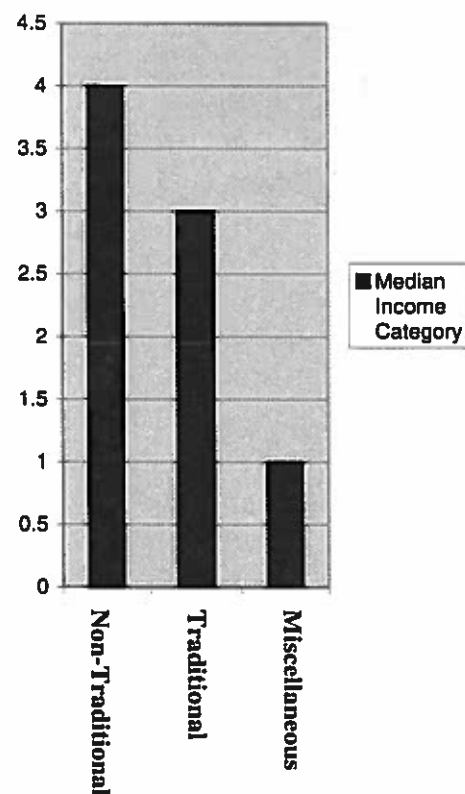
The survey results showed that women working for an hourly wage had a significantly lower median individual income, \$1,125 per month, than women working for salary, \$1,999 per month. Women working at one job in a salaried position tended to earn a higher income than any of the other working women in the survey.

Income, or lack thereof, affects women in numerous ways. The survey results showed that 9 percent of respondents did not have health insurance, 20 percent had trouble with health services due to the cost, 18 percent had trouble paying for prescriptions, 58 percent do not have dental insurance, 24 percent do not receive regular dental care and 10 percent said they could not afford mental health services. (Further details can be found in the Health and Mental Health Care section of this report.)

While income figures for all women surveyed are instructive and offer evidence that incomes for some women in Fort Collins are increasing, the most revealing statistics come to light when respondents are divided according to household composition.

Further indication of economic deficiencies surfaced when women were asked for their view the adequacy of their income. Eight percent of all respondents said they did not have enough for basic necessities, another 10 percent said their income covered only basic necessities. The perceptions of the various household categories are shown

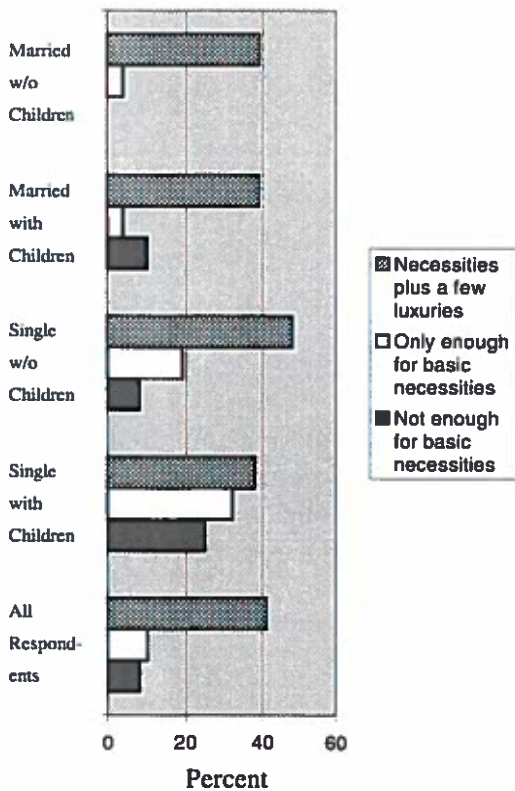
Comparison of median individual income for women working in non-traditional, traditional or miscellaneous fields.



Income categories are \$500 wide:  
Category 1 is 0-\$499, category 2 is \$500-\$999, category 3 is \$1000-\$1499, etc.



## Survey Respondents' View of Income Adequacy



in the following graph. Reflecting national and state patterns of lower income for female headed households, single women with children in our survey saw themselves as the worst off economically.

### Single Women with Children

Single women with children have the most difficult time making ends meet in Fort Collins. Their annual median household income was less than \$18,000. Fifty-seven percent of those households had incomes less than \$1,999 per month. Median individual income was \$14,244 and more than a fourth of those had individual incomes less than \$500 a month. Almost three-fourths had individual incomes of less than \$1,999 per month. More than a third received government assistance in the form of AFDC, food stamps, or Medicaid. A third of the women in this group include a second wage earner in their household, but half are the sole providers for their families. More than half live in low income households and a fourth said their household income was not sufficient to cover basic necessities. None of the single women with children said their household income was enough for nearly everything they needed or wanted.

### Single Women without Children

More than 40 percent of single women without children live alone and a third live with one other person. Sixty percent of single women without children reported only one income in the household. Median household income for this category was slightly more than \$21,000 a year and median individual income almost \$15,500. More than 80 percent of all respondents in this category had an individual income of less than \$2,000 per month. Despite the low income, but reflective of having no dependents, this category of women had the highest percentage of women reporting that their household income was enough for the basic necessities plus a few luxuries.

Sixty-three percent of the single women without children reported living in low income households. This figure reflects that a higher percentage of women in this group are either retired or just beginning careers. Nearly a fourth of the single women with no children received their income from social security, retirement or other investment income. Just under a fourth of the single

women without children who worked were in non-traditional careers.

### **Married Women with Children**

Eighty-two percent of married women with children had low individual incomes, with the median less than \$10,000 a year. This was the highest percentage of low individual incomes in the survey categories. These respondents also had the highest percentage, 23.5 percent, of women who did not have an individual income. Conversely, median household income was the highest, at \$3,687 per month, with over 82 percent of the respondents living in high and middle income households. While the individual income category reflects married women with children in the survey who have chosen to be stay-at-home mothers, it also reveals how many married women with children would fall below the poverty line without the income contributed by their spouses. It has long been known that when a couple divorces, income falls for the woman and rises for the man. Absence of the primary provider in a household with children, for whatever reason, can spell economic disaster if the remaining partner is not prepared to join the work force and earn a living wage.

### **Married Women without Children**

It is not surprising that married women without children enjoy the highest individual incomes at \$1,531 per month with monthly median household income at \$3,687 per month. Married women without children had the highest percentage of two-earner households, the highest numbers of respondents living in high income households and the highest number of respondents who believed the household income was enough for nearly everything they needed or wanted. None of the married women without children said their household income was not enough for their basic necessities. It should be noted that married women whose children are grown, and who may be retired, are included in this category. Sixty-eight percent of married women without children were receiving more than fifty percent of their monthly income from social security, retirement, and investment income.

Married women without children who were working for an employer had the highest median individual income in comparison to all other women. This is largely due to a

Absence of the primary provider in a household with children, for whatever reason, can spell economic disaster if the remaining partner is not prepared to join the work force and earn a living wage.

higher percentage working in salaried positions versus the other groups of women working for an employer at an hourly wage. Nearly one third of married women without children who were employed worked in non-traditional positions.

## Focus Groups

The staff of The Women's Center was pleased to note visible changes for women in regard to income in the last 10 years. They specifically mention those employed as engineers and in law enforcement. Hewlett-Packard is a company that promotes women and does not keep them trapped in traditionally female careers. Lawsuits involving sex discrimination and sexual harassment have had a positive effect on government and government-related jobs. However, they reported that financially their clients are worse off in terms of real income because of the cost of living and their buying power. These women also noted the continuing income disparity between skilled and unskilled workers and the very low income of skilled women employed by non-profit agencies.

Women of color believed that welfare reform is causing the poor to get poorer and resulting in greater gaps in the system. In the past 10 years, they said the range of income has widened in Fort Collins. Women continue to make less than men in comparable jobs, and they are still treated differently. They believed women in Fort Collins today are not being paid salaries commensurate with their education and skills.

Lesbian women said they must work harder than their straight peers for the same income, although some acknowledged this may be more of a gender than a lesbian issue. They are also affected by employers who do not provide family benefits for their partners or allow family leave for partner-related issues.

Disabled women were aware of the widening gap in incomes and the scarcity of jobs in the middle income range. They did not like the fact that when they work, their government assistance is reduced, effectively keeping them at the poverty level. They explained that even if they are employed in a well-paying job, doctors' bills and

expenses related to their disabilities are so high that it is difficult for them to get ahead financially.

Disabled young people must be independent from their parents for two years before they qualify for assistance, but this is a "Catch 22" because most cannot make it without help from their families. Under current federal regulations marriage is usually out of the question for the disabled because they face the loss of benefits. The disabled women said they were pleased to see the City of Fort Collins expand the program allowing seniors to do volunteer work in exchange for payment of their taxes. They would like to see the disabled be permitted to utilize this program.

Poudre School District educators pointed out that while salary scales and pay raises which correspond to more education may appear to be equitable for men and women, in reality, occupational segregation still exists, with more women in the lower paying elementary school positions. They were also aware of privileges given freely in private businesses such as the ability to earn overtime pay and opportunities for travel and attending conferences. Women teachers, who are usually the primary family caretakers, cannot take off-hour or summer jobs as easily as men.

Under current federal regulations marriage is usually out of the question for the disabled because they face the loss of benefits.

## Other Data

In 1996 Colorado State University Cooperative Extension determined that the monthly income needs of a single parent with one child in day care would be \$2,055, after taxes. (\$24,660 annually after taxes) This amount would provide an adequate level of living, allowing the family to make some choices and to meet unexpected expenses for a reasonable period of time without having to resort to doing without necessities, seeking public assistance, doubling up on housing, or postponing needed health care, auto or home repairs that threaten health, safety, employment or family stability. With a second child of the same gender, the amount would be \$2,445 per month, and with a second child of the opposite gender, it would be \$2,545 per month.

The fact that so many jobs in Larimer County are in retail/services industries and traditionally pay between \$5

Current projections estimate that approximately 31 percent of the new jobs created through the year 2000 will pay \$6.15 per hour or less and the average wage of all new jobs will be only \$9.02

and \$7 an hour makes it nearly impossible for a single, unskilled wage earner to support a family. (Fort Collins Coloradoan, Oct. 29, 1996) Without the availability of relatively high paying jobs and the opportunity to attain skills and education, the worker who is a sole provider is not likely to be able to support a family.

In early 1997 the median income for a family of four in Larimer County was \$50,600, up from \$47,800 in 1996. Per capita personal income in Larimer County is expected to continue to lag behind the per capita income of the rest of the state and nation through 2000. Therefore, even though Larimer County has faster than average growth, the industry sectors fueling that growth will not provide for an increase in per capita personal income. (Larimer County Housing Needs Assessment, BBC Research and Consulting, June 1995, p. V-6)

A problem in Larimer County, like many other parts of the country, is that the bulk of economic growth is in lower wage positions. Current projections estimate that approximately 31 percent of the new jobs created through the year 2000 will pay \$6.15 per hour or less and the average wage of all new jobs will be only \$9.02. A majority of these jobs will be in the retail or service sector and will not carry benefits such as health insurance. (Larimer County Housing Needs Assessment, BBC Research and Consulting, June 1995, p.V1-3) In Larimer County, second quarter 1997 figures showed that the highest average annual wage, \$44,876, was in manufacturing and the lowest average annual wage, \$14,196, was in retail trade. Service and retail trade account for 47.1 percent of Larimer County's employment. ("Employment Growth Continues in Larimer County," Career Fair '98 Supplement, Fort Collins Coloradoan, April 17, 1998, p. 8)

Nearly two-thirds of all Colorado working women have administrative support, sales or service jobs. Approximately two-thirds of all part-time workers in the state are women. The projected expansion of retail, health care and other service occupations will absorb many of the women entering the labor force, continuing to cluster

female workers in low-wage occupations that provide limited benefits and opportunities for advancement. (*The Status of Women and Girls in Colorado*, p. 21)

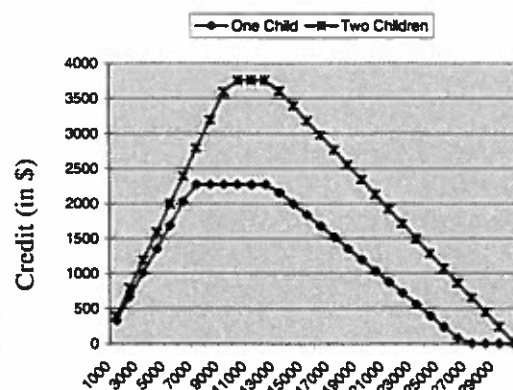
These projections for the available jobs and what they will pay have implications for the Larimer County welfare-to-work program. Recent studies of the effectiveness of welfare-to-work programs indicate that participants are likely to earn low wages, are unlikely to exit poverty as a result of their earnings, and are unlikely to receive employment provided health benefits, and are extremely vulnerable to layoffs and other work interruptions. Regrettably, employment training for AFDC/TANF recipients too often prepares them for traditionally low-paying jobs that do not provide adequate support for their families.

While employment in a non-traditional job, where 25 percent or fewer of the workers are women, increases a woman's lifetime earnings by 150 percent, women are often dissuaded from entering non-traditional fields because of gender discrimination and potential sexual harassment. Fewer than 7 percent of Colorado women were working in these jobs in 1994. (*Status of Women and Girls in Colorado*, p. 23)

Some of the deficiencies of working women's income can be overcome through the Federal Earned Income Tax Credit Program. Many low income women, their employers and social service providers do not know about or understand the earned income tax credit, which can substantially increase the household income for working poor women, by subsidizing them when they work at a job that does not pay them a living wage. (See chart) There is little or no attention given to this tax benefit for women by local governments and programs designed to assist women.

Regrettably, employment training for AFDC/TANF recipients too often prepares them for traditionally low-paying jobs that do not provide adequate support for their families.

1988 Federal Earned Income Credit



## Conclusion

Income, more than any other factor, directly affects the economic well-being of women. This study highlights the basic potential economic insecurity of women who continue to be dependent upon men's income. Married women with children are in a potentially more precarious position, being just a divorce, death or disability away from poverty. The phenomenon known as the "feminization of poverty" or the "pauperization of motherhood" exists in Fort Collins. (*The Pauperization of Motherhood: Patriarchy and Public Policy in the U.S.*, Nancy Folbre, RRPE 16, # 4 1985)

## Recommendations

1. We recommend the City implement a living wage policy for all of its employees and for employers who contract with the City. A living wage policy could reduce taxpayer subsidies for social programs that now substitute for earned income.
2. We recommend the City take a lead role in educating employers that women's jobs, such as clerical support, are undervalued compared to traditional male jobs. The City, as a major employer, should model and support women being paid and valued for the jobs they perform.
3. We recommend the City's Economic Development Office work with Fort Collins, Inc. to encourage the creation and retention of more high paying jobs. The City needs a policy for attracting and keeping jobs that pay a living wage, and requiring large employers who traditionally have low income, part-time jobs, to provide better wages and benefits. Without such a policy Fort Collins will continue to attract service sector employers whose jobs, because of their low wages and no benefit policies, put an additional burden on all taxpayers who must support increasing, publicly supported social services.

4. **We recommend when the City grants tax incentives to businesses, it holds them accountable for their promises of good paying jobs for current residents.**
5. **We recommend the City conduct a cost benefit analysis to determine if tax incentives granted to employers provide a net benefit to the community and women. This allows the City to assess the viability for such tax incentives and provide a mechanism for reducing the tax benefits and/or penalizing employers who do not comply.**
6. **We recommend the City increase the Human Rights Office's budget and personnel support to work with employers and such groups as the Chamber of Commerce to provide education on such issues as sexual discrimination, sexual harassment and diversity.**
7. **We recommend the Commission on the Status of Women compile and maintain a list of businesses nominated by community women as "women friendly businesses" and publicize this list annually. Criteria would include: paying a living wage, cafeteria benefits, benefits for part-time employees, child care facilities, cultural diversity training, alternative work schedules, and career development opportunities. The City and private businesses should utilize this list when purchasing services and goods from the community to encourage women-friendly workplaces/businesses.**
8. **We recommend the Commission on the Status of Women partner with nonprofit agencies to educate local businesses about the difficulties low income earners face in supporting their families in this community.**
9. **We recommend the Commission on the Status of Women implement a program to educate low income women and employers, especially small employers, single proprietors and people who employ domestic help, about the earned income tax**

We recommend when the City grants tax incentives to businesses, it holds them accountable for their promises of good paying jobs for current residents.



credit, which can substantially increase the household income for working poor women.

10. We recommend the Women's Commission undertake an educational program for the community regarding the harmfulness of stereotypes that reinforce wage discrimination and the notion that men are the primary wage earner and women the primary caretaker. The Women's Commission can work with such entities as the Chamber of Commerce, schools and service clubs to promote the concepts that parents need to be viewed as co-wage earners, that both parents need to be able to take time off for children's needs, and that women having to choose between child requirements and success in their employment, demeans women's role in the job market.
11. We recommend women recognize that death, disability or divorce can change life's circumstances quickly. Therefore, they need to keep their skills current and develop new ones reflecting technological advances, even if they are not currently in the labor market.
12. We recommend all women learn and develop a knowledge of financial planning for budgeting and retirement. Even those with a spouse or partner should take advantage of available local courses, such as the Larimer County Cooperative Extension, Front Range Community College and CSU Continuing Education.
13. We recommend women determine what their employment and earning goals are and take responsibility for planning and preparing for their work and career future. The broader their range of skills, the more flexibility they have to adapt those skills to support themselves even in a changing economic environment.

We recommend all women learn and develop a knowledge of financial planning for budgeting and retirement.

## Sarah's Story

Until the day when Sarah was divorced at age 43, all her energy went into her husband's career and the upbringing of their children. Looking back, she can see she has some resentments regarding being a stay-at-home mother caring for four children born in less than five years; but nearly two decades ago, it seemed the right choice.

Sarah has a degree in art/English/library science. When the children were a little older, she employed those skills and interests, working part-time positions as a media aide in her children's school and as a salesperson at several local bookstores. She is not sorry about spending most of her married years at home with her children because their nurturing was important to her, but now she can see that she paid the price for her choice.

"My husband never locked the door but neither did he encourage me to work," Sarah says. From the day her marriage ended, Sarah's number one issue has been to find satisfying, well-paying work. She has spent numerous hours volunteering at the Fort Collins Museum, the Lincoln Center, and the Fort Collins Public Library. She has worked as a church secretary, and as co-owner of a small business with one of her children. Most of the time, she has patched together a couple of part-time jobs to create full-time work for herself.

Soon after her divorce, she considered returning to school full-time, however, at the time she believed she was too old (she knows now her thinking was incorrect) and she did not know how she would pay for her schooling. She took a computer class at Front Range Community College and has continued to keep her skills current.

"I am resourceful and I don't need much to live on," Sarah says. She buys used clothing and cars. The odometer on her current small foreign car reads 280,000 miles. Her income level qualifies her for medically indigent status, a fact that kept her from

## II

### *Employment*

financial disaster three years ago when she suffered a heart attack.

Seven years after her divorce, she was able to qualify for a home loan of less than \$50,000. "I didn't consider purchasing a house as an investment, I just wanted to move out of my apartment to a place where I could garden," she says. In the Fort Collins real estate market, home ownership turned out to be a positive economic move for Sarah.

Today, Sarah has a full-time job with hourly wages and no benefits. While her lifestyle is vastly different from what it was when she was married; she has carved out a way of life that works for her. Barring a major financial crisis, she will be able to continue to support herself. Retirement will bring a new set of economic challenges, but Sarah believes her resourcefulness will aid her as she continues to survive in Fort Collins.

## Background

According to the Bureau of Labor Statistics, women accounted for 62 percent of the total labor force growth between 1980 and 1991, and today women constitute more than 50 percent of the workforce. In 1980, 16 million mothers held jobs, and by 1992 the number had risen to 23 million. Better educated women with smaller families, a declining standard of living for single income families, the expansion of the service sector, the increasing number of single women supporting families, and changes in the welfare system, will catapult more and more women into the labor force in the years to come. Under the "revised" welfare system, the five-year lifetime limit on welfare assistance removes the safety net for those unable to maintain employment.

Across the nation, women are making slow progress toward breaking through the "glass ceiling." Yet women today hold only three to five percent of senior positions in the largest U.S. corporations. As women become professionals and managers, issues such as sexual harassment, child care, and cultural diversity in the workplace are demanding more attention from employers. On the other end of the employment hierarchy, there is the "sticky floor," from which women must struggle to escape, in order to make a living wage. "Sticky floor" refers to the fact that women often remain "stuck" in low-paying entry level positions while their male counterparts are more likely to move up through the ranks. (*Trends and Issues*, p. 19)

The answer to the "sticky floor" and the "glass ceiling" for a growing number of women is to move into business ownership. Julie Weeks, Research Director for The National Foundation for Women Business Owners, states, "Women find business ownership attractive when they have advanced as far as they can go in the corporate world."

Times have changed for women coming out of college. Many younger women seek entrepreneurial opportunities right out of school, while other women are inheriting businesses that have been in the family for many

Women own one-third of all domestic businesses in the United States, and have increased their economic power to \$1.6 trillion.

generations (*The Fort Collins Coloradoan*, March 27, 1996).

As a result, women own one-third of all domestic businesses in the United States, and have increased their economic power to \$1.6 trillion. Locally, Northern Colorado has approximately 1,173 women-owned businesses with about 877 women operating their businesses in Fort Collins and Loveland. The hardship that many women face is getting information about business ownership, competing for government contracts, and securing capital (*The Fort Collins Coloradoan*, Feb. 8, 1996).

The employment path remains difficult for many working women and their families in the nation, Colorado, and Fort Collins. Some of the challenges that face women workers are the need for training to qualify for jobs requiring technical skills, concerns about benefits, health, and safety issues, and difficulties in non-traditional jobs caused by sexual harassment and lack of acceptance by male co-workers. Women are over-represented in the lower paying service sector and under-represented in non-traditional fields where earnings are as much as 30 percent higher than in traditionally female-dominated jobs. While it has become smaller, an income gap still exists between female and male workers. Women make up two-thirds of all part-time workers and nearly three-fifths of temporary workers. (*Trends and Issues*, p. 24) More women than men earn only minimum wage, and in 1993, more than three-quarters of the women in the country earned less than \$25,000 a year. (*Trends and Issues*, p. 26) Workdays are getting longer and employees are often fearful of resisting this trend because they fear for their jobs. Women who want to succeed need to prove that they are not on a "mommy track." Large employers provide family leave, but companies with under 50 employees usually do not.

The minimum wage issue continues to generate concern among working women. In January 1997, the federal government raised the minimum wage to \$5.15 an hour. In the currently healthy Larimer County economic environment, few women are faced with living on minimum wage. However, wages of \$7 per hour are still inadequate to meet basic expenses for even a small family

in this county. Like many other parts of the country, the bulk of anticipated economic growth in Larimer County will be concentrated in lower wage positions (BBC, p. VI-3). These lower wage jobs will be in the retail and services sector, and in addition to paying inadequate wages, may not carry benefits such as health care and insurance.

Fort Collins has experienced significant growth over the last ten years. Its population has burgeoned to more than 106,000, and all over town new housing developments, shopping centers, and business parks are under construction. All the while, interest rates have been low and the unemployment rate has been under three percent. Combined, all these factors spell good economic news for Fort Collins and the Northern Colorado region. This prosperity can be documented by the fact that Colorado women are first in the nation in entrepreneurship and Fort Collins women are at the forefront of this encouraging trend. In 1993 women-owned businesses accounted for two out of three new businesses in Colorado and generated \$8.6 billion. (*Women Owned Businesses*, fact sheet, C. Redden, 1993) More women than ever before work in professions while take home salaries that allow them to live comfortable lifestyles. Most of them believe that equity between women and men is a reality in the workplace and that women have the same opportunities as men to advance in their careers. For these women, the future appears bright and full of opportunity.

Despite these bright spots, there is a downside to fast-paced growth. Fort Collins is no different from many cities across the nation. Growth creates pressures on traffic, affordable housing, street maintenance, utilities, schools, government services, and competition for jobs that pay well. Technology has speeded up work lives and changed the nature of many jobs. For example, technology has made it possible for professionals to do many of their own secretarial tasks and has reduced the need for support services in the areas of filing and even purchasing in some cases. This has increased the work day for some professional women, and eliminated entry-level jobs for others. Growth in occupations such as health care and computer-related businesses will bring more employment opportunities for educated and skilled women, but fewer opportunities for women who are uneducated and

Colorado women are first in the nation in entrepreneurship and Fort Collins women are at the forefront of this encouraging trend.

unskilled. Given this scenario, life remains difficult for many working women and their families.

## Vision Statement

Fort Collins is known as a city where employers pride themselves on paying their employees a living wage for their work. Employers have collaborated to create family-friendly workplaces. There is subsidized on-site day care provided by large employers, and cooperative arrangements among some small employers to provide common day care facilities at convenient locations. Employers have chosen to add employees rather than asking their present employees to work involuntary overtime. Flextime and job sharing options, without penalty to advancement and wages, are available in most commercial and non-profit settings. Human resource departments help employees develop a career path that incorporates education, training, and advancement. Workplaces are free of gender inequity and sexual harassment for all women, including disabled women, older women, women of color, and lesbians.

## Survey Results

The survey results mirror the national trend--most women are working! The survey indicated that nearly 46 percent of the women in the sample were working for an employer and 16 percent were self-employed. Six percent of the women were working both for an employer and their own business. The 32 percent who were not working in the paid labor force, were either retired or working as full-time mothers. Over half the survey respondents were working for an hourly wage and in a permanent position. Even though there is an employment trend toward part-time, temporary jobs with no benefits or security, a majority of respondents who worked part-time indicated that they did not want to work full-time.

Of the women surveyed, 60 percent were employed in retail or service industries. Historically, these jobs do not pay living wages and benefits are limited. Women in Fort Collins stated there is a scarcity of "middle income" jobs

that pay more than \$8 an hour and below \$20 an hour. Wages in this range with benefits are vital for single mothers who must support their families. They are equally important to married women who must work to support their families, although there continues to be a misperception among employers that married women's wages are supplemental income only.

Fort Collins women workers generally describe their male co-workers and bosses as respectful in the workplace. More than 50 percent of women surveyed believe pay is equitable between men and women doing the same type of work. The same percentage of women perceives promotions and raises as open to all. Sexual harassment incidents still occur, as 10 percent of the women surveyed had left a previous job in Fort Collins due to sexual discrimination or sexual harassment.

#### **Single Women with Children**

While half the single women with children were permanently employed, they also had the highest percentage of unemployment of all households in the survey. Looking at this category more closely, eight women were employed full-time, two were unemployed and looking for work, two owned their own business, two were receiving AFDC, one was retired, and one was attending school. They reported that employment could be difficult as they worked around household and family responsibilities while attempting to perform to the expectations of the employer. In many cases, single mothers have worked at many more different kinds of jobs than other women. This may be due in part to their level of education, as many single mothers do not possess a college degree.

While the working poor are represented in all the survey categories, they are most evident in the category of single mothers with children. For many poor women, public assistance such as food stamps and Aid for Dependent Children (AFDC) did not help their situation because when they worked, their public assistance decreased. Their employment was often in service sector jobs that paid minimum wage and did not provide for medical or insurance benefits. For these women, minimum wage was

For many poor women, public assistance such as food stamps and Aid for Dependent Children (AFDC) did not help their situation because when they worked, their public assistance decreased.



not enough to pay for child care, food, housing, and transportation.

Many of the poor women respondents believed that most good paying jobs require a college degree, which a majority of them do not have. They have found it extremely difficult to pay for the expenses of going back to college, in addition to dividing their time between work and family obligations.

For many single mothers, their struggle to survive and support their children is all consuming. They do not believe they have the same opportunities as men to advance in their work as they do not have the same amount of time and energy to devote to their work. They believe their financial situation is likely to get worse in the future.

#### **Single Women without Children**

This category had the highest percentage of women working (60.8 percent) as well as the highest percentage of women who had a paid job and were operating their own business. It also had the most women who had experienced sexual harassment or sexual discrimination and had left a job because of it. This group believed they had the same opportunities for work assignments, promotions, and training as their male counterparts, which may explain why they see their jobs as stable and anticipate improvement in the future.

#### **Married Women with Children**

Married women with children thought they received less pay than men for the same work; however, because they were married, they had fewer concerns about job security. Many married women with children worked to enhance the family's income, not seeing themselves as the primary "breadwinner" and consequently they believed their employers did not, either. Married women with children had the highest numbers engaged in part-time paid work, probably because many chose to spend at least part of their time at home caring for their children. Married women with children were the mostly likely group to have their own businesses. This may be because of the existence of a primary household income capable of supporting the start-up of a business.

Married women with children were the most likely to have their own businesses.

Married women with children were optimistic about their future job potential. Their optimism was due in part to their business's success in generating sufficient income or their expectation of re-entering the workforce full-time after the children were grown.

#### **Married Women without Children**

Married women without children were the group with the highest percentage of women not in the workforce at the time of the study. Seventeen percent were working in their own business; less than half were working full-time, one worked as a volunteer only, and the rest were retired. This group said their male co-workers treated them with respect, and they believed they had been considered fairly for promotions, work assignments, and training. They believed their jobs were secure with good chances for advancement, and they were optimistic about their futures.

Married women without children believed the educational requirements in Fort Collins had increased in the last ten years. This may be related to the fact that this group has the highest percentage of women who possess postgraduate degrees.

## **Focus Groups**

Focus group participants reflect the whole spectrum of employment experience for women in Fort Collins. In the last 10 years, competition for jobs has become stiffer in Fort Collins. There is general agreement that the large number of highly skilled and well educated workers who are willing to take jobs for which they are overqualified, makes it very difficult for less educated and skilled women to find jobs that provide a living wage.

Poudre School District educators are disturbed with a policy that allows the hiring of certified teachers to fill classified, non-teaching, positions at much lower salaries than their training would otherwise demand. Certified teachers are willing to take any position in hopes of eventually getting hired in a certified position.

Teachers note a problem with male hierarchy among administrators. Currently, the superintendent, assistant superintendent and the personnel officer are all male. Ten

Disabled people feel they have a better chance of getting a job if a potential employer does not know of their disability.

years ago this was not the situation. Often, when an administrator vacates a position, it is eliminated thereby making it impossible for a woman to apply for the higher-ranking positions.

Until recently, women principals were paid lower salaries than men. "Women are not good negotiators," one teacher explains. "We're just so nice." Many teachers work for lower pay because they do not see themselves as the primary breadwinner.

One lesbian woman's work experience at Colorado State University has been positive. Her sexual orientation is known and her co-workers are supportive. At the CSU Vet School, an attempt was made to fire someone because of sexual orientation but the administration supported the employee. However, when a workshop on homophobia was suggested, it was considered too political.

Some area businesses are openly supportive of lesbians and gays while others discriminate by insisting that lesbians pay taxes on their partner's benefits while straight couples are not asked to do this. In one business, employees were told to vote for Amendment Two, which was anti-gay legislation. Suggestions range from utilizing the Human Rights Office and putting sexual orientation into an anti-discrimination ordinance to offering homophobia workshops in the workplace.

Disabled women say that federal laws have helped them to get and keep jobs, which results in an increase in self-confidence. Fort Collins is not considered a bad place to work if you are disabled. Some employers are very willing to hire disabled employees. An occupational therapist said that her disability was an advantage because she was an example of real life experience. Disabled people generally need a higher level of education to get jobs. They believe their best employment opportunities lie in government and at CSU.

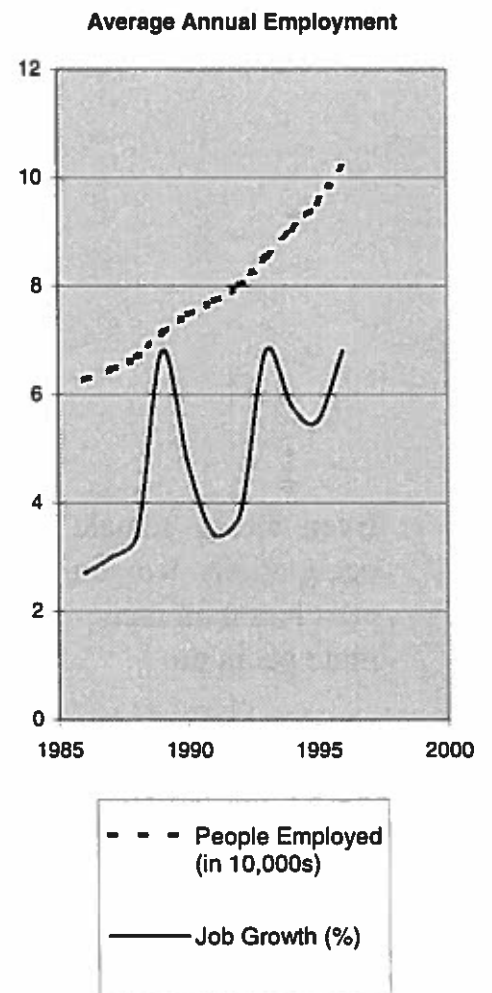
Disabled people feel they have a better chance of getting a job if a potential employer does not know of their disability. There have been improvements in the workplace, but there is still a need for computer technology adapted for the needs of the disabled.

CSU made it possible for one woman of color to continue her graduate studies by offering her financial support. In return, she agreed to work at the university for two years after graduation.

## Other Data

It is clear that the job market is growing in Fort Collins and the Northern Colorado region. The Colorado Department of Labor and Employment estimated the job market grew approximately six percent in 1997. Of all the jobs in Larimer County, 83.1 percent are concentrated among four industries: service jobs, retail trade, manufacturing, and government. When analyzed further, service and retail trade jobs account for 47.1 percent and manufacturing accounts for 17.4 percent of Larimer County's employment. Subsequently, the highest average annual wage is in manufacturing at \$44,876 and the lowest average annual wage, \$14,196, is in retail trade. Tom Looft, Employment Center Manager for Larimer County Employment and Training Services stated, "Larimer County has a very diverse economy since we don't depend upon one industry for our job base," unlike communities such as Vail, Breckenridge, and Aspen who depend exclusively on specific industries like service and retail trade sustained by tourists, vacationers, and recreationalists. (*The Fort Collins Coloradoan* supplement, *Career Fair '98*). According to the Colorado Department of Labor and Employment, the average annual employment rates over the last twelve years is shown in the adjacent graph.

These statistics suggest Fort Collins and the surrounding area will continue to be a strong job market through the next decade if there are no drastic changes in the national and global economy. The growth in Fort Collins will continue to be in the service and manufacturing industries, especially as chains like Children's World, Cost Cutters, and Red Robin, and companies like Hewlett-Packard, Celestica, and Advanced Energy expand their facilities. Women will need to be educated and skilled in order to compete for the manufacturing jobs that pay a living wage compared to retail trade and service sector jobs.



Even within "female" occupations, women earn less than their male peers do.

The congregation of female and male workers in certain industries is referred to as occupational segregation. The U.S. Department of Labor and The National Commission on Working Women agree that occupational segregation accounts for the greatest difference in earnings between women and men. These statistics are further highlighted by a Rand Corporation study which posits two main reasons for the widening disparity in earnings over the last two decades: a disproportionate increase in low-skilled, low-paying jobs, which has caused the number of workers at the lower end of the earnings distribution to rise; and an increase in workforce participation of women and youth who generally have lower education and experience levels in the labor force. The theory suggests that lower levels of human capital result in large numbers of workers clustered at the lower end of the earnings distribution. Technological change is requiring that upgraded skills are necessary in the U.S. job market. Therefore, the need for schooling and vocational training has become increasingly important. Thus, the most important change in the structure of wages has been the dramatic rise in the price of skill. Growth in the demand for highly skilled labor has outstripped growth in its supply, resulting in an increase in the wage rate of skilled workers while decreasing the rate of relatively unskilled workers. (*1993 Handbook on Women Workers*, p. 35-36)

The more women employed in a particular occupation, the lower the pay. Even within "female" occupations, women earn less than their male peers do. Nationwide, women hold 63 percent of minimum wage jobs. According to *The Status of Women and Girls in Colorado*, a report by The Women's Foundation of Colorado and Girls Count, p. 5, approximately 60 percent of working women in Colorado have administrative support, sales, or service jobs. Women continue to face occupational segregation locally. The Women's Commission survey revealed that 32.5 percent of working women, in all categories, are employed in service jobs. As previously stated, the service sector is experiencing large growth in Fort Collins. In 1991, it accounted for 82 percent of the total increase in jobs. Even though economists, real estate developers and others extol the virtues of Larimer County's job growth, the service industry does not pay enough to increase the per capita personal income of working women. Local service

sector jobs pay between \$5-\$7 an hour, making it nearly impossible for a single, unskilled wage earner to support a family. Currently, women's wages have risen to between 0.71 and 0.74 cents on the dollar compared to men. However, this is partially due to a decline in men's wages, which have been a result of company downsizing, increased contingent labor, and decreased unionization.

A significant way to decrease occupational segregation is to provide girls and women with career counseling and development activities introducing them to careers and jobs traditionally held by boys and men. In 1990, fewer than 7 percent of Colorado's working women were employed in non-traditional occupations, which are defined as occupations in which less than 25 percent of the workforce is female. In Colorado, women comprise 68 percent of the workers employed in medical occupations and 71 percent of those women are registered nurses, with an average salary of \$32,000. Sixty-eight percent of men in medical occupations are physicians, dentists, optometrists, or pharmacists, with average annual incomes ranging from \$65,000 to \$132,000. Typically, women in non-traditional jobs earn 20-30 percent more than women in traditionally female occupations. (*The Status of Women and Girls in Colorado*, a report by The Women's Foundation of Colorado and Girls Count, p. 23)

In the study, 25 percent of the women were working in non-traditional fields including engineering, health diagnosing and treating occupations, health technology, non-health technology and production. Women's access to non-traditional training and employment is limited by various obstacles, including stereotyped sex-roles, a scarcity of role models, lack of information regarding training and job opportunities, limited support services such as career development and counseling, lack of on-the-job training, and sexual harassment. (*The Status of Women and Girls in Colorado*, a report by The Women's Foundation of Colorado and Girls Count, p. 23)

Given these obstacles, many Colorado women are opting to go into business for themselves since many feel they can earn more money by starting their own business. They perceive the flexibility of owning their own businesses as a positive component to their life as they care for children

Local service sector jobs pay between \$5-\$7 an hour, making it nearly impossible for a single, unskilled wage earner to support a family.

and handle household responsibilities. Colorado has the highest rate of female entrepreneurship in the nation and accounts for two out of three new businesses. (*The Status of Women and Girls in Colorado*, a report by The Women's Foundation of Colorado and Girls Count, p. 23) The Women's Commission survey revealed 16 percent of the women were working at their own business and 6 percent were working for both an employer and at their own business.

## Conclusion

Fort Collins is a mirror for the nation as women join the workforce in increasing in numbers while males continue to dominate executive and managerial positions. Jobs that do not pay a living wage and the stiff competition for good paying jobs made almost half the respondents in the survey conclude that job opportunities had not changed for the better in Fort Collins in the past ten years. These women perceived the educational requirements for jobs in Fort Collins as having increased, making underemployment an issue for many. In a small city experiencing the growth and prosperity that is evident in Fort Collins and the surrounding area, the prevalence of service sector, low-paying jobs, little to no insurance provisions for employees, scarcity of affordable housing, and limited day care ought to be cause for grave concern among the business community, government, nonprofit organizations, and individual citizens.

There is no question that for some professional women, who work in positions commensurate with their expertise, the workplace atmosphere has improved in the last 10 years. However, for a growing segment of women who must support families and have minimal skills and education, conditions are tougher than they were 10 years ago.

## Recommendations

1. We recommend the City give an “Employer of the Year” award to an employer who maintains a family-friendly workplace. Examples of criteria for the award could include: Offering living wages across all classifications, cafeteria benefit options, proportionate benefits for part-time employees, child care facility, training programs dealing with cultural diversity, sexual harassment, or homophobia, alternative work schedules like flex-time, and career development opportunities.
2. We recommend the City, Fort Collins Chamber of Commerce, and Fort Collins Economic Development Corporation evaluate the social responsibility policies of prospective businesses. For example, whether employers hire primarily part-time employees or full-time employees, offer health insurance provisions, offer sexual discrimination/social harassment programming, adequate compensation, etc. We recommend the City adopt an economic development policy that takes into consideration the hidden social and community costs of low wage, no benefit, part-time employment practices. As part of the policy, the City could recommend standards for development as they have done with the City’s mandatory landscaping policy that developers must follow.
3. We recommend the City and businesses review and periodically update their personnel studies regarding gender pay inequities, comparable worth, the concentration of women in entry level support service jobs, career ladder availability and the limited number of women in professional and managerial positions, and take positive action to correct inequities revealed by these reviews.
4. We recommend businesses educate themselves about the long-term community and family costs of expecting/requiring employees to involuntarily work excessively long workweeks that keep them away from their family responsibilities. We recommend employers add additional employees

We recommend employers add additional employees rather than expecting or requiring their present employees to work substantial and frequent overtime.



This tax credit can substantially increase the household income for poor working women.

rather than expecting or requiring their present employees to work substantial and frequent overtime. Undesired overtime affects males, also, but it tends to have a disproportionately negative effect on female employees, especially those who have caretaking responsibilities.

5. We recommend employers assume greater social responsibility for their employees and the community, recognizing that if they do not provide a living wage and benefits for both full and part-time employees, the taxpayers pay for the difference, usually in the form of government services, to mitigate quality of civil life issues such as violence, poverty, lack of health care, crime, child abuse, addictions, and homelessness.
6. We recommend the City partner with the Larimer County Employment and Training and State Department of Labor to provide technology such as fax machines, computers, E-mail, and the Internet, and assist women to use this technology when seeking employment. This service, as well as more traditional job search services, should be available during standard and extended hours.
7. We recommend area lending institutions/banks establish or utilize capital loan programs, micro-lending programs, or other programs based on the Grameen Bank Model of Bangladesh. The Women's Development Council and Colorado Microcredit could serve as regional resources and models for technical assistance to help individuals starting businesses.
8. We recommend the Commission on the Status of Women take on the task of determining how best to educate low-income women about earned income tax credit. This tax credit can substantially increase the household income for poor working women. Businesses should work to make sure employees are aware of this benefit and help them file or get assistance to file for this benefit.

9. We recommend women utilize the concept of mentoring, individually and in mentoring circles, for employment advancement and personal and professional growth.
10. We recommend businesses and companies train from within to provide incentives and encourage minorities to take advantage of being mentored in order to rise through the organizational ranks.
11. We recommend organizations provide staff development opportunities for supervisors, managers, and employees regarding diversity issues, and that the Human Rights Office be active in providing support and consultation for their efforts.
12. We recommend Poudre School District continue its "Grow Your Own" program whereby they track, mentor, and provide financial incentives to ethnically diverse students interested in becoming educators, and then hire graduates of the program.

We recommend women utilize the concept of mentoring.



## Jennifer's Story

Jennifer Lawton's little two bedroom home is chaotic these days. There are boxes everywhere. Her three children, Susan, 8, Jeffrey, 4, and Brent, 3, are excited and slightly bewildered. Outside on the curb, a rented moving van waits to carry the family's possessions back to Jennifer's hometown in California.

"It's time to go home," says Jennifer, 34, who two months ago earned an associate's degree in marketing from Front Range Community College in Fort Collins. "Job opportunities in my field are better in California and my bilingual skills are more in demand there." Also, being close to friends and family is a strong pull for Jennifer who is a single parent.

Born in South America, Jennifer came to the United States with her family at age 13. She dropped out of high school and went to work as a receptionist in a fast-growing computer company. Her skills in English and Spanish made her an asset to her employer. She was bright and moved through the ranks, taking on responsibilities in areas such as customer service, accounting, and finally marketing, where she found her niche.

Jennifer married Richard at age 19, and both of them worked hard for six years. They planned the arrival of their first child carefully. They agreed that Jennifer would quit her job and become a full-time mother. By the time she quit working, Jennifer was making a high salary and traveling internationally for her company. She and Richard had been able to accumulate enough savings that they felt comfortable about sacrificing one income in order to have a stay-at-home parent for their child.

When Jennifer and Richard came to Fort Collins in 1991, they had a young daughter, Jennifer was staying home, and they had plans to expand their family. The Lawtons moved from California because Richard was offered an attractive high tech position in town. Their future looked extremely bright. Before

### III *Education And Training*

She knew that because of a highly educated work force, she would be at a disadvantage in Fort Collins when the time came to return to work.

long, Jennifer began to feel socially isolated in Fort Collins. She missed her family and friends, and found it difficult to establish new friends. "On the surface, people were friendly," she says, "but I detected negative feelings toward Californians who had moved here, and I was sensitive to the fact that I was a minority." Jennifer's Native American heritage shows in her dramatic high cheekbones. She explains that in California there is such a diversity of ethnic backgrounds that the level of acceptance is much higher. "Californians know that minorities and racial mixtures are there to stay so they embrace rather than exclude them," Jennifer says.

Within a year of coming to Fort Collins, there was a new baby to care for and Jennifer had decided to pursue more education. She knew that because of a highly educated work force, she would be at a disadvantage in Fort Collins when the time came to return to work. She easily passed her GED, and based on her high scores and prior work experience, was accepted at Colorado State University.

At home, things were not going well. Richard, feeling pressure in his job, had started drinking heavily. As the months passed, he was away from home, first for a few hours at a time, then for days at a time. He became verbally and emotionally abusive. Due to her financial dependence on Richard, Jennifer could see no way out. When she reached a point where she could no longer tolerate the situation, she sought counseling through CSU and was referred to Crossroads Safehouse.

In the winter of 1993, before the completion of her first semester in school, she took her two children and left home, taking only a few clothes. She took no car, fearing that Richard would be able to locate her more easily if she had a vehicle familiar to him. After three weeks at the Safehouse, her daughter, Susan, who was heart-broken to be away from her dad, inadvertently hinted at their location during a telephone conversation. Safehouse policy required that the Lawtons leave in order to protect the privacy of other residents.

Suddenly, Jennifer was without a home, an income, transportation, and a support system. What she did have in place was reliable day care for her children and the mental clarity to recognize the need for her to stay in school. After spending several nights at the Mission in Fort Collins, she appealed to Neighbor-to-Neighbor and was granted emergency housing for three weeks. At that point, she took a risk and returned home to Richard. "I had nowhere else to go, but I had a plan and I knew I would leave again as soon as housing was available," she said.

Unlike the average woman who seeks refuge at the Safehouse and returns home nine times before leaving home permanently, Jennifer stuck to her plan. She moved into emergency housing as soon as it was available. Using bus passes given her at the Safehouse, she was able, with great difficulty, to get her children to day care and herself to school. "You'll never make it on your own with two kids," her husband told her. She took his words as a challenge and they gave her the strength to persevere.

Yet, there were times when her situation was so overwhelming that she succumbed to periods of depression. Within weeks after leaving her home for good, she learned that she was pregnant. Only her Christian faith kept her from seeking an abortion. "God will bless life, not death," she told herself. Looking back, she believes that her unplanned pregnancy was an important factor that fueled her journey toward independence.

Project Self Sufficiency helped her to brainstorm and get in touch with the resources she needed. She applied for Aid to Dependent Children (AFDC), received help with day care from the Department of Social Services, received Medicaid for herself and her children, and with the help of the Education Opportunity Center, obtained financial aid to continue with school. The children's medical needs were met at the Children's Clinic, but Jennifer had a very difficult time finding a health care provider for herself due to her status as a Medicaid patient.

Looking back, she believes that her unplanned pregnancy was an important factor that fueled her journey towards independence.

Today, Jennifer feels strong. "I'm almost back to who I was."

When her 60 days of emergency housing expired, Neighbor-to-Neighbor helped with transitional housing. The transitional housing program subsidized 70 percent of Jennifer's rent. "The home they provided was clean and in a quiet neighborhood," she said. Eventually, she was accepted into the Section 8 long-term subsidized housing program.

The Alpha Center for Women provided emotional support and helped her to qualify for a low-income prenatal program at Poudre Valley Hospital. When a car was donated to the Safehouse, Jennifer was selected to receive it.

Jennifer feels a surge of appreciation for all the help she has received in the last few years. Without it, she could not have completed her education and held herself and her family together. "Asking has not been easy," she said. "It has been a humiliating experience that I never chose or wanted, and it was detrimental to my self-esteem." Today, Jennifer feels strong. "I'm almost back to who I was," she said. "I feel confident about my inner strength, my ability to make decisions, and my survival skills. I will soon be off all financial assistance. I'm ready to start a new life for me and my children."

## Background

The disappearance of the “great middle class” in America is a social condition that receives more attention with each passing year. There was a time in the United States when an unskilled high school dropout could earn a living wage as a blue-collar worker. That time has passed. Today, in the Information Age, a high school diploma is no longer enough. Students need additional education to prepare for high tech positions. According to the Department of Labor, by the year 2000, 86 percent of all jobs will require post-secondary education or training.

Figures show that those in the top fifth of all wage earners make more than the combined incomes of the middle three-fifths of wage earners. Numbers like these explain the emergence of more distinct upper and lower classes and a reduction in the standard of living for what was once a large, comfortable middle class. Many people for whom the “American Dream” was once within reach are now finding it difficult to survive economically.

It is the women and men without higher education or specialized technical/vocational training who are falling into this growing lower economic category. Educators are aware of the need for technically trained workers to meet the requirements of twenty-first century jobs, but change occurs slowly. For the increasing numbers of female heads of households who have little or no education or training, economic prospects are dismal.

The good news, in recent years, is that women have made great strides in levels of education nationally, in Colorado, and in Fort Collins.

- Since the mid 1980s, there have been more women than men in graduate schools in the United States.
- In 1993, women earned 53 percent of all bachelors and masters degrees, and 35 percent of doctoral degrees in Colorado. (Colorado Commission on Higher Education)

While these numbers are encouraging, most women still do not pursue training in occupations traditionally dominated by men, which command a higher income.

For the increasing numbers of female heads of households who have little or no education or training, economic prospects are dismal.



Education has a strong positive effect on the quality of jobs women are able to obtain.

- Colorado women earn only 30 percent of undergraduate wages in physical sciences, computer and information science, and 16 percent of graduate engineering degrees.
- Colorado women earn three-fourths of degrees conferred in education, health sciences, and psychology. (Colorado Commission on Higher Education)
- Women account for 90 percent of the enrollment in vocational, secondary level nursing assistant and nurses' aide programs in the state, but less than 20 percent of the enrollment in engineering and related technologies.
- Wages of nurse assistants average \$230 a week compared with \$550 a week for workers in engineering technologies. (Thompson & Associates)

Education has a strong positive effect on the quality of jobs women are able to obtain. However, it takes more years of schooling for women to earn as much as men in equivalent jobs.

- In 1989 men with an elementary school education earned as much or more than women high school graduates.
- In the same year, male high school graduates earned more than women with one to three years of college did. (Thompson & Associates)

Despite the progress women are making in levels of education, literacy remains a national, regional, and local issue.

- One in five American women struggles with low literacy (National Center for Family Literacy)
- 200,000 Colorado women have not graduated from high school (U.S. Bureau of the Census)
- 12 percent of all adults over 25 in Larimer County do not have high school diplomas
- 9 percent of all adults in Fort Collins have not completed their high school education
- Adults with no post-secondary education are twice as likely as literate adults to live below the poverty level and be unemployed

Compared with the rest of the country, educational attainment is high in Fort Collins. According to the 1990 census, 43 percent of adults age 25 and older have a bachelor's degree or higher compared with 32 percent in Larimer County.

The strong correlation between level of education, employment, and earning capacity demonstrates the critical importance of educating school-age women and working women. The average income for a woman without a high school diploma in the United States is \$14,613. A woman with a high school diploma can expect to earn an average of \$19,462 a year. Yet government assistance to enhance the education of women beyond traditional school age remains low. Nationally, less than one percent of government expenditures on educational services are directed to those beyond high school age. (*Women's Business News*, p.15 )

Government assistance in job search and training is available through the Job Training Partnership Act (JTPA) under the jurisdiction of the Department of Labor. Nationally, more women than men are eligible for this assistance because they represent the majority of those who are economically disadvantaged. Female-dominated occupations are typically paid much less than male-dominated work, a pattern that contributes to the cycle of poverty for women. JTPA programs have long advocated non-traditional employment for women because of the potential for higher salaries. However, many women have been "occupationally segregated" to the point where they are unwilling to train for non-traditional jobs. Occupational segregation is learned behavior that can be impressed upon children as young as two or three years old. School textbooks, television, teachers, parents, family, friends, and peers enforce this form of learned behavior.

An American Association of University Women poll in 1991 showed that both boys and girls between the ages of nine and 15 who like math and science have higher levels of self-esteem. These children are more likely to aspire to professional careers, hold onto their dreams, and are more likely to feel confident about achieving chosen careers. The number of boys who like math exceeds the girls who

The strong correlation between level of education, employment, and earning capacity demonstrates the critical importance of educating school-age women and working women.

like math by 11 percent by high school age. Even those girls who say they like math often do not see themselves as good at it, a belief that tends to lower their feelings of self-worth and career aspirations. Simply guaranteeing equal access to education and employment in male-dominated careers will not end gender stereotyping or provide women with the opportunities they need to find success in their careers. The messages girls receive from an early age must change so that they can imagine themselves as successful in non-traditional careers, create the self confidence to train for those careers, and actively pursue employment in occupations where most workers are male. (*Shortchanging Girls, Shortchanging America*)

## Vision Statement

All women in Fort Collins have educational opportunities which enable them to work to their fullest potential in their chosen field given their capabilities. Education and training opportunities are available at work and in the community, at times and under conditions that make it possible for women to take advantage of them. Women are motivated and able to enhance their skills and keep them current. Women receive economic and psychological rewards for their education and training. Employers benefit from this valuable and skilled workforce. The public school system actively promotes an integral system of career development programs for elementary, middle, and high school girls and works to encourage participation by girls of color. These career development programs encourage gender-fluidity in relation to occupational and career choices for girls and include continuous teacher-training opportunities.

## Survey Results

In our sample, women were questioned about their level of education, whether or not their current employment was appropriate for their level of education and training, and whether or not they were currently receiving additional education and/or training. Results showed that Fort Collins has a highly educated female work force.

Three-fourths of the women sampled believed their current work fit with their education and training. Those who felt that their jobs did not fit their training were: nurses, holders of bachelors' degrees with incomes of less than \$1000 a month, and women who were overqualified for their current work (underemployed) and/or were not using their training or experience in their current jobs.

- 30 percent had held jobs in the past that did not fit their training.
- More than 40 percent were receiving additional training or education.
- Nearly all women not receiving training felt it would be beneficial to them in their work.

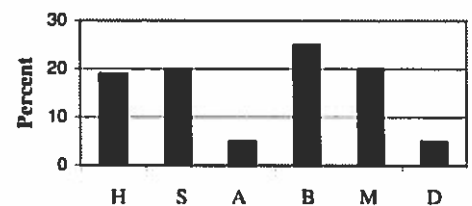
More than half the women sampled were not getting additional training or education. Of this group, more than half thought additional training would be beneficial, and most said they would be able to obtain training in the future. For financial reasons, 12 percent indicated they were unable to get additional training. Of the training mentioned, most respondents expressed interest in the areas of computer technology, accounting/bookkeeping, and masters' degrees in work-related subject areas.

### Single Women with Children

Some single women with children reported not having a college degree, but many had some college and or technical/vocational training (37.6 percent). All single women with children had a high school diploma, three had a bachelor's degree, two had a master's degree, and one had a degree in nursing.

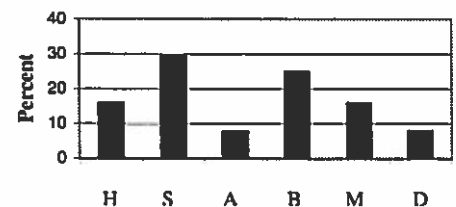
The majority of single women with children said that their level of education and training fit their current employment. Over one-fourth of single mothers were receiving additional education or training during the time of the survey; half were receiving on-the-job training, while the others were pursuing training through an educational institution. Their education or training was being funded by either a scholarship, personal funds, or their employer. For the remainder of single women with children, obtaining additional education or training was considered a hardship. One single mother stated she could

Level of Education of All Survey Participants



H - High School  
 S - Some College  
 A - Associate's Degree  
 B - Bachelor's Degree  
 M - Master's Degree  
 D - Doctorate Degree

Level of Education of Single Women without Children



H - High School  
 S - Some College  
 A - Associate's Degree  
 B - Bachelor's Degree  
 M - Master's Degree  
 D - Doctorate Degree

When the pay was low, respondents perceived a lack of fit between their level of training and the jobs they held.

not afford to pay for additional education for herself with four children to support.

#### **Single Women without Children**

Single women without children tended to have a slightly higher level of education than single women with children. Half of these women felt their positions fit their level of training and experience while a third thought their jobs were not well suited to their training. When asked about past job history, half the single women without children indicated they had held jobs that did not fit their level of training. When the pay was low, respondents perceived a lack of fit between their level of training and the jobs they held.

More than half the single women without children were receiving some type of training. No other survey category had as great a percentage of women receiving additional education or training. Of those who were obtaining education or training, the following categories of training were reported:

- 33 percent were receiving on-the-job training
- 30 percent were receiving continuing education related to their work
- 6 percent were working on an associate's degree
- 40 percent were working toward a bachelor's degree
- 18 percent were working on a master's degree
- 12 percent were taking continuing education courses not related to their work

#### **Married Women with Children**

Married women with children had a wide range of educational levels ranging from no high school diploma to a doctorate, although this category had the highest percentage of women who had either a bachelor's or nursing degree. A majority of working married women with children believed their jobs fit their training level. This group contained the highest percentage of women who were not seeking additional education or training for themselves. Given the reported relationship between levels of education and job fit, these women may believe there is no compelling reason to seek more education or training. Of the women who were obtaining education or training, over half were using personal funds to pay for the

expenses, and approximately 43 percent were receiving on-the-job training.

- 30 percent were receiving additional education and/or training
- Half of those receiving training said they were enrolled in job-related continuing education
- More than a fourth were receiving on-the-job training

More than half the women planned to obtain additional education or training in the future. For some, it was important to wait until the children were older since it was difficult to attend evening classes during the week while juggling work and family responsibilities. One woman reported a desire to attend weekend classes but could not find any that related to her field.

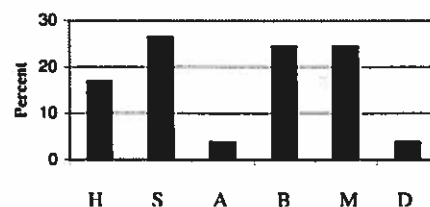
#### **Married Women without Children**

Nearly 30 percent of the respondents in this category had educational levels beyond a bachelor's degree, and many had a postgraduate degree. See adjacent graph.

More than three-fourths of this group perceived their current jobs to be well suited to their training. However, less than half believed their previous jobs suited their training. This may not be surprising given that married women without children tended to be older than the other groups.

The category of married women without children included the smallest percentage of women receiving additional education or training. Less than one-fifth said they were receiving additional education, only 2 percent stated they were receiving additional training, and nearly 7 percent were getting both education and training. Of those not getting training, 60 percent thought it would be beneficial for them, since they perceived the training would increase their opportunities for advancement. Less than 40 percent of these women planned additional education or training, as they did not see how the additional education would benefit them in the future. Those who felt that additional education would not serve them well in the future spanned the educational ranks -- from a master's degree to the three women with high school diplomas.

Level of Education of Married Women without Children



H - High School  
S - Some College  
A - Associate's Degree  
B - Bachelor's Degree  
M - Master's Degree  
D - Doctorate Degree

## Focus Groups

A high school diploma is less valuable and does not get a person as far as it did 10 years ago.

Women who participated in the focus groups acknowledged the importance of education as a pathway to better paying jobs. However, many perceived that excessive tuition and child care expenses made additional education more difficult to obtain in Fort Collins today than 10 years ago. According to focus group members, women in the work force have an easier time obtaining additional education or training. Even so, several women stated they would like to see employers provide more on-the-job training and technical classes.

Members of the United Way staff agreed that while there are more educational opportunities now than in the past, fewer women take advantage of them because of increased workloads in their jobs and increased costs associated with education. Staff members believed that a high school diploma is less valuable and does not get a person as far as it did 10 years ago. Education is seen as an unknown and is often, "the scariest thing in the world" for their clients, according to staff members.

Gay and lesbian focus group members stated they believed that administrators in Poudre School District do not recognize or acknowledge that there are gay/lesbian students, children in the district with gay/lesbian parents, or gay/lesbian teachers.

Hispanic focus group members perceived mainstream Fort Collins as having a difficult time accepting Hispanic values because of the strong inclination to pass judgment on this segment of the population. Latinas expressed their concerns that a whole generation of Hispanic students may be lost in the "system." "It's easy to get rid of someone if you don't want them around," one participant said. "Nothing has changed, in fact it has regressed," said one member. "They do the same studies, use the same words including self-esteem, and then they create the 'kick out' rules." One Latina focus group participant had a high school counselor in 1972 who told her, "You people don't need to go to college." Another woman explained that she was in an honors class in high school, but her uncle insisted she only needed to learn how to change diapers

and cook. "When he had children of his own, he changed his mind," she said.

Additionally, these Hispanic women were concerned about the lack of support for families in the workplace. They believed that parents attending school should be encouraged by their employers. One Latina stated, "Education is more than the learning that occurs in books and classrooms, it is life experiences--working with people--that is important." Additionally, they would like to see parenting skills taught.

A focus group composed of women with disabilities expressed the common sentiment that many educational institutions do not know how to help disabled students. Front Range Community College has no support services for disabled students, and is the only school with an open enrollment policy, which means the school accepts all who apply and assists incoming students with needed remediation. However, having no support services makes the transition from high school to college difficult for disabled students. This issue is compounded by the fact that some professors refuse to take students with disabilities. Individuals with inadequate training and experience in dealing with the disabled are placed in positions where they must work closely with this population.

Although Front Range Community College is architecturally accessible, disabled students have a difficult time accessing help in the computer center because it is not staffed. Most scholarships are based on full-time enrollment and often disabled students can only attend school part-time; thus most scholarships are unavailable to them.

Colorado State University is improving. The Office of Resources for Disabled Students is of great benefit, with services targeted at understanding individual rights, how to get things done on campus, appropriate ways to "confront" the system, and interpret the federal disability laws. A disabled focus group member stated that CSU looks at the entire student body as a diverse whole, while the Poudre School District has not taken this approach.

Most scholarships are based on full-time enrollment and often disabled students can only attend part time.



At the elementary and secondary schools in PSD, personnel, “talk a good game, but there is no follow through.” Schools sometimes fail to adapt to students’ individual needs and do not follow through when students move from one school to another. Disabled students tend to be categorized rather than treated as individuals, and information about available services is not freely offered. “You have to be a troublemaker to get things done,” one woman said. “There are some bright spots, but too often the wheel must be reinvented every time a student moves to a new level.” There appears to be a lack of education or training for public school teachers regarding techniques for working with disabled students. PSD endorses inclusive education, but levels of commitment and integration differ widely in the District.

## Other Data

Girls and women who thrive in school are more likely to graduate, postpone motherhood, enter the workforce and secure jobs that allow them to be self-supporting. Early childhood education programs, such as Head Start, are an effective intervention in the academic and social development of children at risk of school failure. (*The Status of Women and Girls in Colorado*, a report by the Women's Foundation of Colorado and Girls Count) In PSD, Tavelli, Laurel, and Cache la Poudre elementary schools have implemented a “Dream Team” program that allows children to arrive at school an hour and a half early every morning to play games and receive extra academic help with reading and math. Older children tutor younger children and participants are empowered to learn and help others. (*Fort Collins Coloradoan*, May 26, 1998). Research demonstrates that as girls progress through elementary and middle school, they have a tendency to experience a drop in self-esteem, which can limit their creative abilities and academic achievements. (*The Status of Women and Girls in Colorado*, a report by the Women's Foundation of Colorado and Girls Count)

One important measure of success in educating young people is completing high school. Graduating from high school has a strong impact on a girl’s financial future. High school dropouts are twice as likely to be unemployed as graduates, and are likely to earn only two-thirds of the

average graduate income. Additionally, minority students are graduating at significantly lower rates than white and Asian/Pacific Islander students. Dropping out of school has grave consequences for a woman's income potential. The Department of Labor estimates that by the year 2000, 86 percent of all jobs will require post-secondary education or training.

Colorado ranks second among states in the amount of schooling completed by its adult population with 12.8 years. While this is good news, 17 percent of Colorado women have less than a high school education and two out of five Hispanic women have not graduated from high school. While large numbers of women are attending post-secondary schools, females in Colorado continue to pursue college majors leading to jobs traditionally held by women. Women continue to remain under-represented in the math, science, and technology fields.

Larimer County Affordable Housing Consortium's survey entitled: *Housing Needs Assessment—Larimer County*, June 1995, reported household income is directly affected by the survey respondent's level of education. The following demonstrates the relationship between education and salary:

Less than a 9 <sup>th</sup> grade education	average - \$10,490
High school diploma	average - \$12,083
Some college	average - \$11,479
Associate's degree	average - \$16,897
Bachelor's degree	average - \$22,690
Master's or professional degree	average - \$24,490

The category of "some college" shows income lower than that of individuals having a high school diploma. This reflects college students who worked part-time jobs.

The relationship between education and earnings is strong and positive. The more education a woman has, the greater the likelihood that she will seek employment and the higher her wages will be. Similarly, lack of education generally leads to low literacy, which is associated with low labor force participation, high unemployment, low wages, and an increased chance of incarceration. Across America, one in five women struggles with low literacy.

Seventeen percent of Colorado women have less than a high school education and 40 percent of Hispanic women have not graduated from high school.

Women are more likely than men to have low literacy levels...they also pay a higher price for low educational attainment and low literacy than do men.

These women may find it difficult to obtain job skills training or to escape abusive relationships. Women with low educational attainment or low literacy are likely to be relegated to marginal employment and long-term residence among the country's working poor. Educational data indicate that women are more likely than men to have low literacy levels and that they also pay a higher price for low educational attainment and low literacy than do men. Nationally, two out of five single mothers with children under 18 have an eighth grade education or less and three out of five adults receiving AFDC have not completed high school. Many times, poor women with low literacy skills cannot access written information that could support their parenting. The Colorado Department of Education estimates that the elimination of low literacy in urban Colorado could decrease public spending on welfare by \$96.5 million and increase tax revenues by \$53.8 million. Colorado is one of only three states that does not allocate funds for literacy services to the general adult population.

Vocational and technical training provides important job skills training for youth and adult workers. Vocational graduates in female-dominated fields can expect to earn between 50 and 90 percent more than high school graduates without vocational training. For example, girls make up over 90 percent of the enrollment in secondary level nursing assistant/aide programs in Colorado, while they represent less than 20 percent in engineering and related technologies programs. Nursing assistant/aide is classified as a service occupation that is growing steadily in northern Colorado; however, it only pays between \$5.15 and \$7 per hour. In contrast, manufacturing, computer and construction technologies, also a growing occupational category, pays between \$13 and \$18 per hour.

Education and training are essential for obtaining and retaining jobs that pay a "living wage". However, for poor women living in our community, TANF, the federal legislation replacing AFDC, is severely restricting the level and length of training and education available for women receiving welfare benefits. This is a difficult situation for poor women, as they are being required to enter the labor market without the skills and experience to adequately compete for well-paid positions.

The situation is even more problematic for women of color. The costs of education and training past high school continue to increase. Learning about the sources of aid is imperative to obtain financial assistance. Training issues for women include: access to training that leads to better paying jobs, more opportunities for on-the-job training, quality of training, and the need for support services such as housing, child care, and transportation. (U.S. Dept. of Labor)

Approximately half of all Hispanic students who start at CSU either drop out or transfer. Hispanic students represent the largest minority population on campus at 5 percent. The same issue arises in the faculty positions at CSU. Only 1.9 percent of regularly appointed CSU faculty members are Hispanic and the percentage is even less in the top levels of administration. (*Fort Collins Coloradoan*, October 13, 1996)

Locally, the dropout rate for Hispanic youth in Poudre School District fluctuated between 5.7 and 9.5 percent for the years 1987 and 1997 compared to 3.1 percent of students overall. According to the U. S. Department of Education, the national Hispanic dropout rate was 9 percent for 1995-1996. (*Fort Collins Coloradoan*, May 3, 1998)

Studies suggest that the number of Hispanic students graduating from high school will more than double over the next five years. In the West, where Hispanic populations historically have been high, graduates will begin outnumbering non-Hispanic white students by 2006, according to the Western Interstate Commission on Higher Education. Locally, PSD's student population is 84 percent white and 16 percent minority, while only 5.2 percent of PSD's teachers are from minority groups. A Fort Collins native, Lupe Lemos-Sigward, a Hispanic elementary outreach worker stated, "It becomes discouraging for some of our youth because those role models are not present for them and they look for minority role models who have gone through similar experiences." (*Fort Collins Coloradoan*, January 4, 1998)

Approximately half of Hispanic students who start at CSU either drop out or transfer.

PSD is addressing Lupe's concern by implementing a grow its own teachers program, PIPEline to Diversity, which stands for Professional Inclusion and Personal Encouragement. The program gives qualified college juniors and seniors - who either work for PSD or who have graduated from PSD schools - grants and forgivable loans to pursue a teaching career. Upon graduation, participants are given interviewing priority and if hired, \$2,000 a year of the money given to the participant during college is forgiven. Participants not hired repay PSD at the prime interest rate plus two percent within five years. (*Fort Collins Coloradoan*, January 4, 1998)

## Conclusion

It is a well-accepted conviction in our society that education is essential to achieve adequate employment with an income sufficient to support oneself and family. In spite of this, adequate education is out of reach for many. Especially vulnerable are those who experience significant barriers such as single parenthood, ethnicity, poverty, or a disability. Gender issues in education have received more attention in the last 10 years, however, subtle pressure and discrimination often make education in traditionally male-dominated fields difficult for women.

## Recommendations

- 1. We recommend gender equity be promoted so as to ensure equal learning opportunities for girls and boys. Teachers should receive training to break long term socialization habits that work against gender equity in the classroom, on the playground, and in extracurricular activities.**
- 2. We recommend after-school enrichment activities such as science, computers, mathematics, the arts and leadership programs, be available to all children. Neither family income nor lack of transportation should prevent any child from participation.**

3. We recommend non-traditional careers be introduced as early as elementary school by sponsoring non-traditional career fairs, activities, or programs in school. Counselors and teachers need special training to help them encourage young women to seek non-traditional careers.
4. We recommend PSD work with employers to fund/sponsor young women seeking introduction to non-traditional careers.
5. We recommend PSD adopt the National Career Development Association (NCDA) competencies to build a framework for lifelong learning in elementary and secondary education.
6. We recommend women seek out non-traditional career opportunities when considering a career change. Larimer County Employment & Training Services should continue to promote non-traditional training opportunities for women. Front Range Community College should continue to provide non-traditional counseling services to women who are seeking an education.
7. We recommend PSD actively encourage teen mothers to stay in school until completion by assisting with day care sites on or near high schools. Teen mothers will be empowered to stay in school if they have safe, convenient and affordable day care. Otherwise, they may feel an obligation to "drop out" to take care of their children.
8. We recommend parents, schools, and the community help young women understand the importance of education. They should be taught that such things as college level classes during high school create opportunities that expand their future.
9. We recommend organizations such as the Fort Collins Chamber of Commerce, the Small

Teen mothers will be empowered to stay in school if they have safe, convenient and affordable day care.

A woman's development trust could be established, giving women access to grants, scholarships and internships for professional advancement.

Business Administration, and the Women's Development Council help small business owners pool their funds to provide continued education and skills training for themselves and their employees.

10. We recommend employers establish partnerships with government, educational institutions, and other businesses to expand continued education and training opportunities. Examples of such opportunities are: provide career ladders to promote enhancement of women's capabilities within the company; implement a mentoring program within a company to promote women; encourage women to take responsibility to seek out opportunities for training related to career enhancement; and acknowledge home management as a skill building technique.
11. We recommend that since a majority of new businesses are started by women, and women need both capital and entrepreneurial training, local financial institutions, business entities, and public education institutions collaborate to establish access to such resources.
12. We recommend the community take a human capital approach to investing in women in the same way it invests in infrastructure of other types. For example, a women's development trust could be established, giving women access to grants, scholarships and internships for professional advancement.
13. We recommend women take responsibility for keeping their skills marketable regardless of whether or not they are currently employed. Volunteer positions with the City, non-profit organizations, businesses, or neighborhood organizations, are among sources of leadership and skill development training.
14. We recommend PSD continue its "Grow Your Own" program to track, mentor, and provide

financial incentives to ethnically diverse students interested in becoming educators and then hire graduates of the program.

15. We recommend CSU create a minority advisory council consisting of minority students, representatives of El Centro, Asian/Pacific American Student Services, Native American Student Services, Black Student Services, and the local minority community. This council would work to make Fort Collins a more hospitable place for students and to recruit and support students of color.
16. We recommend this CSU's Minority Advisory Council assist the university and community to develop programming to assist local students of color to attend CSU. For example, the council might encourage and support high school minority students with a transitional program that includes counseling between high school and college or by assigning a college minority mentor to ease the transition from high school to college.
17. We recommend this CSU's Minority Advisory Council identify local minority host families that can offer support, encouragement, and assistance with the adjustment of incoming freshmen students to the Fort Collins community. The program could be similar to the International Center's host family program.
18. We recommend CSU continue to support the excellent advocacy work of the Office of Resources for Disabled Students and that this office actively share its expertise with Front Range Community College and PSD. Front Range Community College and PSD should plan to meet periodically with CSU to discuss successful programming and processes in order to improve their own services.
19. We recommend CSU continue to support the growth and development of the Office of

The council might encourage and support high school minority students with a transitional program that includes counseling between high school and college



We recommend the Disabled Resources Services, Front Range Community College, and CSU engage in a joint effort to seek out and encourage the creation of grants and scholarships for disabled students who can only attend school part-time.

Women's Programs and Studies and the programs and services the office provides for students, faculty, staff, and community members.

20. We recommend the Chamber of Commerce, the City of Fort Collins, Larimer County government, United Way agencies, and local businesses, like Hewlett Packard, underwrite and utilize Parent University. Since education is a broad issue that affects both the quality of the workforce and the quality of life in Fort Collins, their money would be well spent. Parent University offers parenting classes and is operated by Volunteers in Poudre Schools (VIPS). Classes include: tutoring, mentoring, self-esteem, strategies for helping primary readers, diversity, hands on science, strategies for helping primary math students, conflict resolution, learning styles, surviving the teen years, and school to career issues.
21. We recommend VIPS expand their publicity and outreach efforts to all parents so they can take advantage of Parent University.
22. We recommend the Disabled Resource Services, Front Range Community College, and CSU engage in a joint effort to seek out and encourage the creation of grants and scholarships for disabled students who can only attend school part-time. This effort should include becoming more proactive when working with foundations, grant sponsors, scholarship committees, and other funders to encourage them to make grants and scholarships available to disabled part-time students on a pro-rata basis.
23. We recommend PSD continue to endorse the philosophy of inclusive education and ensure standardization across all district building sites so that services for disabled students are delivered in a more consistent, fluid, and individualized manner.

24. **We recommend PSD provide more continuity for disabled students and their parents as they transition from grade to grade and from building to building within the district by coordinating more effectively, training teachers in techniques for working with disabled students, and providing district services and community information for parents.**



## Alicia's Story

When Alicia learned that day care for her premature son would cost \$200 a week, she knew it made no economic sense to continue in her bank teller job that paid \$7.50 an hour, grossing \$300 per week. Even though she had trained specifically for her job at the National Tellers' School in Denver and was enjoying her work, staying at home was the only feasible financial option for her. Two years later, she had a second son. Her goal of returning to work ended when a licensed day care provider left a hand shaped slap mark on her son's face.

After the birth of their second son, Alicia's husband, who showed signs of an abusive nature early in their marriage, began to transfer his abusiveness to their older son. Alicia, who for five years had stayed faithful to her decision to "stick it out" in her marriage, found that she could not continue to do so when her child was at risk. She left with her children, agreeing to a small financial settlement in exchange for sole custody of her sons. She moved from Denver to Fort Collins in search of a safe, small town environment for her family.

The boys are now settled into their new home and school and are enjoying new friends. Alicia likes the smaller town, too, but has been frustrated by her inability to land a job. When asked by prospective employers, "What have you been doing for the last five years?" she answers, "Staying at home with my children." She believes that response has cost her potential jobs.

She has given up her search for a banking job and settled for work as a home care companion/homemaker. Her pay is \$6.00 an hour, and although she is considered full-time and receives benefits, she averages only 20 hours of work each week. She lives on her average take-home pay of less than \$200 every two weeks, plus the \$800 she receives in child support for her sons.

A recent illness has required that Alicia be on bed rest. As she enters the third week of four weeks' short-term disability compensation through her job, she knows

### *IV*

### *Child Care*

"I left him once and I'm never going to be in the position where I must do that again."

that she will soon have to rely solely on her child support payments. Trying to pay \$475 rent plus utilities, food and other expenses with \$800 per month is next to impossible. If she is able to return to work in 12 weeks, her job is guaranteed, but if she must be off any longer, there will be no position waiting for her.

Her older son attends all-day kindergarten at a private church school where she pays \$45 per quarter. Her four-year-old spends mornings at Head Start and afternoons at United Day Care Center where fees are based on a sliding scale.

Her ex-husband has suggested that an easy solution to her economic troubles would be to return home to him, but Alicia is standing firm. "There are more important things than money. I left him once and I'm never going to be in the position where I must do that again," she says. Many women who find themselves in Alicia's situation succumb and return to an abusive relationship because of the economic security it offers.

Alicia is aware that more education could help increase her future income. A six-week refresher course in banking is affordable for her until she factors in day care and transportation costs; then it becomes out of the question. She receives Medicaid and WIC (food program for Women, Infants and Children) but is not currently eligible for food stamps or Temporary Assistance to Needy Families because of her income.

Alicia is concerned about the high cost of child care, and the government's unwillingness to fund or subsidize child care for low income working mothers. She believes that free government-funded day care, available for everyone who works, would make a huge difference in the lives of many women and their children. "People would need less money to make ends meet and government assistance in other areas could be reduced," she says.

Alicia would also like to see private businesses become more open to women who have spent several years staying at home with their children. "Full-time parenting is a tough job and doesn't get the recognition it deserves," she says.

Since she has been ill, her neighbor has helped with shopping, and her children assist with small things when they can. One hundred percent bed rest is still not possible for Alicia; as a single parent, she must see that her sons are fed and bathed each day, and that they get to school, pre-school and day care.

When she recovers, she hopes to return to her old job. She knows that in order to support her children, she will need to make more than \$6 an hour, but for right now, a better paying job lies somewhere in the future.

With day care costs so high, even with a sliding scale, getting the education she needs while making ends meet is an on-going challenge.

She knows that in order to support her children, she will need to make more than \$6 an hour.

## Background

Each day in the United States, five million young children spend all or part of their days under the care of someone other than their parents. Care is provided in private homes, in public and private day care centers in the community, at work-site day care centers, and in settings labeled "early childhood education." Relatives and friends often serve as day care providers.

The boundaries between the definitions of day care and early childhood education have blurred over the years, and the field now refers to all care as "early childhood care and education." This recognizes that young children are always learning, and that their learning needs should be met in ways that stimulate and encourage appropriate development. Good day care includes education, while an early childhood education site may also serve the need for partial or wrap-around day care for children of working parents.

As the number of children in day care continues to increase, so does the level of concern about the quality of the care these children receive.

Professional care givers and child development researchers agree that the first three years of life are the most important in shaping a child's future development. These are years of rapid growth, specific environmental needs, maximum dependence on caretakers, and extreme vulnerability. During this time, a child forms the initial human attachments that shape future relationship and social skills, and begins the discovery and exploration that foster good learning skills. A stimulating environment with quality care giving is critical. Unfortunately, children under three are the age group for which quality care is the most difficult to find. (*Starting Points: Meeting the Needs of our Youngest Children*, New York: Carnegie Corporation, 1994; David A. Hamburg, *Today's Children: Creating a Future for a Generation in Crisis*, New York: Times Books, 1992; Sheila B. Kamerman and Alfred J. Kahn, *Starting Right*: New York, Oxford University Press, 1995)

A 1993-94 national *Cost and Quality Study* (which included Larimer County and the Colorado Front Range in its sample of child care centers) found that "most child care is mediocre

in quality, sufficiently poor to interfere with children's emotional and intellectual development.○ The study found that infants and toddlers received the poorest care; only one in 12 infant and toddler rooms was providing developmentally appropriate care. Nearly half the infants and toddlers in day care spent their time in an environment that did not meet their needs for warm relationships and learning, and 40 percent of the infant and toddler rooms were observed to actually endanger health and safety. Only one in seven centers was ranked as developmentally appropriate, while one in eight was determined to be less than minimally acceptable. (*Cost and Quality Study*)

Quality of care, which is directly associated with developmental outcomes for all children, may be even more important for at-risk children. Children who receive high quality care are ahead in language, pre-math, and social skills, and are likely to have more positive attitudes toward their child care providers. Children who experience poor quality care may enter school with their readiness to learn compromised.

High quality care is primarily related to a higher ratio of staff to children in care, higher levels of staff and teacher education and training, the experience of administrators, and wages that are adequate to prevent frequent employee turnover. Overall quality is not significantly different between nonprofit and for-profit centers. Not surprisingly, in states where licensing requirements are more demanding, there are fewer poor quality day care centers.

All child care is costly. Full time care for one child is estimated to cost 10 percent of the income for a family earning \$60,000 a year before taxes, but 28 percent for a family earning \$21,000. While the best care costs more than mediocre care, the difference is an average of only 10 percent.

Payments from government and philanthropic sources provide about 28 percent of cash income in day care centers, with the balance coming from parent fees. Low wages for child care workers, and donations of goods, space, and

Children who receive high quality care are ahead in language, pre-math, and social skills, and are likely to have more positive attitudes toward their child care providers.



Child care is low-wage work done primarily by women.

volunteer hours make it possible to cover the remaining one-fourth of center costs. (*Cost and Quality Study*) Centers having access to resources beyond parent fees have consistently higher overall quality.

Child care is low-wage work done primarily by women. It is seen as an extension of women's work in the home, and as such is undervalued. Employee turnover in child care centers, largely a result of low pay, has been estimated at 40 percent a year. (Ellen Goodman, *Child Care Worth Effort, Fort Collins Coloradoan*, January 18, 1998) Proprietors of small private child care centers are also overwhelmingly female, and the return on their investment is considerably below what is considered a reasonable profit. (*Cost and Quality Study*)

Much of the child care parents depend upon is available only because of the low wages of child care workers, and the inadequate return on proprietors' capital investment. Child care centers often struggle to meet expenses and to obtain even a small rate of return on their capital investment. If a child care center were to pay its staff adequate wages (\$10 to \$13 per hour for a head teacher) and still receive a seven to nine percent return on investment capital, it is estimated that child care costs would be approximately 25 to 50 percent higher than they now are. The rates for care for a preschool-age child 2-5 years old would then need to be between \$122 and \$142 per week, and care for an infant or toddler would cost \$192 per week. (*Child Care Collaborative Report*)

In the United States, in contrast to other western democracies, child care is universally seen as a mother's or a family problem, rather than a community responsibility. Four decades of dramatic increases in the number of mothers with small children who work outside the home in our country has done little to stimulate the provision of affordable quality child care for all children. There is no universal federal program. State governments limit their role to licensing existing facilities, often with inadequate standards, poor oversight and enforcement. States often pay less than market cost when they subsidize child care for children who receive public assistance. While a few employers now provide work-site care, this is seen as exemplary rather than as a necessary business expense.

Parents voice concern about the quality of care their children receive, but in many cases they do not seem to demand high quality. It is difficult for parents to assess quality because they are not always able to personally monitor the care their children receive. They believe they have only a few options, (as indeed they may). They often have little basis for comparison, and they want to believe that the care they are using is the best that is available. (*Cost and Quality Study*)

Monday through Friday full-day care for children over two but under school age is perhaps the least difficult care to access. It is the "wrap-around" care, before and after school, on nights and weekends, school holidays and summer vacations that is particularly difficult for working parents. There are no good estimates of the number of children who spend part of their day in self-care. These are the latch key children, home alone, with no adult present. This child care situation is a source of concern to both parents and child care professionals. (Arlie Russell Hochschild, *The Time Bind*, New York, Metropolitan Books, 1997) There is some evidence that the hours between three p.m. and eight p.m. are the hours in which most pregnancies and juvenile crimes occur.

Community meetings held in Fort Collins by the 1986 Task Force on the Status of Women found the following concerns: quality of local day care centers, inadequacy of staff wages, a shortage of geographically convenient facilities, and the limited availability of information about child care in the community. It was suggested at that time that the city establish an agency to provide child care resources and referral information and require background checks prior to hiring of child care staff. It was also suggested that wages be increased, that providers be considered professionals, and that work-site day care centers be promoted. Other recommendations addressed care for sick children, before and after school care, and the need for transportation for children who attend school sponsored activities. Today, a number of the same concerns remain.

It is the "wrap-around" care, before and after school, on nights and weekends, school holidays and summer vacations that is particularly difficult for working parents.

## Vision Statement

Fort Collins has recognized that child care is a community problem, not a woman's problem or a family problem. Quality, affordable child care is available to all Fort Collins

families who need it. Parents are able to go to work knowing that their children are in safe, emotionally healthy, and intellectually stimulating environments. Therefore, parents are more efficient and productive in the workplace. This has resulted in increased outputs and profits for employers. Providers of both small and large systems of day care receive an adequate return on their investment and pay their staff a living wage. Nonprofit care systems are adequately funded through public and private sources, and their employees also receive adequate wages.

## Survey Results

Most telephone survey respondents said they were pleased with the quality of their day care and before and after school care. Most said they stay at home when their child is sick or depend on a friend or relative to provide care. Some find they need to use more than one type of day care provider, either because they have a child under the age of two, as well as an older child, or because their primary provider is not always available. Most say their primary provider is geographically convenient for them, but secondary providers are less likely to be close to home. The majority of families paid between \$76 and \$100 a week for day care, and more than 90 percent of those surveyed receive no financial assistance or subsidy. The highest cost mentioned for one child for a week was \$200.

A large number of the survey respondents either did not have children at the ages requiring child care or were staying at home with their young children. These factors reduced the numbers of women responding to the survey's child care questions.

For these reasons, and because child care concerns seem to be largely the same for all parents, statistics according to household composition are not provided in this segment of the report.

## Focus Groups

Women in the Child Care Focus Group generally agreed that the situation has deteriorated in the past 10 years.

○Child care for two children takes my entire income."

○My kids went to Base Camp after school four times and it cost \$52."

○We need drop-in and part-time care and it is not available."

○We need summer care for older children."

○Summer camps need to be affordable."

○There is no flexibility for people with unusual working hours."

○The quality of day care is down."

○People who can't afford day care are forced to leave their children at home alone."

○What have we gained when we ask women with children under six to work at poor paying jobs?"

○Continuing to work may not be worth it. After child care expenses, I'd only take home \$2 an hour."

Possible solutions were suggested:

○Child care should be a benefit of the job. Many fewer people would need public assistance."

○Start neighborhood child care co-ops."

○Initiate surprise on-site inspections."

○Maintain a central registry and rating system for all providers."

○Subsidize before and after school programs.○

## Other Data

In January 1997, according to the Women's Center of Larimer County, 9,423 day care spaces were available in the county. Only 1,108 (11.6 percent) of the spaces were for children under two, while 44 percent of children needing spaces were in this age group. Child care providers are not able to meet the needs of all children requiring care, although the balance between supply and demand is better in Larimer County than in other counties in Colorado. In February 1997, the Child Care Collaborative Group estimated that 50-60 percent of Larimer County women with children under six are in the work force and need child care. (*Child Care Issues in Fort Collins and Larimer County*, February 1997, prepared by The Child Care Collaborative Group) This figure will increase with the entry into the labor force of women who are receiving Temporary Aid to Needy Families (TANF)

Of the 503 low income children in Fort Collins who were eligible for Head Start between April and November 1995, only 257 could be accommodated.

and are required to work outside the home in order to receive financial assistance for their children. (See section on Welfare Reform)

The Women's Center Child Care Resource and Referral program was established in 1985, and provides families with information about available child care. Clients are matched with providers, taking into consideration cost, availability, setting, and even personality.

There are four nonprofit day care centers in Fort Collins; the Sunshine School, New Directions, United Day Care Center, and Springfield Court Child Care Center, which offer care on a sliding scale according to income.

Head Start, the Title One Preschool Program, the Early Childhood Special Education Program and the Colorado Pre School Program are operated by the Poudre School District. Before and after school child care programs are operated at the various Fort Collins schools; 16 are run by Base Camp through the Poudre School District, and 3 are operated by private providers. Base Camp has a sliding scale.

Head Start, operated by the School District, is a pre-school program for low income children rather than a day care provider, but serves as a care resource for working parents. Of the 503 low income children in Fort Collins who were eligible for Head Start between April and November 1995, only 257 could be accommodated. Children who attend Head Start or the Colorado Preschool Program attend only half days, and often their families have no other source of child care or financial assistance for additional care, although the District attempts to provide such care through combining programs funded from other sources. The Even Start Program is operated under similar arrangements.

The Early Childhood Center, operated by Colorado State University as a laboratory school for the Department of Human Development, provides pre-school care for children ages 2½-6 years. The center is staffed primarily by practicum students and interns who gain professional experience and conduct research in the field of early childhood education and development. Children may attend for a half day or a full day, but there are no subsidized or sliding scale payment options. About three fourths of the parents who use the

Center are members of the Colorado State University faculty, staff or student body, but the program is also open to the general public, and is available on a first come, first served basis.

In August 1998, Colorado State University opened the University Children's Center, the first work-site day care program in Fort Collins. It is a year-round, privately-run child care center, offering on-campus day care for 45 children, including nine infants, 12 toddlers (ages 2-3) and 25 pre-schoolers (ages 2½-6). It is designed to serve children of students, faculty and staff. Fees are comparable to those of other child care operations in the community. No scholarship or sliding fee scale options are available.

Average costs per week for full time care in a Fort Collins day care center are:

Infant to 2 - 2½ yrs.	\$140.00
2½ - 5 yrs.	\$123.50
School age	\$ 96.00

Average costs for full time care in a Fort Collins family child care home are:

Infant - 2 yrs.	\$117.50
2½ - 5 yrs.	\$101.00
School age	\$ 87.00

Low income parents have a difficult time finding a quality facility that will accept their children. In Fort Collins, the four nonprofit day care centers charge on a sliding scale based on income, but the need exceeds availability. Over half of private day care facilities offer some subsidies, a sliding scale or scholarships, but the reality is that only a very few children in need of this assistance are accepted because there are only a limited number of subsidized spaces available in each center.

Consequently, three of the centers that receive local funding to provide subsidized care have extremely long waiting lists. The fourth center, Springfield Court Child Care Center, was established by Catholic Charities Northern in 1997 in anticipation of the increased need for child care for children receiving TANF. This center is licensed for 54 spaces, all of

In August 1998, Colorado State University opened the University Children's Center, the first work-site day care program in Fort Collins.

which are open to parents eligible for the state's child care assistance program. If parents earn too much to be eligible for that program, they can be accommodated on a sliding scale basis.

Often, when low income individuals go to work and lose eligibility for public assistance, child care grants are also reduced or eliminated, making it impossible for parents to continue to work. (*Fort Collins Coloradoan*, Sept. 12, 1995.)

Projections published by the Child Care Collaborative Group are that by the year 2001 one out of every four kindergartners will be in a family that has received TANF during their first year of life.

Child care for infants and toddlers is scarce, with not enough sliding scale programs available, so that licensed family child care homes are the only option for most parents. The Colorado Child Care Assistance Program (CCCAP), provided through the Larimer County Department of Community Services, serves 521 children, many of them in Fort Collins. The child care rate the County paid to providers through CCCAP is below the local market rate putting providers in the role of subsidizing care. With funds provided by the new TANF legislation, Larimer County has now increased its payment, but is not yet able to pay a full market rate. Many providers no longer accept families eligible for the assistance program because of the low rates.

Affordable child care (without subsidy from CCCAP) is at or exceeding capacity, and programs offering a sliding fee scale reported waiting lists of more than 300 children in February 1997. The wait for care may exceed a year. Often these programs pick up the subsidies to families who no longer qualify for the CCCAP subsidy but are unable to afford the full cost of child care. Even families with incomes at 200 percent of poverty have trouble keeping current on their child care payments. Many families piece together care during the school year, but need full-day subsidized programs in the summer. (The Child Care Collaborative Group)

## Conclusion

The quality, quantity and cost of child care are central concerns of Fort Collins women who work outside the home, and who must leave their children with others during working hours. National research in which Larimer County and Fort Collins centers participated found that poor quality child care is a serious national problem, and is especially critical for infants and toddlers. The lack of affordable, available child care in Fort Collins is a community crisis, and has been for many years.

The most acute shortage of child care spaces is for infants and toddlers. This shortage is likely to become more acute when poor mothers of infants and very young children are required to work outside the home in order to receive temporary public assistance (TANF) for their children. There is also a shortage of wrap-around care, including after school care for older children. This problem, too, will become more severe as TANF requirements increase the number of poor working mothers whose jobs are likely to be in the service sector and require hours outside the traditional 8-5 daily schedule.

Paying market cost for child care is a serious problem for many families, and the availability of subsidies, whether publicly or privately provided, is extremely limited. The meager return on investment for day care providers currently limits the potential for developing increased numbers of single-proprietor private market facilities.

## Recommendations

*Quality care for children, regardless of their socio-economic status, should become a community priority for Fort Collins. Investing in quality care for our children will provide them with the foundation they need to grow and develop into healthy, contributing adults. It is especially critical to pay attention to care that allows for maximum healthy development for children under three. Creating an adequate system of care requires more than individual private effort; government, business and private philanthropic organizations need to increase their investments to help providers offer improved quality care*



*and help families to pay for it. Those investments need to be tied to incentives to increase and monitor quality.*

1. We recommend the City join with the County and local agencies and organizations with a concern about child care, to sponsor a county-wide conference on the Child Care Crisis, as a kickoff to creating an ongoing county-wide effort on behalf of children.
2. We recommend State legislation providing tax credits with a direct payback to families for child care expenditures (similar to the Earned Income Tax Credit) should be passed by the Legislature. Citizens groups should join together around this issue, and support such legislation.
3. We recommend staff of early childhood care and education centers be paid a living wage. Since staff are primarily female, such an effort will have two effects: women will earn an adequate wage to support their families, and children will have the benefit of reduced staff turnover. This might be accomplished through tax credits to either the individual or the employer.
4. We recommend child care providers/owners receive a return on capital that matches market standards for small business profits. This also might be accomplished through tax credits. This should also be a major concern of the effort described in recommendation number one above.
5. The above recommendations cannot be implemented at the expense of families. No family should have to pay more than 10 percent of its income for child care. Some state legislation proposed in recent years provides examples of funding the community might consider to provide for needs of the individual working in a day care center and the family. They include: tax credits for those who work in child care centers (recognizing that the wages are not commensurate with the value of the work); and tax credits for parents of children under age four (to aid parents according to their incomes). Similar measures might be considered for parents of older

children, and for single-proprietor day care facilities.

6. Support should be developed for legislation that will combine child care funding from federal and state sources so that better planning and provision of service becomes possible.
7. We recommend stronger enforcement of certification standards to insure that children are given a safe and healthy learning environment.
8. We recommend efforts to professionalize the child care workforce, instead of viewing it as unskilled labor to justify pay scales that hover around minimum wage. Current proposed legislation would set up a voluntary state certification program designed by child care providers. Such a certification program would recognize the skills of those who get advanced training and experience. (If this legislation does not pass in this session, the recommendation should be reworded to recommend it). (lib, I have to check on this.)
9. We recommend frequent in-service training be provided to child care providers (or child care givers) at no charge and at convenient times. This will provide refreshers on safety practices and information on the latest learning techniques. This might be provided through combined efforts of private providers, organizations concerned with child care, Colorado State University, Front Range Community College, and private philanthropic organizations
10. We recommend a packet of information on standards for child care adequacy be presented and discussed as a part of birthing classes and/or at the time of a child's birth. New parents typically do not know what should be expected/what they can demand. Such packets should also be available in clinics and physicians' offices throughout the city.
11. We recommend the City, through its Neighborhood Services Office, in collaboration with the County, establish a mechanism to help people help themselves

through coordinating neighborhood day care co-ops, encouraging exchanges between older retired women and younger mothers, etc. A facility such as the Women's Center could be funded by the City to do this.

12. We recommend child care referral service be available at no charge for low to moderate income families. This could be jointly funded by the City, County and private philanthropy. For TANF families, it should be funded by the Larimer County Department of Community Service.
13. We recommend more, infant child care and unconventional-hour child care facilities be established. Most minimum wage workers have to work more than traditional 8-5 weekday hours and are not given the luxury of taking time off to tend to their children's needs.
14. We recommend employers get more involved with child care options for their employees' children, by offering child care centers on site, or joining with other businesses to establish common sites close to their facilities. The City of Fort Collins has the rare opportunity to set the example by modeling on-site day care for its employees, and using that effort to encourage businesses to follow.
15. Employers should offer their employees a child care option under a cafeteria benefits plan.
16. Employers should offer both female and male employees employment time options (i.e., part-time, job-sharing, flex-time, telecommuting, etc.) to help parents accommodate to their child care needs. These options should be provided without accompanying loss of job security, benefits, or promotion.

## Susan's Story

Susan Katz is a relative newcomer to the area. When she arrived in 1993 after living and working in Hawaii for 10 years, she was ready to fulfill a long held dream of becoming a homeowner. Even though Susan owned her own landscaping business for 10 years in Hawaii and spent each day outdoors doing something she loved, she was never able to buy a home in the islands. Prices were so inflated that despite a number of attempts, she could never swing a loan. She and her friend, knowing they might be without work for a while and that it takes time to become established in a community, made sure they qualified for a home loan in Colorado based on their salaries in Hawaii. "Our timing was good," Susan says. Prices were reasonable and interest rates were favorable. I'm so thankful to be a homeowner that I kiss my front door daily."

She kisses her desk too, where she works as Housing Coordinator at Larimer County Mental Health Center. During the transition from small business owner in Hawaii to social work professional in Colorado, Susan learned the hard way the value of a "real job" in Fort Collins.

Originally from New York, Susan earned a master's degree in social work at Boston University and worked in her field for 12 years before making the decision to go into a non-traditional job. She moved to Seattle where she found work doing carpentry on fishing boats. Later she became interested in gardening and started her own landscaping business. Once in Hawaii, she found that her skills were in demand and that she could make a good living landscaping. She enhanced her knowledge with master gardening classes at the University of Hawaii. Susan never took for granted the availability of year round work in her chosen field.

Because of the Colorado climate, Susan knew that she could not make a living working only as a landscaper in her new home. After 12 years away from social work, she also knew that it was imperative that she upgrade her resume if she were

V

*Housing*

Susan made ends meet by delivering pizza, driving a Care-A-Van vehicle, delivering magazines, and in the summer months, continuing with her landscaping business.

to find work in her field in Colorado. She made no attempt to find a social work position until she had logged in 1,000 hours at Island Grove Detox Center in Greeley. Assigned to the 4 p.m. to midnight shift, Susan frequently drove the Center's van from Greeley to pick up intoxicated people in Fort Collins and transport them to the Center for treatment and rehabilitation.

During this period in her life, Susan made ends meet by delivering pizza, driving a Care-A-Van vehicle, delivering magazines, and in the summer months, continuing with her landscaping business. Once she earned her certification as a substance abuse counselor, she went looking for a "real" job. She sent out 70 resumes in the area and finally accepted a position in a detention center in Denver. She commuted for 10 months until a position opened as a housing coordinator for Larimer County Mental Health Center. Susan supplements her income by driving for Dial-A-Ride on Saturdays and landscaping work after hours and on weekends during the warm months.

Wages are low and jobs are hard to find in this area, Susan has discovered. Yet, in her new environment, she has been able to fulfill her dream of becoming a homeowner, something that would never have happened in Hawaii.

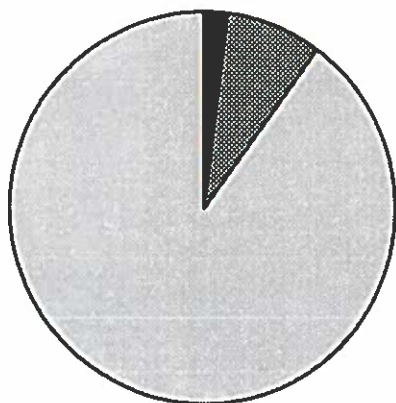
## Background




The 1986 report of the Task Force on Women's Issues addressed the issue of housing in combination with child care and "the needs of single parent families" under the general heading of "family." While affordable low income housing was of concern, as was emergency and transitional housing, the term homelessness is nowhere to be found in the report. Although homelessness existed 10 years ago, it was then a short-term crisis situation. Today it has become a long-term problem mostly affecting women and children. (*The Status of Women and Girls in Colorado*, a report by the Women's Foundation of Colorado and Girls Count, p. 28) While homelessness is typically associated with urban areas, the existence of places like the Mission in Fort Collins that provides overnight accommodation for homeless women, men, and families, is indicative of the problem of homelessness in smaller cities as well.

Affordable housing is defined as housing that people making less than 80 percent of the median household income can obtain without spending more than 30 percent of their income. (The Group, Inc., *Real Estate Insider*, Vol. 21, No. 4, 1997) National and state statistics point out increasing numbers of people seeking affordable housing. Between 1990 and 1992, waiting lists for subsidized housing increased from 3,800 to 8,841 in metropolitan Denver, an increase of 130 percent. The typical homeless family in Denver is headed by a single female between the ages of 25 and 35 with an average of two children whose ages average five. Of 477 families who were homeless on a specific October night in 1992, three-quarters of the families were headed by single women. These statistics represent an increase of 192 percent in four and a half years. (Colorado Coalition for the Homeless, *The Status of Homeless Families in Metro Denver*, 1992)

From 1992-1995 the price of a home in Larimer County increased five times faster than wages, one of the highest rates in Colorado. (*The Status of Housing in Colorado*, Colorado Housing and Finance Authority, March 1997) It has also become clear that the private sector alone cannot house the lower income workers in Colorado. The market works efficiently for people of sufficient income, but the cost of new housing is beyond the reach of lower income

Percentage of Income Spent on Housing



-  31-40% of income spent on housing
-  ≈50% of income spent on housing
-  ≈90% of income spent on housing

workers; nor are there enough units affordable to lower income workers in the existing housing stock. (*The Status of Housing in Colorado*) Colorado's record for providing low income rental units, for providing housing assistance in the form of subsidies to low income families, or for providing grants to community groups building affordable housing, is dismal.

Most governmental agencies and nonprofit groups concerned with affordable housing tend to focus their energy on the construction of new housing. New housing costs are 20 percent to 50 percent more than the cost to acquire existing housing. Or, put another way, we could acquire more housing for the dollar by focusing on the purchase of existing dwellings. (The Group, Inc. *Real Estate Insider*, Vol. 21, No. 4, 1997)

### Vision Statement

Fort Collins has an adequate supply of good quality, affordable housing to meet the needs of all low and fixed income people, including the working poor. This has been accomplished by public and private cooperative partnerships in which the City of Fort Collins has taken a leadership role.

### Survey Results

Most of the women responding to the survey questions regarding housing were living in single family homes, with small numbers of respondents in apartments, mobile homes, condominiums, duplexes, or rented rooms. More than half were home owners or co-owners. A fourth were renters. Three-fourths of the home owners had mortgages, most held jointly with another person. Only 16 percent held a mortgage in their name only.

While most renting respondents paid less than \$900 a month rent, the range was from below \$300 to \$2,100 a month rent. When rents were compared to employment income, most women paid between 31 and 40 percent of their income in rent. Eight percent paid more than half of their income in rent, and there were a few who paid up to 90 percent of their income in rent. Three fourths of those surveyed had no trouble either qualifying for a lease or

obtaining a mortgage to buy a home, and three fourths said their current housing was acceptable to them or better. One fourth were in a position where they wished to change their housing, by moving from an apartment, mobile home or room into a single family home, but for most of these women, single family houses are too expensive to either rent or buy. Most banks and mortgage companies will not allow mortgage loans for more than 30 percent of an individual's annual income. The women who described their present housing as unacceptable said they did not have enough money to make a change, that there was not enough choice, and not enough quality low income housing in Fort Collins.

Fifty-seven percent of single women with children had difficulty qualifying for their rental contracts. Women in the survey, who had trouble qualifying for a lease said deposits were too high, some apartments do not allow children and/or pets, and overall, there is not enough low income housing in the city. One woman trying to qualify for a loan was told that her child care costs were considered a debt.

## **Housing Status by Household Composition**

### **Single Women with Children**

Of this group, 38 percent live in single family homes and 57 percent feel discriminated against in their search for housing because they have children.

- 50 percent pay less than \$300 a month for housing
- 19 percent pay between \$301 and \$600 for housing
- 25 percent pay between \$601 and \$900 for housing
- 6 percent pay over \$901 for housing
  
- 43 percent pay 10-21 percent of their income in rent
- 14 percent pay 31-40 percent of their income in rent
- 43 percent pay 41-50 percent of income in rent



- 19 percent say their housing was very acceptable
- 31 percent say the housing they can afford is just acceptable
- 25 percent describe their housing as barely acceptable
- 6 percent say their housing is unacceptable
- 19 percent say the housing they have is very unacceptable

#### **Single Women without Children**

Of this group, 42 percent live in single family homes and 56 percent in rented apartments, condos, duplexes, or mobile homes. Eighty-six percent had no trouble qualifying for rental contract.

- 20 percent pay less than \$300 for housing
- 55 percent pay between \$301 and \$600 for housing
- 20 percent pay between \$601 and \$900 for housing
- 5 percent pay between \$901 and \$1,200 for housing
- 4 percent say less than 10 percent of their income goes to pay rent
- 12 percent say 10-20 percent of their income goes to pay rent
- 20 percent say 21-30 percent of their income goes to pay rent
- 35 percent say 31-40 percent of their income goes to pay rent
- 8 percent say 41-50 percent of their income goes to pay rent
- 20 percent say more than 50 percent of income goes to pay rent
- 26 percent say their housing was very acceptable
- 44 percent say it is just acceptable
- 15 percent say their housing is barely acceptable

#### **Married Women with Children**

Eight-five percent live in single family homes and 88 percent own their residences, condos or single family homes, leaving only 12 percent as renters.

- 16 percent pay less than \$300 per month for housing
- 14 percent pay between \$301 and \$600 for housing
- 30 percent pay between \$601 and \$900 for housing
- 20 percent pay between \$901 and \$1200 for housing
- 13 percent pay between \$1201 and \$1500 for housing

- 3 percent pay between \$1501 and \$2100 for housing
- 4 percent pay over \$2101 for housing
- 50 percent say their housing is very acceptable
- 26 percent say their housing is just acceptable
- 11 percent say their housing is barely acceptable
- 4 percent say their housing is unacceptable
- 9 percent say housing is very unacceptable

### **Married Women without Children**

Seventy-nine percent live in single family homes and of the renters, 80 percent said it was not difficult to qualify for their rental contracts. Forty percent spend 21-30 percent of their income on housing and more than half of the homeowners paid less than 10 percent of their monthly take home pay for their mortgage each month.

- 42 percent pay \$300 or less for housing
- 20 percent pay \$301 to \$600 for housing
- 22 percent pay \$601 to \$900 for housing
- 4 percent pay \$901 to \$1200 for housing
- 12 percent pay more than \$1200 for housing
- 94 percent say their housing is at least acceptable
- 2 percent say their housing is barely acceptable
- 4 percent say their housing is unacceptable

## **Focus Groups**

Members of the focus groups who made comments on the housing situation in Fort Collins emphasized the high cost of housing, the lengthy waiting lists for affordable/subsidized housing, and pointed out that low income housing is rarely conveniently located to jobs and public transportation. The Fort Collins Housing Authority was praised for the programs it offers to qualified low income people. The welfare focus group said Fort Collins Housing Authority's process is unfair and discriminatory.

The disabled and people of color feel they have been discriminated against in some instances. One black woman is sharing the cost of buying a home with a white friend who did all the negotiating with the Realtor. A disabled woman believes there should be more

handicapped accessible apartments. Disabled women also noted that even if they can find units that meet the disability building standards, landlords are unaware of other access problems such as front load washers and dryers. Disabled individuals would like to see an ordinance requiring a specified number of handicapped accessible single homes in any given subdivision.

The high cost of housing and the lack of jobs in the "middle range" are resulting in the development of a "class system" according to one participant. It is very difficult for seniors on a fixed income to find affordable housing. One woman had to subsidize her mother so that she could buy a home in Fort Collins.

Significant numbers of women in the focus groups believed there was a need for more collaboration between governmental agencies, non-profits and business to work on housing problems. Some of these believe those who do not have housing problems have no idea how difficult it is and that they recognize the homeless problem, but are unwilling to help do anything about it.

## Other Data

The housing rental market in Fort Collins has been tight for several years, and while the vacancy rate was up from 2.7 percent in 1995 to 3.7 percent in the first quarter of 1996, the rate is climbing very slowly. (Marsha Benedetti, Colorado State University Off-Campus Housing) Unfortunately, the largest increase in the vacancy rate occurred in higher end housing. Affordable housing in Fort Collins is especially scarce because of the closure of a mobile home park and the loss of 120 mobile homes in two parks that were destroyed by a flood in July 1997. Other mobile park closures are being discussed at the time of this writing. ( Marsha Benedetti)

*The 1995 Larimer County Housing Needs Assessment*, (pg. V-17) states that of the 13,200 projected new households in Larimer County before the year 2000, only 27 percent desire to be renters. However, nearly 33 percent may become renters due to their economic circumstances, and half of those households will most likely not earn enough

to obtain private market units, thus requiring rental subsidization.

The above figures did not include the existing waiting lists for subsidized housing. As of February 1997, there were 1,500-2,000 families on the waiting list for affordable housing in Fort Collins, and the list was growing. The estimated wait is between two and four years. Currently there are 154 publicly-owned housing units in Fort Collins, and 15 of these are designated for the elderly and handicapped. Of 450 Section Eight subsidized units, 15 are designated for single people and 27 are for single homeless people. There are also 182 privately-owned affordable housing units, 27 of which are set aside for the elderly and handicapped. This total of 830 units, 50 with full handicapped accessibility, has doubled in the last 10 years.

Families and individuals at 50 percent or less of the Fort Collins median income of \$50,600 are eligible for public housing. They are charged 30 percent of their income for rent. Families and children are protected by the City Human Rights Ordinance and the Federal Fair Housing Act which makes it illegal, in most cases, to deny housing to an individual or family with children. (*HUD Fair Housing Leaflet*, Fort Collins Housing Authority)

Through the efforts of the Fort Collins Task Force on Affordable Housing, the City of Fort Collins has made affordable housing an issue in the city planning process. This Task Force also works to support and endorse public housing, educate against NIMBY, (not in my back yard) and raise the consciousness of citizens. The City addresses affordable housing issues by working with developers to allow fee reduction, waivers, and rebates for development fees, water and other fees. The City also receives community development block grants to acquire land and build affordable housing. (Rochelle Stevens, former executive director, Fort Collins Housing Authority)

When it comes to buying a home versus renting, lack of down payment is the number one obstacle for most families. (*Larimer County Housing Needs Assessment*, BBC Research and Consulting, June 1995, p. V-17) The Fort Collins Home Buyer Assistance Program can provide

The City addresses affordable housing issues by working with developers to allow fee reduction, waivers, and rebates for development fees, water and other fees.

up to \$5,000 to cover the down payment and eligibility costs for income-eligible households. This program has operated for two years and in 1997 assisted 128 families with down payments and closing costs. (The Group, Inc. *Real Estate Insider*, Vol. 21, No. 7, 1997)

## Conclusions

The need for affordable housing is not being met by Larimer County's residential construction industry. While current assistance programs are helping very low income households, the "working poor" are not receiving the assistance they need. To address the alarming housing problems of low income women, there must be collaborative partnerships between the public and private sectors to narrow the affordability gap for those priced out of the housing market. These partnerships require financial resources to lower the cost of housing. The City of Fort Collins needs to take a leadership role and put its own resources into such partnerships.

## Recommendations

- 1. We recommend the City and developers continue to take an active role in providing housing for people with low and limited fixed incomes.**
- 2. We recommend the City enact provisions that make it economically feasible for builders, commercial and non-profit, to build attainable housing units.**
- 3. We recommend the City require a certain percentage of attainable housing and/or housing for the disabled when new developments are approved. Builders should be able to waive out of this requirement by paying into a city fund or donating land to be used for future attainable, senior and/or disabled housing, including the purchase of property to be reserved for future housing.**
- 4. We recommend the City work in collaboration with the County, to create a program whereby offenders sentenced to community service provide needed construction and trade labor for retrofitting**

housing for the disabled, for senior housing projects, for attainable housing developments, and/or other community projects that match the skills with the task.

5. We recommend the City provide stability for mobile home housing and explore alternative ways to support them instead of eliminating them. For example, landscaping and other aesthetic requirements could make them more attractive neighborhoods and therefore more acceptable to the community. Public consciousness needs to be raised regarding the need for such low cost housing.
6. We recommend the City pass and enforce an ordinance that landlords must maintain their properties in habitable condition.
7. We recommend women educate themselves on mortgage financing and other financial aspects of home ownership alternatives. Cooperative Extension classes are a source for educating women about home maintenance and small repairs.
8. We recommend the City support and promote co-housing projects, which offer tremendous advantages, especially to older women and women with children.
9. We recommend that, in addition to building new housing, the City Housing Authority investigate purchasing existing dwellings. Advantages of existing housing include; dispersing public housing throughout the community and having housing near established bus routes and employers.



## Mary's Story

Mary, 45, lives in a pleasant suburban home in south Fort Collins surrounded by the things she loves; art and doll collections, books, antiques, and treasured photos of her three children and five grandchildren. She is vivacious, intelligent and alive with ideas and projects. Nowhere is there evidence of the fact that Mary has multiple sclerosis.

It's an invisible disease for many, says Mary who was diagnosed 12 years ago and believes she probably had the disease for 12 years before that. Over time, she has learned to manage her disease by carefully monitoring her energy level to make sure she does not get overtired. She plans only a certain number of activities for each day, and is wary of strenuous lifting, carrying, and over exertion.

Almost daily her MS forces her to bed for several hours. Symptoms can range from immobility and blurred or double vision to numbness, tingling, weakness, and short-term memory loss, to bowel and bladder problems. Even so, for most of nearly every day Mary is well enough to work. She recharges with bed rest as soon as she gets home. During the past two years, she estimates that MS has kept her away from work for only two days.

On a sunny winter morning, Mary arrives home from a workout session at her health club, ready to share the way her life in Fort Collins is now. "I only went public with my disease a year ago," she explains. "I was working as a special education aide at a local school and I experienced an incident that made me realize I needed to share my condition with my co-workers."

Mary likes to work. She enjoys the social interaction, the sense of fulfillment that work brings, especially when it involves kids and helping others, and she enjoys the money, though her husband makes a comfortable income, offering her the luxury of staying at home if she wishes. For most of the past 12 years Mary has worked--in a home furnishings store, at the Fort Collins Public Library, at a health club, as a

## VI *Health and Mental Health Care*



representative for Avon Products, and as a Pampered Chef consultant.

Mary was a special education aide at a junior high school for two years. That was her favorite job; When school ended last May, Mary knew that funding levels for the following year would make it necessary to eliminate her position. She began a job hunt within the Poudre School District that included applying for nearly 70 jobs, interviewing for about half of those, and even interviewing a second time for several. She is understanding, though unhappy, about why she has not been rehired full time. She knows what a talented pool of job seekers the district has to draw from, and says that she, too, given the option, would hire a certified teacher with facility in five languages over another applicant without a teaching certificate.

Mary has begun a search for satisfying work within her physical capabilities. She has explored a number of possibilities, from developing her Pampered Chef business to volunteering for the Multiple Sclerosis Society. She has also considered rejoining the ranks of the many Colorado women who start their own businesses every year. Before her diagnosis, she operated her own apothecary business, selling potpourri, essential oils, coffee, tea and spices during the summer at the Colorado Renaissance Fair and throughout the year on a wholesale basis.

Mary does not believe that her physical problem has prevented her from finding work, with the possible exception of a few positions that might require her to lift or carry disabled children. She believes that she has not been hired because there are too many qualified candidates for too few jobs.

Mary has no desperate financial problems, neither does she have severe health care or transportation problems. She has her own vehicle, but at times has relied on Dial-A-Ride to get her to physical therapy appointments. When she was a full time employee of the school district, she had health care coverage and was a secondary on her husband's policy; now she is insured as a dependent on her husband's plan. She

There are too many qualified candidates for too few jobs.

finds the benefits are fewer, co-payments and deductibles are higher, and there are more limitations on services. Even though massage and other alternative therapies could help to minimize the symptoms of MS, they are not covered.

While the income in Mary's household makes tuition for further education feasible, she has decided not to pursue special education classes because they are in the evening when fatigue often prevents her from leaving home and from learning new material efficiently.

As she shares her story, Mary describes herself as in a time of transition. "For right now, I substitute for classified personnel in the Poudre School District, and I plan to continue to work out and take good care of my body. When the time is right, there will be a job for me. Meanwhile, I'm going to stand by until I know the time is right. It could be that owning my own business is my best option. If I approach it properly, it could provide me with flexibility, work I enjoy that is compatible with my physical condition, and an income."

Despite the fact that Mary has been unable to find satisfying work in the past year, she has few complaints about the quality of her life. She feels fortunate and knows that without the continuing economic support of her mate, her story would be far different.

She feels fortunate and knows that without the continuing economic support of her mate, her story would be far different.

## Background

Health care spending doubled between 1985 and 1993.

Emphasis on gender-focused health care is important for women because:

- Certain health problems are unique to women.
- Some health problems are more prevalent in women.
- Some diseases or health conditions affect women differently from men.
- Medical research on disease and diagnosis has traditionally focused on males, assuming that what was true for males was also true for females. We now know that this assumption is inaccurate. (*Womens Health Research: A Medical and Policy Primer*, Florence P. Haseltine, Editor. Health Press International, Washington, DC, 1997)

Health care costs have been rising steadily in the United States, where health care spending doubled between 1985 and 1993. The Health Care Financing Administration projects that health costs will continue to rise 9.2 percent per year until the year 2000. By that year, health care spending will account for 18.1 percent of gross national product. (*The National Health Program Book*, David U. Himmelstein and Steffie Woolhandler, Monroe, ME: Common Courage Press 1994)

While the United States spends more on health care than any other developed nation, and has some of the best high-tech medical facilities in the world, we have not succeeded in providing quality health care for everyone, especially the poor. Medicaid, our primary public health care program for the poor, covers only about half those in need. (*Poverty in the U.S.*, 1992 No.185, *Current Population Reports*, Bureau of the Census, Washington, D.C.: Government Printing Office) While Medicaid expenditures have increased dramatically there is not a parallel increase in effective health care.

In 1993, 29 percent of the poor had neither public nor private health insurance, almost twice the rate in the general population, where 15 percent are uninsured. (Press Briefing on 1994 Income and Poverty Estimates. Bureau of the Census 1995, Washington, D.C.: Government Printing Office) In the same year, 22.6 percent of all Americans with family incomes of less than \$25,000 lacked health insurance, compared to 6.9 percent of those

with family incomes above \$50,000 annually. (*Health U.S.*, 1994, Chartbook) On average, 15.2 percent of all Coloradans were uninsured between 1995 and 1997. More than 17 percent of non-elderly, working age adults have no health insurance, and more than 15 percent of Colorado children were uninsured during that period. The lower the income of a Colorado family, the higher the likelihood its members were uninsured.

Until the last decade, most Americans who were insured for health care received their insurance through their employers, but there is a growing trend to increase employees' share of the premiums and co-payments for services. As manufacturing employment has declined, and employment has increased in low-wage jobs in the service sector of the economy, fewer workers receive health care benefits through their employers. Women, whose employment tends to be concentrated in low wage jobs, are especially affected by these trends.

Between 1985 and 1997, the proportion of Colorado employers who pay 100 percent of employee premiums declined significantly. (*Colorado Health Source Book: Insurance Access and Expenditures*, April 1998)

Health insurance is an integral part of a healthy social environment, just as landscaping is an integral part of a healthy and attractive physical environment. Currently, health insurance for employees is not generally accepted as a business cost necessary to utilize a community's desirable work force. As a result, the cost of medical care for medically indigent uninsured persons is paid by communities through higher taxes and increased health insurance costs.

Lack of insurance substantially reduces the use of medical services, and poor families who seek free health care receive less care than those with insurance. An urgent problem nationwide is the accessibility of medical care for those who qualify for Medicaid but who are unable to find local physicians to serve them.

"We all think you have to deserve health care, but it's like food. It's a basic need. People are deserving just because they are people." Until this attitude, expressed by a local health care provider for low income patients, becomes

#### Employees Who Cover Full Premium Cost of Health Care Benefit Packages

	1985	1990	1992	1997
Employee Only Policies	66%	50%	41%	36%
Family Policy	25%	19%	12%	10%

Source: Mountain States Employers Council 1997 Health and Welfare Benefits Survey and Colorado Source Book, 1991-1992. In 1985, no statewide data were available for Colorado; data for 1985 are based on a sample of Denver employers. "Family" means employee dependents.

When Medicaid patients get sick, they must often seek care at the hospital emergency room where the cost is approximately twice that of a visit to a physician's office.

universally accepted, there will be poor people in the nation, in Colorado, in Larimer County, and in Fort Collins, who will be denied access to prompt, efficient medical care and preventive services because of their inability to pay. Of the 12,000 Medicaid recipients in Larimer County in 1995, 8,700 were unable to find a doctor to treat them. In August 1995 there were no doctors in Larimer County who were accepting new Medicaid patients. (*Fort Collins Coloradoan*, Sept. 7, 1995)

When Medicaid patients get sick, they must often seek care at the hospital emergency room where the cost is approximately twice that of a visit to a physician's office. Poudre Valley Hospital wrote off more than \$1 million in charity care in 1994, and their total 1994 write-off, including unpaid bills, Medicaid and Medicare, was \$33.5 million. Local physicians explain that they are unable to accept more than a small percentage of people insured by Medicaid because Medicaid does not reimburse them sufficiently to cover their costs. (*Fort Collins Coloradoan*, Sept. 7, 1995) The situation is similar for patients insured by Medicare.

In Larimer County, health is the number one problem for older adults who are working or who want to work, according to a 1994 study by the County Office on Aging. Directly related to health is the nutritional status of older persons. The survey found that half of the County's elders are at moderate or high nutritional risk.

Health and mental health care options for low income women and their families have improved since the opening of Poudre Valley Hospital's Northside Clinic in 1997, which offers primary medical care, and since Poudre Health Services District began providing new community health services in 1996. These services include the mobile medical Health Van, prescription assistance, a dental clinic, the Mental Health Connections Program which offers therapist referral and pro bono mental health services. Health Bridge, focusing on wellness, is available to Fort Collins residents of all income levels on a sliding scale.

The Health District leases Poudre Valley Hospital to a private nonprofit corporation, Poudre Valley Health

Systems, and provides its additional services from hospital lease revenue and taxes resulting from a mill levy on property tax. The owner of a home assessed at \$150,000 pays just \$32 per year to support the health services of the District. (*PHSD Community Update*, Dec. 1997)

The Larimer County Department of Health and Environment has a number of services important to women with limited financial means. They are the Women, Infant and Children Supplemental Food Program (WIC) which provides nutritious foods to more than 6,000 pregnant women, infants and children each year; the reproductive health program which enables low income women to obtain birth control as well as diagnosis and treatment for gynecological conditions; cancer screening and mammograms for low income women without insurance; a maternity program providing early prenatal care and health care for women and their babies; home visits to assure children a healthy start in life; and HIV testing in cooperation with the Northern Colorado AIDS Project.

Important to both the economic and mental health of mothers is the availability of health care for their children. Approximately 150,000, or 16 percent of Colorado children, have no health insurance. About 100,000 of these children live in families with incomes under 200 percent of the federal poverty level. Most children without health insurance have parents who work. Among parents earning \$5 to \$7.50 per hour, for example, only 26 percent had employer provided health care coverage for themselves and their children. (*Child Basic Health Plan*, Denver Women's Commission, May 7, 1998)

As a result of Colorado legislation passed in 1998, families with incomes under 185 percent of the federal poverty level (for example, up to \$29,693 for a family of four), not covered by Medicaid or employer-based health insurance, can receive health maintenance organization (HMO) style health care, including dental and mental health coverage, for their children under 18. Premiums are on a sliding scale from no payment to a maximum of \$30 per month per family. This program should improve child health care, and reduce health costs in low income families whose children do not qualify for Medicaid, and who are

Important to both the economic and mental health of mothers is the availability of health care for their children.

**Number of Diagnosed Breast  
Cancers Rates per 100000 by  
Race/Ethnicity**

**1991-1993**

Ethnicity	Number Diagnosed	Rate per 100,000
All Races	6168	108.9
Anglo	5559	113.7
Hispanic	400	78.3
Black	152	90.7

**1995**

Ethnicity	Number Diagnosed	Rate per 100,000
All Races	2294	109.5
Anglo	2044	113.6
Hispanic	160	85.3
Black	63	104.2

**Number of Diagnosed Cervical Cancer  
Rates per 100000 by Race/Ethnicity**

**1991-1993**

Ethnicity	Number Diagnosed	Rate per 100,000
All Races	505	8.1
Anglo	396	7.4
Hispanic	82	14.0
Black	11	6.4

**1995**

Ethnicity	Number Diagnosed	Rate per 100,000
All Races	172	7.4
Anglo	128	6.4
Hispanic	36	15.8
Black	5	9.0

Source: *Cancer in Colorado 1991-1995, Incidence and Mortality*, Colorado Central Cancer Registry, Colorado Department of Public Health & Environment, 1997.

unable to afford private health insurance. (*Child Basic Health Plan*, Denver Women's Commission, May 7, 1998)

Since women tend to marry men older than themselves, and their life expectancy is greater than that of men, many elderly women become the primary caregiver for their ill husbands. Women, traditionally the family caregivers, are less likely than men to institutionalize their spouses during a terminal illness. They frequently become ill or die from the stress of caregiving, when they are unable to afford or obtain home health care assistance. Until 1998, spouses needing Home and Community Based Services (HCBS) or home nursing care in order to keep their husbands or wives at home, could not obtain it from public sources without spending down their assets to \$3,000. Many spouses had to choose nursing home placement as an alternative to home care in order to avoid impoverishing themselves. State legislation passed in 1998 provides for equal eligibility and benefits for HCBS and nursing home care, with provision for a couple to retain total assets of \$81,020.

This can be expected to have a positive effect on the economic situation and the physical and mental health of spouse caregivers, who are disproportionately female. Since nursing home care is often more expensive than HCBS services, it can be expected that this legislation will reduce long-term care costs.

Two health risks unique to women are breast and cervical cancer, and the percentage of women diagnosed with these diseases has been steadily increasing. Reasons for this increase are disputed. Genetic factors account for a very small percentage of cases. Personal diet and lifestyle are thought to make some contribution to the incidence, and women activists' research has targeted the increasing volume of toxins in the environment as a primary cause of the increase. Women's organizations are also responsible for the National Institutes of Health's increased funding for research on breast and cervical cancer.

The Colorado Department of Public Health and Environment reports that the cumulative lifetime risk of breast cancer in Colorado is one in eight. Colorado's breast cancer incidence rate is comparable to national rates, although Colorado's 1992-95 breast cancer mortality rates were generally lower. Colorado Hispanic and Black

women had lower incidence rates than Anglo women during 1991-1995, but their rates are increasing.

The cumulative lifetime risk of invasive cervical cancer is one in 112 in Colorado. Between 1991-93 Anglo women's rates were 14 percent below the national average, but the incidence rate for Hispanic women was 89 percent higher than the rate for Anglo women. During 1995 the incidence rate for Hispanic women was 147 percent higher than for Anglo women. In Colorado, the death rate for cervical cancer in 1992-95 was lower than the national rate, but, again, the Hispanic mortality rate increased in Colorado during 1994 and 1995. (*Hazlo Por la Vida/Do It For Life*, June 1998)

In 1991 the Colorado Department of Public Health and Environment initiated the Colorado Women's Cancer Control Initiative. Funded through the Center for Disease Control and Prevention, the Initiative targets women, especially minority and low income women, for education and services that provide early diagnosis and treatment. Nationwide, 92 percent of breast cancer sufferers live for five or more years, largely due to early detection. While mammograms and follow up are covered by the project, financial provisions for treatment are more limited. Legislation currently being considered in Congress, sponsored by the National Breast Cancer Coalition, would allow optional Medicaid coverage for women who have a diagnosis of breast or cervical cancer. (*Hazlo Por La Vida*, June 1998)

The United Nations reports that worldwide, half of all persons newly infected with HIV are women. In the United States, women, particularly young women and women of color, are the fastest growing group of persons diagnosed as HIV positive. There were 401 female AIDS cases reported in Colorado between late 1986 and the end of March 1998. One hundred ninety-two Colorado women are currently living with AIDS.

The United Nations' Declaration on the Elimination of Violence against Women defines gender-based abuse as "any case of gender based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether

**Number of Breast Cancers Deaths per 100000 by Race/Ethnicity**

1992		
Ethnicity	Number of Deaths	Rate per 100,000
All Races	432	22.4
Anglo	377	22.5
Hispanic	35	22.1
Black	17	28.6

1993		
Ethnicity	Number of Deaths	Rate per 100,000
All Races	490	24.5
Anglo	440	25.4
Hispanic	29	16.1
Black	18	30.1

1994		
Ethnicity	Number of Deaths	Rate per 100,000
All Races	444	21.6
Anglo	402	22.6
Hispanic	28	15.5
Black	13	25.2

1995		
Ethnicity	Number of Deaths	Rate per 100,000
All Races	483	22.2
Anglo	433	22.8
Hispanic	26	14.6
Black	20	33.3

Source: *Cancer in Colorado 1991-1995, Incidence and Mortality*, Colorado Central Cancer Registry, Colorado Department of Public Health & Environment, 1997.



In the United States, 240 women are battered per hour, and domestic violence is the leading cause of injury among women of reproductive age.

occurring in public or in private life." (United Nations Department of Public Education, 1996, edited and distributed by The Human Rights Information Network, 1998)

Domestic violence affects the lives of millions of women worldwide across all socio-economic classes and all education levels. It cuts across cultural and religious barriers, impeding the right of women to participate fully in society. In the United States, 240 women are battered per hour, and domestic violence is the leading cause of injury among women of reproductive age in. (*Crime Clock*, National Victim's Center, 1997) Between 22 percent and 35 percent of women who visit emergency rooms are there because of domestic battery. Domestic violence is a major contributor to homelessness. The National Low Income Housing Coalition estimates that half of all homeless women and children are fleeing from domestic violence. (*Unlocking the Door: An Action Program for Meeting the Needs of Women*, NLIHC, Washington, D.C., 1990)

Historically, violence against women has been regarded as a private family matter, not appropriate for public intervention. This view began changing in the United States in the 1970s. At that time, women activists in the rape crisis centers and the domestic violence shelter movements challenged the lack of sensitive response and legal protection for women who were injured, stalked or killed by their partners or former partners. The absence of legal consequences for perpetrators of domestic battery became apparent and steps were taken to help communities see that these were serious crimes which society must address.

Things slowly began to change. A 1992 paper, *Opening Pandora's Box*, Sugg, NK, Inui, T., Journal of the American Medical Association (vol. 267, p. 3157-3160) stated that health care professionals were only treating injuries and failing to recognize abuse as the cause of the injuries, identifying as few as one victim in 20. Not separating the woman from her suspected abuser in the examining room, not documenting the injuries, or conveying an attitude that the woman herself was responsible for the abuse are recognized as problems. (*Emergency Department Responses to Battered Women: Resistance to*

*Medicalization*, 1987 Kurz D., *Social Problems* vol. 34, No 1, p. 69-81, and: *The Effects of Woman Abuse of Health Care Utilization and Health Status: a literature review*, 1992, Plichta, S., *Women's Health Issues*, vol. 2, No. 3, p. 154-163) Professionals concerned with child abuse often fail to recognize that when the child is abused, frequently the mother is also abused.

Battered spouses and partners are frequently forced to leave their homes and move to another state to escape violence and harassment, and perpetrators often try to track them to the new location. Enforcement of out of state ("foreign") protection orders is critical to victims who may find refuge in Colorado. These procedures are time consuming, costly and unsafe for a woman, because if her location is divulged to her abuser, she immediately becomes vulnerable. Enforcement of the order must be free and easy to secure, and the abuser must not be notified. There have previously been problems with Colorado's laws concerning enforcement of foreign protection orders.

In 1994, Congress passed the Violence Against Women Act which provided the opportunity for all state governments to pass legislation that afforded full faith and credit to "orders of protection" issued by all state courts. In July 1998, the Colorado Domestic Violence Omnibus Bill went into effect. It enhances protection in three important areas and offers a solution to the problems battered women have had previously with enforcement procedures. First, it insures that out of state protection orders are granted full faith and credit in Colorado, affording victims the right to travel freely and safely. Under the new bill, law enforcement officers, prosecutors and judges *must* enforce protection orders from other states in the same way Colorado enforces its own orders, and must apply the same penalties. Women do not have to file their order; police officers are to presume the validity of the order, and take action accordingly. (*New Laws: Full Faith and Credit for Foreign Protective Orders*, Colorado Bar Association, the Colorado Coalition Against Domestic Violence, Ending Violence Against Women Team, and Project Safeguard, September 1998) This bill clarifies the language governing arrest in domestic violence incidents, minimizing the arrest and prosecution of victims. Finally, the bill allows progressively more severe jail sentences for

Battered spouses and partners are frequently forced to leave their homes and move to another state to escape violence and harassment.

It is critical for victims of domestic violence to have legal advice and representation.

repeat violations of restraining orders, providing a stronger deterrent to offenders. (Colorado Coalition Against Domestic Violence, Denver, Colorado, 1998).

It is critical for victims of domestic violence to have legal advice and representation. Many permanent restraining orders are denied because the victim does not appear. A 1996 study by the National Center for State Courts showed that most women who obtain a restraining order against abusive spouses are never victimized again.

Crossroads Safehouse in Fort Collins provides emergency shelter for up to six weeks for women and their children who are in danger from domestic violence and who are able to care for themselves in a group living situation with reasonable accommodation. Food and basic material needs are provided, and women and children are required to attend individual counseling and support groups. Trained advocates staff a 24-hour crisis intervention service. The Safehouse also provides supportive counseling, advocacy and legal advocacy; help with enhancing coping skills and implementing effective safety plans; information and referral services to the community; counseling for children ages 3-12; structured activities designed to assist children in developing non-violent play and conflict resolution; and parenting education for mothers.

The agency offers one-to-one counseling, group counseling, and support groups for adults and adolescents experiencing abuse in dating relationships; participates with other agencies in Poudre School District's High School Peer Education Prevention Training, and offers educational presentations to schools and in the community.

Crossroads has a Domestic Abuse Response Team (DART). Trained volunteer victim advocates respond to calls from law enforcement at the scene of a domestic violence incident to provide on-site crisis intervention and assistance with and education about the criminal justice process. A special team of DART volunteers responds to the scene to work with children present during the violent incident. The Legal Advocate Program provides safety planning, assistance in filing for civil restraining orders, and accompanies women to court hearings.

According to the United States Department of Justice, every two minutes, somewhere in the United States, a woman is raped. In 1996, 307,000 women were the victims of rape, attempted rape or sexual assault. (*National Crime Victimization Survey*, Bureau of Justice Statistics, U.S. Department of Justice, 1997)

Nearly a third of all rape victims develop Rape-related Post-traumatic Stress Disorder (RRPTSD) sometime in their lifetimes, and more than 11 percent of rape victims suffer from this syndrome at the present time. (National Victim Center & Crime Victims Research and Treatment Center, 1992)

The National Crime Victimization Survey reports that fewer than one in three rapes and sexual assaults are reported to law enforcement officials. Women are often reluctant to report sexual crimes. They fear retaliation from their assailants, feel it is a private or personal matter, or do not wish to deal with the trauma and stress of reporting their victimization and prosecution of the perpetrator, which they often experience as re-victimization.

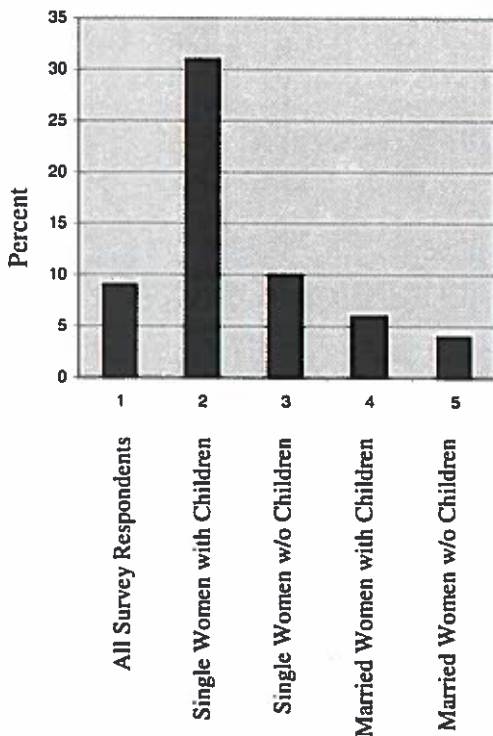
Sexual assault and rape have historically drawn limited punishment for the perpetrators. Ninety-eight percent of rape victims will never see their attacker apprehended, convicted and incarcerated; nearly half of all reported rape cases are dismissed before trial; over half of all rape prosecutions result in either a dismissal or an acquittal, and approximately one in 10 reported rapes result in time served in prison.

The Sexual Assault Victim Advocate (SAVA) Team, a volunteer program of the Larimer County Mental Health Center, and the Colorado State University Victim Assistance Team (VAT) programs have both been providing emergency intervention to victims of sexual assault and rape in the Fort Collins area since 1976. The SAVA Team assists sexual assault and stalking victims in the northern portion of Larimer County, with the exception of the Colorado State University campus population, which is served by the VAT program.

SAVA and VAT programs provide assistance regardless of whether or not the crime has been reported to law

Every two minutes,  
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is raped

**Survey Respondents Without Health Insurance**



enforcement. Unless the crime involves a child or an adult considered to be "at risk," (developmentally disabled, for instance) both of these programs are mandated by Colorado Statute to maintain the confidentiality of their clients.

In 1996, the Fort Collins Police Department began providing emergency intervention for sexual assault victims. (Unlike victim advocates outside the criminal justice system, law enforcement victim assistants are not bound by laws of confidentiality. If questioned by officers, they must report victim statements made to them.) The Larimer County Sheriff's Office, however, continues to call upon SAVA and VAT to provide confidential service to victims who are reporting sexual assault crimes to that agency.

While VAT receives some funds from the University to provide services, SAVA is currently funded entirely by donations and grants. Services provided free of charge to the Fort Collins community by these two teams are:

- 24 hour Sexual Violence/Rape Crisis Hotline, to victims, their family and friends.
- Victim advocacy, personal support, information/referrals, emergency intervention regardless of report status of the assault.
- On-scene response at the emergency room upon the request of the victim, a law enforcement agency, the hospital or other agency in the northern portion of Larimer County (Trilby Road north to the state line).
- On-line assistance and support to victims via the SAVA web page at [www.fortnet.org/sava](http://www.fortnet.org/sava).
- Peer support groups for victims
- Personal advocacy with employers, school officials, family members, agencies and the criminal justice system.
- Victim rights information, including Crime Victim Compensation.
- High School Peer Educator Sexual Violence Prevention Training

SAVA and VAT coordinate activities with other victim service providers during Sexual Assault Awareness Month, Crime Victim Rights Week, and Volunteer Recognition Week. The VAT Program coordinates a High

School Peer Educator Sexual Assault Prevention Model Program implemented in the Poudre School District. This program was selected as a model for sexual assault prevention education for the State of Colorado by Colorado Department of Public Health and Environment and the Colorado Coalition Against Sexual Assault.

## Vision Statement

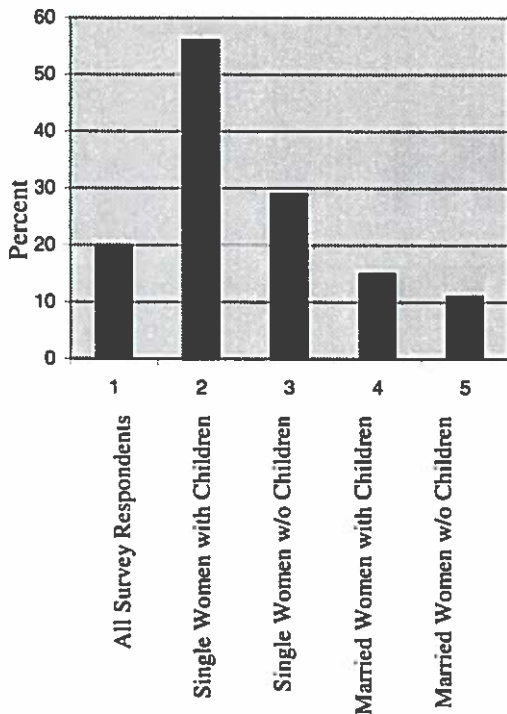
The community recognizes that all citizens benefit from the good physical and mental health of their neighbors. All women in the City have access to the health and mental health care they need. The City encourages employers to provide health and mental health insurance coverage for all employees, full and part time, contract, waged and salaried, and gives them incentives to do so. City and County entities, as well as nonprofit agencies, provide access to care for those who are unemployed or uninsurable by private sector insurers. The community has zero tolerance for domestic abuse and sexual violence. No stigma is attached to persons seeking mental health care, and mental health benefits are paid by insurers on the same basis as physical health benefits.

## Survey Results

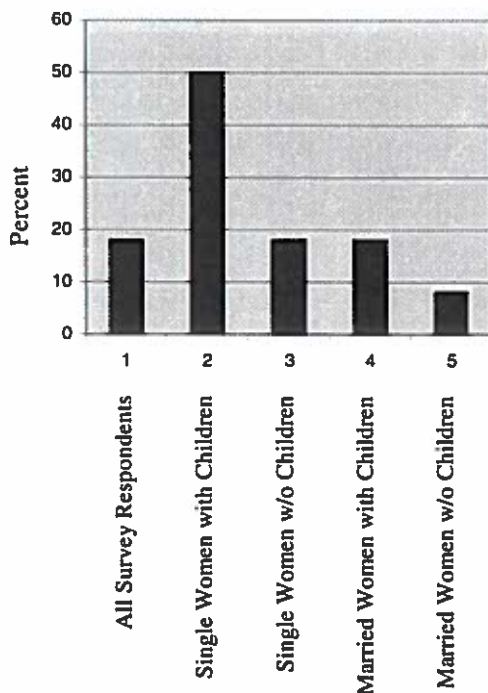
Survey questions asked women about their health insurance, the type of health care providers they use, ease in obtaining health care services, dental care, chronic health problems, and mental health services. Married women, with or without children, stood out as the group most likely to access optimal medical, dental, and mental health care.

Many women mentioned multiple sources of health care. Seventy-one percent said they used private physicians, almost a fourth used a health maintenance organization (HMO), and 12 percent used the hospital emergency room. Most women using the emergency room for care were those with children. Twenty percent of all women surveyed had experienced difficulty in getting services and prescriptions because of the cost. Three-fourths of the survey respondents get regular dental care. Ninety-one percent of those with dental insurance, but only slightly more than half (56 percent) of those without insurance, get regular dental care. Almost a third of the women had

**Survey Respondents who have Difficulty Accessing Health Services**



**Survey Respondents who have Difficulty Paying for Prescriptions**



used mental health care services; 10 percent said they could not afford those services. Mental health care was utilized most by single women with children and least by married women without children.

Ninety-one percent of survey respondents said they had some form of health insurance, including Medicaid and Medicare, though coverage and benefits varied. Most women said they were covered by an HMO or named a specific insurance company in response to this question. Married women were more likely to have health insurance than women who are not married. This may result from the fact that a married woman who is working has two chances at employer provided health insurance--her own and her husband's.

Twenty-five percent of all the women and slightly over 50 percent of those over 60 have chronic health problems. Problems most often mentioned were high blood pressure, asthma, migraines, thyroid problems, arthritis, and heart trouble. Almost all of those with chronic health problems had health insurance coverage. Only two percent of the respondents used equipment from local home health care services.

It appears that income and health status are inter-related in Fort Collins as elsewhere; Thirty percent of survey respondents have used mental health services; 80 percent of the users were in the low income category, suggesting a relationship between the stress of poverty and women's mental health.

The survey data strongly suggest that Fort Collins, like the rest of the nation, is experiencing the pauperization of motherhood. In health care, as in other economic areas, being a parent was generally associated with a less favorable economic position, and being a single female parent exaggerated this economic effect. Single women with children were less likely to have health insurance, more likely to have difficulty in accessing medical care, dental care, and prescriptions for cost reasons, and while they had used more mental health services than other categories of women in the survey, they were less likely to feel they could afford them. Those individuals and

couples without children enjoyed the best access to health and mental health care, and the data also suggest they saw themselves as having less need for these services.

## Focus Groups

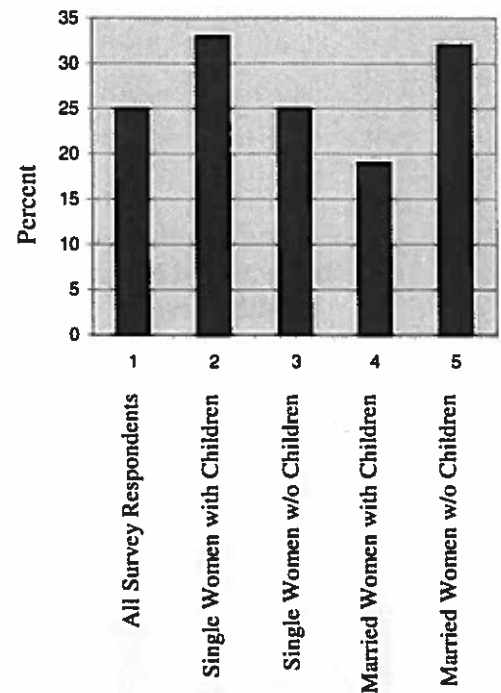
Members of the Women's Center staff who gathered as a focus group agreed that the most improvement seen in the last 10 years in all areas covered by this study was in health care. They had concerns about the rising price of medications, especially for those who need them on an ongoing basis, and they acknowledged some gaps between treatment plans. Progress has been made in the promotion of wellness, in the image and delivery of mental health services, and there have been significant improvements in health insurance plans. These participants were encouraged about progress in the delivery of health care and believed the future will bring further improvements.

Women of Color, on the other hand, called health and mental health care "pathetic." They believe that there are no gynecological services for low income women and that the Women's Center is the only place where adults can get low cost or free dental care. (This focus group was held before the Poudre Valley Health System's Northside Health Center was opened and before Poudre Health Services District's services and dental program were in place.)

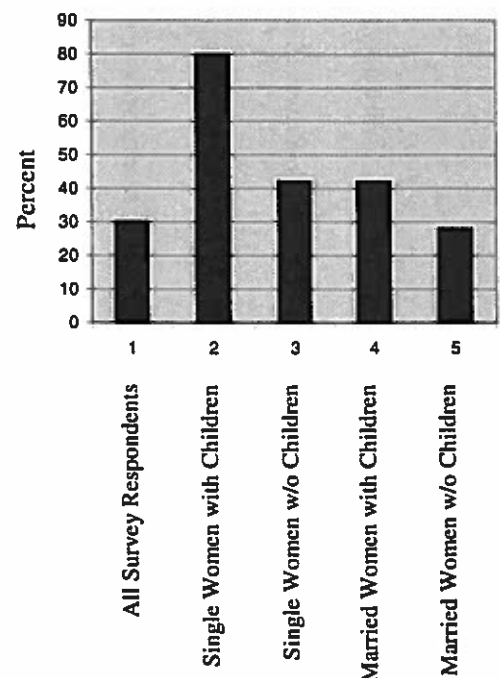
Some lesbian women said they experienced rudeness at Poudre Valley Hospital while others said they had been well treated. One local doctor's office will not provide reproductive services for lesbian women, and in general, the women said it is difficult to find medical services. They appreciated the Women's Center and the Lambda Center for their referral listings of lesbian-friendly health personnel and lesbian physicians. The group believed the fact that gays and lesbians pay taxes on partners' health benefits, means that they pay more for health insurance than unmarried heterosexual couples. (Contacts with insurance companies indicate there is no difference in payment for domestic partner insurance by heterosexual or homosexual couples. Rates are the same for both, and are stipulated by the insurer, not the employer.)

The Colorado State University members of the group

**Survey Respondents who have Chronic Health Problems**

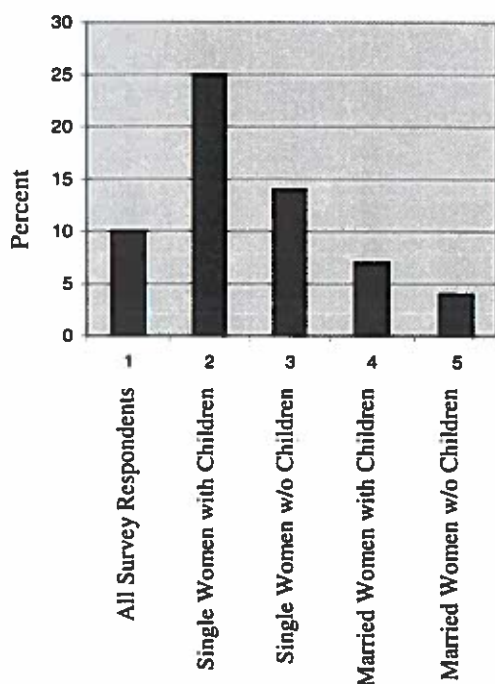


**Survey Respondents who have Used Mental Health Services**





**Survey Respondents who Cannot Afford Mental Health Services**



indicated that the CSU Counseling Center has a number of counselors who are gay, which makes mental health counseling services very accessible to lesbian students.

Women in the focus group from Crossroads Safehouse saw a need for mental health treatment in more focused areas for help with special problems. They believed there is a need for additional qualified providers who offer services on a sliding scale. Some members wondered why medication and counseling could not be given by the same person, so that a person needing both would not have to pay two separate fees.

Participants in the Disabled Womens' Focus Group said that accessibility to medical care, especially when coverage is provided by Medicaid or Medicare, is not good for them and that they must often go to Loveland or Greeley to find a health care provider. Doctors' bills and medical expenses are high, and there is no prescription or dental care available to disabled adults with low incomes. Medicaid will not pay for any dental prevention or restorative care, but only for extractions. (This focus group was held before the Poudre Health Services District began its prescription and dental programs.) Focus group participants noted that prostheses are covered only until an individual reaches the age of 18. Wheelchair repairs are not covered, but a replacement wheelchair, at a much higher cost, is covered.

Disabled people find it hard to get health insurance because of their pre-existing conditions which insurance companies see as high risk. The women in this group also mentioned that for them, the conflicts between work time and time needed for medical appointments, surgery, or sick leave presented more of a problem than for persons who were not disabled.

Home health care is costly and often not available. Home care hours for disabled children are not available after they graduate from high school; respite care is almost the only care available and people cannot always meet the qualifications. Home health care for adults with disabilities who cannot be left alone is too expensive and is not generally available; children and older adults may be covered, but there is a middle age care gap.

Health clubs do not offer help to people with disabilities; they charge extra for a trainer to help people get on and off equipment, even when actual training is not given.

Focus group members reported that guide dogs are not always allowed in housing.

The group was positive about the work of the Health Van, the Children's Clinic, and the children's dental program.

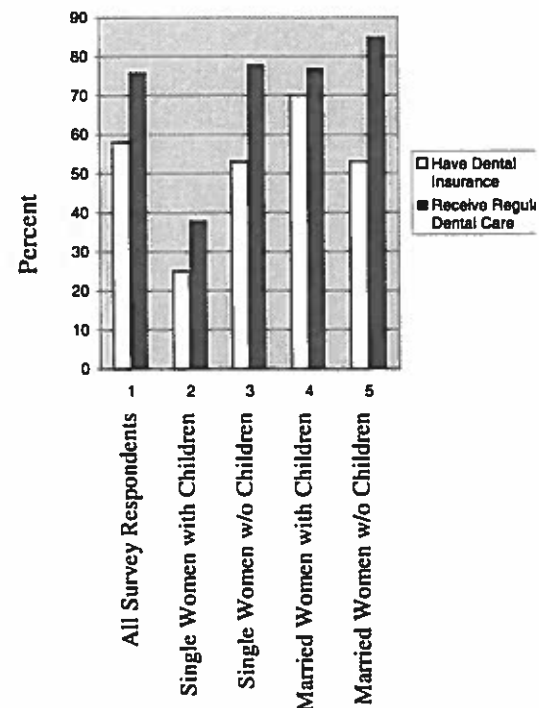
The focus group of directors from United Way agencies noted a number of health problems their clients faced. They said costs are prohibitive for vision aids, hearing aids and medications and it is hard for clients to find obstetric or gynecological care. They noted a need for more day care for the elderly. They said that reductions in agency budgets had forced reductions in mental health care services, and that too few mental health professionals offer a sliding scale. Co-payments and deductibles are higher for mental health than for physical health care. Due to lack of child care, clients often have to bring their children to mental health appointments, compromising the service.

The Welfare Participants' Focus Group cited concerns about hospital personnel's treatment of patients insured by Medicaid compared to individuals covered by private insurance. They said they were not taken in turn, but had to wait until privately insured patients had been cared for. They credited the Poudre Valley Hospital Prenatal Program with giving welfare participants excellent care with all necessary tests. This program was seen as respectful of its patients, not treating them differently because they had low incomes. The group mentioned a concern about Medicaid's refusal to pay for any dental care other than extractions. (This focus group was held before the Poudre Health Services District began its adult dental program.)

The Public Educators Focus Group expressed no detailed concerns about health services, except that there were not enough health services available at a reasonable cost.

The Senior Focus Group mentioned difficulty in supplementing Medicare health insurance with a second policy (Medigap insurance), and they wondered if there were a local organization who could sponsor a group

**Survey Respondents with Dental Insurance and who Receive Dental Care**



Medigap plan for seniors. They said it was hard to find physicians who would take Medicare patients. This group, like the Disabled Focus Group, found restorative dental care to be very expensive for seniors on fixed low incomes.

Despite some difficulties in accessing care, both patients and health care providers agree that many aspects of health care have improved for women during the past 10 years. While much remains to be done, progress is being made and as women become more aware of their rights, progress is likely to continue.

## Other Data

Poudre Health Services District's Health Van began operation in November, 1996. By the summer of 1997, more than 1900 people had been seen by Health Van personnel. (*Growth*, Vol. 2, No. 3, Summer 1997) More than 60 percent of those helped by Health Van are women. The Van provides immunizations, school physicals, flu shots, and other clinic services on a sliding scale fee basis. Based on figures from clinics held from August through December, 1996, 49.3 percent of the total population served were Hispanic, 41.9 percent were white non-Hispanic, 4.7 percent were Native American, 1.5 percent were African American, and 1.1 percent were of unknown racial group. (*Growth*, Vol. 2, No. 2, Winter 1997)

From January through October 1997, the District's Prescription Assistance Program provided 1,000 vouchers for low income residents to participate in a voucher/copayment system to receive help with applications to pharmaceutical company programs that provide free or discounted medications. During the same 1997 period, staff helped clients submit 820 applications to pharmaceutical companies, and estimated the value of medication received in the community to be \$30,000. By late 1998, the value of donated medicines since the beginning of the year was over \$200,000, and the District had submitted thousands of applications during that period.

The Hospital District Dental Clinic, which opened in north Fort Collins in early 1998, has made it possible for local dentists and the Larimer County Dental Society to provide

2,900 low income district residents with care. In addition to the dental clinic, the Women's Center provides persons in need of acute dental care with vouchers and referrals to local dentists who volunteer to accept a limited number of low income patients. This program is limited to control of pain and infection. The two dental programs work together closely.

More than 5,000 local seniors fail to get an annual flu shot, in spite of the fact that the immunizations are covered by Medicare, and also are available through the Health Van. The District estimates that flu shots save \$117 in direct costs for every person over age 65 who is vaccinated. (PHSD Community Update, December 1997)

Just over half of all local women are current with their mammograms, according to the 1995 Larimer County Health Survey conducted by the Poudre Health Services District (PHSD). However, only 28 percent of those with low incomes have had a mammogram within recommended age and time guidelines.

Women over 50 with household incomes at or below 185 per cent of the federal poverty level, who do not have health insurance to cover the costs of diagnosis, can receive breast and cervical cancer diagnostic services through the Colorado Women's Cancer Control Initiative. (CWCCI)

PHSD provides mammograms to north Fort Collins women who meet the CWCCI eligibility guidelines. The program is open to women in all areas of the City, regardless of income, for sliding scale fees. The District expects to serve 1,050 patients in 1998 and 2,120 per year after that. PHSD helps women who need follow up care, such as ultrasound or biopsy, but cannot afford it. Poudre Valley Hospital and local radiologists read films for a reduced rate, with patients paying a portion of the bill, and the District paying the balance. (Fort Collins Coloradan, April 30, 1998)

The District's Health Van is collaborating with the CWCCI to provide free breast and cervical cancer screenings to women 50 and older with low incomes. Exams at weekly Well Women Clinics include pap smears, breast and pelvic exams, and mammography referral, if

More than 5,000 local seniors fail to get an annual flu shot

Between April 1997 and March 1998, 23 women in Larimer County were diagnosed with AIDS

indicated. An English/Spanish translator is available at certain clinics on a regular basis. (*Growth*, Vol. 2, No. 4, Fall 1997)

Between early 1986-87 through March 31, 1998, Larimer County reported a total of 93 AIDS cases, 60 HIV diagnoses, and 57 deaths from AIDS, HIV, and related causes.

Between April 1997 and March 1998, 23 women in Larimer County were diagnosed with AIDS and 34 were HIV positive. Five women were identified as having positive anonymous tests, although it is not known if these were ultimately counted in other AIDS and HIV categories. (Communication from Colorado Department of Public Health and Environment, June 1998)

Currently there are eight women known to be living with AIDS in Larimer County. All are white, non-Hispanic, and all contracted AIDS between the ages of 20 and 49. Three of these contracted the disease through heterosexual contact, four through intravenous drug use, and one's risk source was undetermined. There are five known cases of women with HIV living in the County, four white non-Hispanic, and one Black non-Hispanic. All contracted the disease between the ages of 20 and 49, two through heterosexual contact, and three through unreported modes.

Larimer County Department of Public Health and Environment does confidential AIDS and HIV testing. Follow-up is done by the Colorado State Department of Health and Environment. The Department obtains the names of all known sexual contacts of persons whose tests for AIDS or HIV are positive, contacts them, and urges testing.

The Northern Colorado Aids Project, (NCAP) provides the option of anonymous testing, which does not result in automatic State Department follow-up. NCAP believes this option encourages more individuals who think they may be at risk to be tested and ultimately make the decision to seek treatment and report their contacts. An average of 15 to 20 persons per month come to NCAP for AIDS testing in Fort Collins, 8 to 10 a month in Loveland and 2 to 3 a year in Estes Park.

NCAP offers assistance to persons who have AIDS or are HIV positive, and to family, friends, and others around them who are affected by their illness. This includes nutrition counseling, a food bank for persons and pets, support services, educational services, and others. NCAP sponsors a client women's support group, a speakers' bureau, and outreach services. Next year they anticipate offering increased educational and support services for women's care providers.

NCAP, along with similar organizations, is participating in a statewide educational initiative targeting Spanish speaking persons who may be at risk for AIDS. Educational approaches being used include commercials offering information about the disease and at-risk behaviors on Spanish speaking television stations.

The Lambda Community Center offers information, referral, educational material about HIV and AIDS, and limited outreach services to women and men.

Almost a third of Larimer County residents surveyed by area health and human service agencies in 1995 said they did not receive needed mental health services, largely because they did not know where to go, could not afford to pay, or feared others might find out. (*Fort Collins Coloradoan*, Feb. 23, 1998)

Depression is one of the most frequently encountered mental health problems that interferes with personal and work life, and is more often experienced by women than men. The Poudre Health Services District offers a year-round site for depression testing by the National Mental Illness Screening Project. Clients take a written screening test for depression, receive an analysis of the test by a mental health professional, and are referred to a local health care provider through the District's Mental Health Connections Therapist Referral program, if depression is suspected. Several other local organizations provide screening on National Depression Screening Day in October. (*Growth*, Vol. 2, No. 4, Fall 1997)

At PHSD's Pro Bono Mental Health Service for low income clients, the average wait for service ranged between 6 days in July to 20 days in December 1997. Higher December figures reflect the fact that holidays tend

Almost a third of Larimer County residents surveyed by area health and human service agencies in 1995 said they did not receive needed mental health services

Holidays tend to be the times when depression and other mental health problems are exacerbated.

to be times when depression and other mental health problems are exacerbated. Those served by the pro bono program must have incomes at or below 185 percent of the federal poverty guidelines (for example, \$29,693 for a family of four). There are two psychiatrists and 121 therapists willing to see clients for free or minimal co-payment. Due to overwhelming demand, PHSD has hired a half-time therapist and now pays pro bono therapists \$20 per visit for their third pro bono client and beyond. Eleven local therapists also accept Medicaid patients. (*Growth*, Vol. 2, No. 4, Fall 1997) For those who do not have low incomes, PHSD's Mental Health Connections Therapist Referral Program offers free referrals to more than 200 local counselors, clinical social workers, psychiatrists, and psychologists. Many agencies that provide mental health counseling and/or other specialty counseling services for sliding scale fees.

On May 1, 1998, the Colorado Medicaid Capitation program was expanded and instituted in northeastern Colorado. Three mental health centers formed Northeast Behavioral Health, a limited liability corporation (LLC), in this region, to serve Medicaid-eligible residents, estimated to be 26,000 individuals. Under capitation, the LLC receives a set amount of money per Medicaid eligible person and is responsible for providing or arranging for all medically necessary mental health services. Larimer County's Medicaid-eligible population is approximately 9,600 persons. Currently the Larimer County Mental Health Center has a staff of 80 full time equivalent staff, and some part-time temporary employees.

The Larimer County Mental Health Center is a comprehensive mental health center providing a range of services that includes, but is not limited to: emergency services, outpatient treatment, group treatment, inpatient treatment, family preservation, school-based day treatment, case management, psychiatric and medication evaluations and monitoring, residential treatment, vocational services and community support program services for individuals with severe and persistent mental illness. Services are provided to all ages and for a broad range of diagnoses and/or treatment needs.

During fiscal year 1997-98 Larimer County Mental Health Center provided services to more than 21,000 individuals.

Services include: emergency services, case management services, home and community-based services, mentally ill programs for adults with major diagnoses; pre-admission screening annual resident review program for at-risk seniors in nursing home situations evaluations, information, referral, consultation and education services. Of the total number served, 55 percent were female.

Alternative governance is currently under consideration for the Larimer County Mental Health Center. The process and procedures for determining if an alternative governance structure should be pursued are under development at the time of the preparation of this report.

Domestic violence is Larimer County's most frequently reported crime. The Larimer County District Attorney's office reports that in 1995 there were 742 domestic violence cases in Larimer County; in 1996 that number reached 890, and in 1997 it climbed to 983. In 1997, Crossroads Safehouse served 149 residential women and 197 children, providing them with 6,945 nights of housing, 874 individual counseling sessions, and 2,745 group counseling sessions. Forty-six percent of the women served came from the greater Fort Collins area, 25 percent from Loveland, Berthoud and Estes Park, 23 percent from other areas in Colorado, and 6 percent from out of state. Eighty-nine percent of the women had individual incomes at or below the poverty level. Women came from households representing all socio-economic levels.

In addition to serving women who came to reside at the safehouse, Crossroads provided individual outreach services to 294 women and children, and 794 individual counseling sessions in 1997. One hundred seventy of these women and children attended the 804 support group sessions provided by the agency.

The number of rape and sexual assault victims coming forward to access services in the area continues to rise. During the first three quarters of 1998, the Sexual Assault Victim Advocate Team (SAVA) serving the Fort Collins area assisted 221 victims, with 38 women attending peer support groups. SAVA had over 600 visitors to its website. During the calendar year 1997, SAVA assisted 216 victims and responded to 271 separate hotline/information/referral calls regarding sexual violence

During fiscal year 1997-1998 Larimer County Mental Health Center provided services to more than 21,000 individuals.

Major Mental Illness Severe & Persistent	Self Pay	Medicare Only Clients
Fort Collins Office 451	343	262
Loveland Office 238	142	134
Estes Park Office 66	4	11
Percent of Total 65%	45%	35%



The number of rape and sexual assault victims coming forward to access services in the area continues to rise.

issues. Prior to that, SAVA had served fewer than 30 victims each year from its inception in 1976 until 1988, but between 1989 and 1996 cases rose from 135 to 532. The CSU Victim Assistance Team (VAT), which serves CSU students and faculty members, helped 108 victims during fiscal year 1997-1998, with 12 women in attendance at peer support groups.

Predominant reasons given for the increase in people coming forward to access help with sexual assault issues are:

- public awareness of service availability.
- confidential personal support, whether or not a crime has been reported
- a better understanding of what constitutes sexual assault and rape
- rape-related and post trauma stress reactions becoming intolerable to handle alone

## Conclusion

Substantial progress has been made in expanding and upgrading health and mental health services in Fort Collins, due largely to the creative planning and financing of services for the poor by the Board of Poudre Valley Health Systems and the Poudre Health Services District Board and professional staff. There is still much work to be done educating women about their own bodies. Communicating information to the community about the availability of health services, educating health and mental health professionals about women's physical and mental health needs, and the expansion of services for those who are not necessarily poor by federal poverty standards but who do not have sufficient income to pay for preventive care, treatment and rehabilitative care, are important needs. Attention also needs to be paid to those with low incomes in need of prescription assistance, follow-up, and specialty care when conditions are identified. Domestic violence and sexual violence are serious problems in the community, contributing significantly to women's poverty as well as physical and mental health problems. The forthcoming changes in delivery and financing for mental health care make the future quality and volume of service uncertain.

## Recommendations

- 1. We recommend the City take an active role with employers to improve the availability of health insurance for part-time, contract and temporary employees, as well as full-time employees. In addition to modeling this practice with its own employees, the City could develop a policy for employers moving to Fort Collins equivalent to policies that regulate landscaping, parking, signage, etc. In cases where the City provides incentives to employers to relocate to Fort Collins, it could require that employers provide health insurance for their employees. For employers already in the City, it could encourage and support such policies.**
- 2. We recommend the City continue to support existing and innovative health and mental health services such as the Northside Health Center, the Childrens Clinic, Health Bridge, Health Van, Larimer County Mental Health Center, Sexual Assault Victim Advocate Team, etc. Support can be given in a variety of ways, including in-kind provision of services such as publicity through the City's media channels, supportive ordinances or direct cost subsidy.**
- 3. We recommend Larimer County expand its concept of volunteer service in exchange for tax credits to include encouraging health and mental health care professionals in private practice to provide pro bono services to poor women and their families. For example, the County could reduce property taxes for health care professionals who give free services to women in need or subsidize assistance to existing non profit victim service programs serving women in Fort Collins.**
- 4. We recommend women increase their knowledge of existing preventive health and mental health care, and seek early attention for problems with depression, drugs and alcohol, and diet and weight control for health reasons. Women need to be assertive in educating themselves about breast and cervical cancer and sources of diagnostic tests**

The County could reduce property taxes for health care professionals who give free services to women in need

at rates appropriate to their economic circumstances. They should keep their mammogram and Pap tests current. Women need to recognize the importance of their own health and act accordingly. We encourage women to attend free health and mental health screenings and health fairs, and obtain information about affordable resources for diagnosis and treatment.

5. We recommend health screening and health fair organizers provide on-site child care, offer extended hours to accommodate women who work non-traditional and weekend shifts, and provide special hours and transportation for disabled women.
6. We recommend the City publicize the Colorado Women's Cancer Control Initiatives (CWCCI), Poudre Health Services District testing opportunities for breast and cervical cancer, the Annual Town Meeting on Sexual Violence, hosted by the SAVA Team, and National Depression Screening Day activities. This can be accomplished through its Fort Net home page, the City TV channel, mailing inserts with utility bills, and other available avenues.
7. We recommend women take advantage of the opportunities to educate themselves about AIDS and HIV. Those who have sex with partners who engage in high risk behaviors, or partners whose sexual or drug history is not known to them should educate themselves about protection, and practice safe sex. They should seek HIV testing promptly if they feel they have been placed at risk.
8. We recommend the Larimer County Department of Health and Environment, the Northern Colorado AIDS Project, and the Lambda Center pursue more aggressive education targeting both lesbian and heterosexual women, and bi-sexual and transgendered women, to make them aware of the dangers of HIV and AIDS. We recommend that these agencies collaborate with PHSD's Northside Clinic for more aggressive education

about HIV and AIDS designed for Hispanic women.

9. We recommend the Lambda Center collaborate with existing health care systems (Poudre Health Services District, Larimer County Health and Human Services, Poudre Valley Hospital, Larimer County Mental Health Center, etc.) to provide information and education which will increase sensitivity of the health/mental health needs of lesbian, bi-sexual, and transgendered individuals.
10. We recommend the City offer incentives to nonprofit and forprofit developers to provide more transitional housing targeted specifically to women who have left abusive spouses and partners and that the time for residence in transitional housing be extended to make it more likely that women will fully regain their physical and mental health in a supportive setting.
11. We recommend the City work with Larimer County to co-sponsor the Annual Town Meeting on Sexual Violence to inform the community about the prevalence of such violence and its toll on the lives of women. The City could use its regular communication channels such as Channel 27, utility bill inserts, and home page to publicize the event.
12. We recommend the City and the County join together to find ways to assist the Sexual Assault Victim Advocate Team (SAVA) in expanding its professional staff. This is necessary to assure that effective outreach services continue to grow to meet victim needs, including the recruitment, training, and supervision of volunteers.
13. We also recommend the City and County participate with the joint planning group in developing a strategic plan that will insure that the services now provided by the Sexual Assault Victim Advocate Team (SAVA), under the aegis of the Larimer County Mental Health Center, will continue. In view of the expected privatization of

the Mental Health Center's services and the fact that SAVA services are now entirely funded by grants and donations, it is important to take proactive steps to insure their survival with secure ongoing funds.

14. We recommend the City utilize its Neighborhood Resource Office to collaborate with health and mental health care providers to publicize their services for low income and disabled residents and assist with access. This would include help with transportation and child care options.
15. We recommend the Larimer County Mental Health Center collaborate with the Women's Center and child care providers to develop a plan for on-site child care for women who now must bring their children with them to mental health counseling sessions.
16. We recommend the City team with PHSD, Poudre Valley Health Systems, Larimer County Department of Health and Environment, and Larimer County (*CHECK*) Medical Society, to create incentives for physicians to locate in Fort Collins in return for their agreement to serve a portion of the Medicare and Medicaid and medically indigent patient load.
17. We recommend the City provide partner insurance for its lesbian and gay employees on the same basis as those benefits are provided for married heterosexual couples. Some private employers have led the way in the private sector, and the City should lead the way in the public sector.
18. We recommend the Commission on the Status of Women coordinate a city-wide dialogue about ways to help women acquire more information about their health and mental health issues, and the resources that are available in the community to deal with them. Participants in the dialogue might include city government, Poudre School District, the Larimer County Department of Community Services, Larimer County

**Department of Health and Environment, the Women's Center, Crossroads Safehouse, the Family Center, and other appropriate city groups and individuals. The dialogue should include the major health and women's agencies and focus on effective ways to disseminate information to help women increase their own health education.**



## Bobbie's Story

Bobbie Guy is a busy lady! She works part time as publicity coordinator and newsletter editor for Disabled Resources Services, is chapter president for the American Council of the Blind, on the Community Block Grant Commission, and does some publicity for Trinity Lutheran Church. Because she is confined to a wheel chair and unable to drive due to her vision problems, Bobbie depends on the door-to-door service of Dial-A-Ride to get her to work and meetings. While she appreciates the service, she finds it extremely time consuming and often frustrating.

"You must make a reservation the previous day and then drivers have a 15 minute window that translates into the right to be up to an hour early or late," she explains. "I'm not complaining, just stating facts, and I know that without this service I would be stuck at home," she continues.

Dial-A-Ride is much more reliable than Care-A-Van, its predecessor ever was, according to Bobbie. The service operates Monday through Saturday until 6:30 p.m. When Bobbie has an evening meeting, she has to depend on a friend for transportation or drivers that are provided by the Council of the Blind. She cannot attend her church on Sundays because she has no ride, so instead she listens to the radio service broadcast by her church.

Bobbie lives north of the City, beyond the Transfort bus routes. If she lived within city limits, that service would be available to her. "I understand that the budget will only stretch so far," she says.

A ranch girl, whose grandfather homesteaded in the Buckhorn Canyon and who grew up in Masonville, Bobbie has had a lifelong love affair with horses. As a young girl she rode and rodeoed, and with her former husband, she ranched and raised and trained horses. As a young mother with two small children, she underwent surgery to correct congenital scoliosis of the spine in 1952. The procedure was quite new then and following the surgery she developed an

## VII

### *Transportation*



The recent establishment of public transportation between Fort Collins and Loveland is a step in the right direction

infection in her bone marrow which eventually affected her vision and mobility. As a result she has spent most of her adult life in a wheel chair. "It was a freak occurrence," she explains. "My condition had reached a point where surgery was a necessity, so I really had no choice."

A love of horses dies hard, and through the years Bobbie has maintained this lifelong interest. In 1967 she was asked to cover an endurance event for the *Capitol Horseman* and ended up with a job as copy editor and later as a correspondent for the magazine. She was founder of Front Range Exceptional Equestrians in Fort Collins, an organization that makes it possible for disabled children to ride horses, and she continues to serve on their board of directors. She has also done freelance articles for *Quarter Horse Journal* and other horse and rodeo-related publications.

Bobbie lives alone and is quite independent, with the assistance of Home Helps three times a week for shopping, laundry, cooking, and housekeeping. She is able to do some of her work for Disabled Resources on her home computer, recently upgraded with a synthesizer that provides voice responses. Until she had the synthesizer, she was limited by her ability to see the cursor clearly on the screen.

Bobbie owns her own trailer where she has lived for 24 years, since her return to Fort Collins. (Her former husband, a horse trainer, had itchy feet and the family moved a great deal.) Recently she was concerned about efforts to remove the trailer park where she lives. Through efforts of residents and neighbors on either side who opposed the development planned for the land, the County Commissioners denied the proposal and saved the park for another few years. "I don't know what I would have done," Bobbie says. "There are so few places that will accept older trailers in the area."

The recent establishment of public transportation between Fort Collins and Loveland is a step in the right direction, Bobbie believes. She is also pleased

with plans to build accessible bus shelters along the route. "Things are improving," she says. "At least people who are disabled have a way to get to work and to do their shopping. For that I'm grateful."

## Background

A vehicle is often a necessity in the West to maintain employment and provide basic needs.

Transportation is a major issue for women, married or single, with or without children, who struggle to make ends meet. All women need convenient, affordable, and reliable transportation for work, grocery shopping, medical appointments, emergencies, children's activities, and their own and their family's recreation.

The United States has a long-standing love affair with the automobile. For many, ownership of an automobile represents freedom and independence. While buses, subways, and trains are accepted and well used modes of transportation in larger cities, especially on the East Coast, the situation has been different in the West where towns and cities tend to sprawl, making efficient public transportation difficult to provide. Because of this, a vehicle is often a necessity in the West to maintain employment and provide basic needs. The high costs of owning and maintaining a vehicle are still prohibitive to many women.

Transfort, Fort Collins' fixed route bus system, operates 13 routes Monday through Saturday between 6:30 a.m. and 6:30 p.m. between Harmony Road on the south, Highway 1 and Highway 287 on the north, County Road 9 on the east and Overland Trail on the west. Evening service operates between 6:45 p.m. and 12:40 a.m., and while CSU is in session, on Fridays and Saturdays between 6:54 p.m. and 2:45 a.m. The system is heavily subsidized and used by Colorado State University students. The City also operates Dial-A-Ride, a demand responsive service for the disabled and those over age 60. Arrangements must be made a day in advance to use this service. Smart Trips, also sponsored by the City of Fort Collins, owns and operates vans, encourages car pooling by providing a match-up service, and makes educational presentations on environmentally friendly alternative modes of transportation. SAINT, a volunteer service, provides transportation for seniors over 60 and people with both temporary and permanent disabilities, with the exception of people with wheelchairs. FoxTrot, a new inter-city bus route between Fort Collins and Loveland, began operation in March 1997 with reduced passes available for daily commuters, seniors, and disabled riders. The service is

provided through an agreement between the cities of Loveland and Fort Collins and Larimer County.

The City recently started a new program offering annual bus passes to businesses for \$35 per employee (normally \$140). The program requires employers to buy the tax-deductible passes for all employees. Employees are entitled to buy one additional spouse/significant other pass at the same price. In addition to unlimited bus usage, the pass entitles users to five free guaranteed taxi rides a year for emergencies such as a sick child.

## Vision Statement

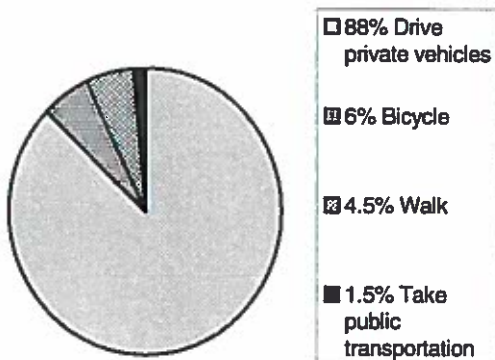
Fort Collins has an affordable and convenient public transportation system that meets the needs of all, including low income women and the physically challenged. The City, the business community, Colorado State University and Front Range Community College, have partnered to develop transportation options at the neighborhood level. These transportation options allow women to meet their needs without having to own and maintain an automobile.

## Survey Results

In the area of transportation, Fort Collins is a typical western town with its citizens dependent on the automobile. Regardless of income levels, most women drive their own cars to and from work and on non-work related trips. A higher percentage of women said they use public transit to make non-work trips than to travel to work. This is consistent with the findings that those who said they do not use Transfort said it was because the City's bus system is too inconvenient and/or not available to meet this need.

- 88 percent of the women sampled drive private vehicles to work
- 6 percent bicycle to work
- 4.5 percent walk to work
- 1.5 percent use public transportation to and from work

**How Respondents Get to Work**



### **Single Women with Children**

Single women with children use public transportation and alternative modes of transportation more than women without children and those who are married. They are also much more likely to experience difficulties with transportation due to financial problems, including much-needed repairs to their own vehicles.

### **Single Women without Children**

Single women without children are more likely to drive their own vehicles to work and less likely than other groups to use Transfort for both work and non-work related trips. Small percentages of this group use SAINT, Vanpool or a carpool. More of these women use bicycles to get around town. Nearly 90 percent of single women without children use their own vehicle when making non-work trips around town.

### **Married Women with Children**

About a third of the married women with children do not work and therefore have no need for transportation to work. Most women in this group drive their own vehicles to work, a few walk or bicycle, and one uses public transportation. None of the married mothers said that they use public transportation to make non-work trips. This category had the lowest percentage of women who said they were experiencing problems with their regular mode of transportation due to financial problems.

### **Married Women without Children**

More than 40 percent of the married women without children do not work. Nearly all the women in this category use their own vehicles for transportation and very few are not able to afford vehicle ownership and maintenance. Their use of public transportation is even lower than in the other categories.

## Focus Groups

Participants in several focus groups mentioned the need for bus service into areas surrounding Fort Collins, from Laporte and Wellington to Loveland. This is tied in with cheaper housing in these outlying areas. FoxTrot, the new service between Fort Collins and Loveland, is a start on meeting some of these needs.

Some of the problems cited with Transfort include the need for frequent transfers, infrequency of service, inconvenient location of bus stops, no Sunday service, and the amount of time it takes due to the transfers and schedules. Others said it was humiliating to be identified as a low income bus rider by the color of your ticket and disabled riders stated that Transfort does not advertise the availability of discount passes, but they are offered in the 1998 Transfort brochure. Some wish the system was as easy to use as Boulder-Longmont's and had 24-hour service like Denver's.

While some participants praised the current bus system and were appreciative of the availability of reduced rate and free tickets, it was clear that this depended on where they lived and what their needs were. Young women under age 17 ride the bus free, and this has increased ridership significantly among this age group.

While most participants agree that Dial-A-Ride is better than its predecessor Care-A-Van, there are problems with availability for when they can pick-up people that often leave clients waiting an hour or getting somewhere an hour or so early. This can be a problem if where they are going is not yet open or closes before they get picked up.

Focus group participants believe that not only is the cost of purchasing a vehicle going up, but also costs of repairs, maintenance and insurance. Except for insurance, these costs are seen as a necessity and often come before medical needs. Because of these costs, women in the Hispanic focus group discussed how their extended families often share a vehicle for their transportation needs.

## Conclusion

Transportation is a key element for women's economic well being. Without reliable transportation, public or otherwise, women can not reach places of employment or adequately care for their family's needs. Transportation will continue to be a major topic of debate for both Fort Collins and the Front Range Corridor in the years to come. Public transportation is extremely expensive to implement, improve or change and the City will need to find private sector sources and both Federal and State funding to make any significant improvements.

Currently there are no public transportation options available to meet the needs of low income women who must work non-traditional hours in such jobs as retail sales and food service, versus the traditional 8 to 5 Monday through Friday work week.

## Recommendations

1. We recommend the City continue its excellent promotion of transportation alternatives, including carpooling, van pooling, walking, biking and Transfort options.
2. We recommend the City continue working with employers to create innovative incentives for employees to use public transportation. Current options, such as VanGo, car pooling and guaranteed rides home for cyclists in case of bad weather should continue to be promoted and expanded.
3. We recommend employers utilize the City's Passport program of selling Transfort passes at a reduced rate, to encourage alternative transportation and providing women with free reliable transportation.
4. We recommend the City find strategies to add evening and weekend hours for the Transfort system so women working non-traditional hours

can use public transportation, especially from such high employment areas as Foothills Fashion Mall and the College Avenue corridor. These off-hour routes will need to be linked with smaller buses/vans to neighborhoods and will require attention to personal safety issues by both women and Transfort and other City Departments.

5. We recommend the City restructure its transportation services to focus on the needs of women at the neighborhood level, especially in lower rent neighborhoods. We recommend utilizing the Neighborhood Resource Office to identify needs, develop plans and coordinate services, after obtaining input of neighborhood women. The City's Multi-Modal Transportation Center can then work with the Neighborhood Resources Office to design and implement responsive transportation options.
6. We recommend the City improve services for disabled women and their family members to include; providing driver sensitivity training in dealing with disabled persons, making certain that drivers are trained in the operation of wheel chair ramps, insuring that all ramps are operational all the time, and making services responsive to customer needs in relation to schedules.
7. We recommend Transfort make the purchase of passes for reduced rate bus fares convenient, such as purchase on the bus or by mail, and that pass color does not identify low income riders. Passes are currently sold at local grocery stores.
8. We recommend that women increase their knowledge and use of transportation alternatives provided by the City.





## Jane's Story

Several years ago Jane left a marriage that had become unsafe for her and her two children. As the situation in her marriage worsened, their lives became dangerously threatened. Her plan for going through with divorce had quickly turned into a more urgent one -- that of planning a secret escape. With little more than a few suitcases of clothes she and her children boarded a bus and left their town, home, friends, and all their belongings behind. Jane had been married 14 years. She was 40 years old and had not worked outside her home for nearly eight years. She also had very little money. She knew she was facing a tough and uncertain future, but she felt she had to make the first big step out of a bad situation.

She initially stayed at a safehouse. She knew that to get back on her feet or to survive at all, she would need to investigate and take advantage of any resources she could find. That was when she first learned about Project Self Sufficiency. This agency assists low-income, single parents in their efforts to build and maintain strong, healthy families, and achieve economic independence, free from community and government assistance. For some program participants like Jane, who have no income as they enroll in Project-Self Sufficiency, the recommendation may actually be an application for government assistance.

Fran, Jane's Project Self Sufficiency advisor, helped with a wide range of referrals from Temporary Assistance for Needy Families (TANF), to family therapy and career development. Jane describes her as, "a walking catalog of resources," and says: "She also gave me emotional support in an atmosphere of kind encouragement and understanding. Later, she cheered me on for my successes and lifted me up when I was feeling discouraged. She helped me face obstacles and overcome them."

Together they wrote out Jane's goals for her personal life, her education, and her career. This gave Jane a sense of direction when she was

## VIII Welfare Reform

With financial support for school expenses and help locating a used car when her old car quit running, she was able to continue concentrating on her studies and goals.

feeling very lost, and made creating a new life for herself and her children seem much more possible.

Jane had few job skills, so they worked on ideas for a job training plan. She began a two-year college program in dental assisting. With financial support for school expenses and help locating a used car when her old car quit running, she was able to continue concentrating on her studies and goals.

Jane credits the help she received with making it possible for her to accomplish what she was hoping to find when she first began planning her escape from an abusive home. She is still striving to keep moving forward in her life, and feels that the agency helped her to take the steps to reach that goal and to go beyond.

Jane's difficult journey to economic independence is illustrated by the following budget figures:

Jane's Monthly Budget before Employment & PS-S		Jane's Monthly Budget after Employment	
Assistance Check	\$356	Assistance Check	\$0
Housing Subsidy	800	Housing Subsidy	525
Food Stamps	280	Food Stamps	145
<u>Child Care Subsidy</u>	<u>267</u>	Child Care Subsidy	249
	\$1,703	<u>Monthly Paycheck</u>	<u>850</u>
			\$1,769
Rent & Utilities.....	800	Rent & Utilities	\$800
Food & Supplies.....	350	Food & Supplies	350
Child Care*.....	300	Child Care	300
Car Fuel/Maintenance.....	60	Car Fuel/Maintenance	60
Car Insurance.....	50	Car Insurance	50
Phone.....	35	Phone	35
Clothing & Shoes.....	45	Clothing & Shoes	55
<u>Emergencies/Special Needs</u>	<u>63</u>	<u>Emergencies/Special Needs</u>	<u>119</u>
	\$1,703		\$1,769

\*while Jane attended community college

Jane is now working 27 hours per week, for an hourly wage of \$8.95, and is no longer receiving public assistance. Her income from employment has increased dramatically, but the earned income has resulted in a substantial lowering of the amount she receives for food stamps, housing and child care subsidies, still leaving her with a long way to go to achieve total economic self sufficiency.

*\*Jane's story and the budget examples were provided by Project Self Sufficiency, with Jane's approval.*

## Background

### **The National Picture—Temporary Aid to Needy Families (TANF)**

In August of 1996, President Clinton signed into law the Personal Responsibility and Work Opportunity Omnibus Bill, popularly known as "welfare reform." The purpose of the legislation was to reduce taxpayers' costs by getting the poor off assistance rolls and into the work force. The legislation eliminated the permanent safety net for poor families, most of whom were single women with children, though a small percentage were poor two-parent families, and an even smaller percentage were poor single fathers. The legislation eliminated the Aid to Families with Dependent Children Program enacted in 1935, with its subsequent amendments. In its place, the new legislation created the Temporary Aid to Needy Families program, which eliminated the entitlement of the poor to an ongoing safety net, and instead offered aid for limited time periods contingent upon employment, for limited time periods. The maximum time participants could receive assistance without being in a job activity was two years, with a five-year lifetime limit on receipt of aid. States had the right to establish shorter time limitations on aid, but could not increase them beyond the federal maximum. The statutes called for closer monitoring of non-custodial parents, primarily fathers, to secure child support. Legal immigrants were no longer eligible for benefits.

The major premises of the legislation were that the poor, who were predominantly single mothers with children, preferred welfare to working and had to be forced to enter the job market, that families stayed on welfare through several generations, and that welfare expenditures were a major portion of the federal budget, and needed to be contained in order to have fiscal solvency. Also contributing to the push for "welfare reform" was the belief that participants were primarily people of color and immigrants. Although Anglos make up a larger percentage of those receiving welfare, proportionately to their numbers in the population, more people of color are recipients.

Research studies show that the health of the local economy is the best predictor of the number of people who will be receiving welfare. The rolls decrease in a healthy local economy and increase when there is a local recession. The working poor cycle on and off the system because of the loss of a job, illness or other family crises.

Domestic abuse is a major factor in women's application for welfare. Poor families can provide fewer opportunities for their children, increasing the possibility that their children will also be poor. (1997, Greg. J. Duncan and Jeanne Brooks-Gunn, Eds. *Consequences of Growing Up Poor*, New York: Russell Sage Foundation) Most families on welfare seek work and leave the rolls voluntarily when they find a job or resolve the immediate family crisis. Welfare expenditures consumed approximately two percent of the federal budget in the years immediately preceding this new legislation. (1997, Rebecca M. Blank, *It Takes a Nation*, Princeton, NJ: Princeton University Press)

One particularly limiting provision of the legislation capped the percentage of participants who could obtain education and training; only one year of strictly job focused training could be supported, and that for less than a third of recipients. States were free to permit a lower percentage or none at all. Participants cannot pursue two year and four year degrees, so important to women's progression to true self sufficiency, while receiving benefits, unless they are also in a work activity for a substantial number of hours each week. Since all participants are parents, this is a difficult course to follow.

Another aspect of the legislation which has not received adequate attention is the impact of the legislation on children in families receiving TANF. Children's welfare is tied to the income of their parents, which depends on the economy and the provisions of public assistance when the economy fails them. (1994, Duncan Lindsey, *The Welfare of Children*, New York: Oxford University Press) Parents receiving TANF who fail to be in an approved work activity within specified time limits, or who fail to conform with administrative regulations in a timely way, can be sanctioned by having their benefits reduced or eliminated. Sanctions against parents eliminate basic support for children.

Poor families can provide fewer opportunities for their children, increasing the possibility that their children will also be poor.

In most communities there is a shortage of jobs for those transitioning off welfare that pay enough to support a family.

The legislation's emphasis is on quick entry into the labor force, regardless of education or skill level. In precursor "reform" programs that some states had been operating with waivers from the federal Department of Health and Human Services, research efforts focused on assessing the effectiveness of "work first" versus "human capital" approaches, and upon the well being of participants who left the programs. These studies support the effectiveness of the human capital approach, where participants are given education and support for transitioning off welfare, as opposed to immediate job entry. The data also show that a large majority of recipients tend to remain poor, and at risk of having to return to public assistance periodically when their fortunes ebb. Permanent self sufficiency for the working poor is an elusive goal. (1995, Daniel Friedlander and Gary Burtless, *Five Years After: The Long Term Effects of Welfare-to-Work Programs*, New York: Russell Sage Foundation)

The legislation mentions self sufficiency as a goal, but it is not an anti-poverty program. Congress did not define what was meant by "self sufficiency" but in view of the other provisions of the legislation, self sufficiency seems to be automatically defined as getting a job, regardless of the income that job provides. In most communities there is a shortage of jobs for those transitioning off welfare that pay enough to support a family. (1997, Paul A. Jargowsky, *Poverty and Place*, New York: Russell Sage Foundation) Lack of transportation is not recognized by the legislation as a legitimate reason for not finding work or being in an approved work activity. Lack of transportation is formidable barrier for many women, both urban and rural.

For women for whom a year of training is enough, and for those who find jobs that provide training leading to advancement, the legislation may provide an opportunity to move out of poverty. Those who have their two and four-year education plans interrupted by the requirement that they work at any available low wage job or be in an approved work activity, may continue to face a future of poverty.

The impact of substantial numbers of TANF participants entering local labor markets has raised a number of concerns among advocates:

- Because of potential competition with other working poor families for entry level jobs, it is possible that as TANF recipients cycle off benefits, working poor families may find themselves without employment and having to apply for TANF benefits.
- There is evidence in some states that where TANF participants are forced into workfare, that is, working for their benefits in public agencies, they are being used to replace existing civil service jobs that pay adequate wages.
- Welfare advocacy groups are beginning to examine whether workfare may result in TANF participants being exposed to hazardous working conditions without adequate safety provisions.

Control over public assistance passed from the federal government to the states under TANF. Federal funds are granted to the states based on expenditures in prior years; states are required to allocate their own funds in accordance with a federal formula. The states determine the level of benefits, and whether the program will use a work first program or a human capital investment approach. States also have considerable discretion to determine how much money will be allocated to cover child care expenses and medical care for TANF participants. States can be sanctioned by the federal government, and lose federal dollars if they do not meet specified targets for getting participants into work activities; counties, in turn, can be sanctioned by the state and lose funds if they do not meet their targets.

The legislation made no provision for a national evaluation of its effectiveness, although all 50 states now have their own versions of evaluation research underway. Since the legislation was passed, and even prior to the actual signing of the bill into law, welfare rolls have been dropping dramatically. It is estimated that as many as three million have left welfare since the 1996 legislation was signed. There is very limited information about the effect of the program on TANF participants and on the communities in which they live.

As TANF recipients cycle off benefits, working poor families may find themselves without employment and having to apply for TANF benefits.



Since welfare applications follow economic cycles, it is generally accepted that the current strong economy is a major factor in reduced caseloads. In February 1988, The National Conference of State Legislatures completed a nine state study looking at people who have left the welfare roles.

The study concluded that while most former recipients are working, most are not earning incomes above the poverty level. The study reports that in some states, former recipients lives have gotten worse, with more saying there were periods when they were behind in paying their rent or utilities, and were more frequently without money to buy food. (*Tracking Recipients After They Leave Welfare*, National Conference of State Legislatures, February 1998, available on the web at [www.welfareinfo.org](http://www.welfareinfo.org)) A February 1998 report from the University of Wisconsin-Milwaukee's Employment and Training Institute reported that only one in six adults who lost their benefits found jobs that paid wages above the poverty level and that 34 percent had no earnings. In 1996 and 1997 Milwaukee experienced large increases in homelessness and in numbers of people served by soup kitchens. The 34 cities surveyed by the U. S. Conference of Mayors in 1997 reported that emergency food requests rose by an average of 17 percent, and shelter requests by an average of 12 percent. Almost three fourths of the cities reported decreasing ability to respond to requests, and cited the welfare reform legislation as a leading cause. (Paul Street, *The Poverty of Welfare: Dubious Claims, Dark Clouds, and a Silver Lining*. Dissent, Fall, 1998, pp. 53-59)

As of early 1999, the exodus from welfare appears to be slowing. It is probable that many of the most job ready parents, those with the most marketable skills and the most ability to find employment on their own, as well as those least able to maneuver through the many administrative requirements for remaining on benefits, are the ones who have left. This may mean that the states will have a more difficult job in moving the remaining participants into employment before the two year and five-year deadlines. Nineteen-ninety-nine is also the year in which the two-year clock for entry into work activity

will run out for Colorado participants; it remains to be seen whether this will push substantial numbers of women off the benefit roster.

### **State Level**

The federal legislation gave states the authority to design their own programs. Federal funding was provided, based on prior years' expenditures, with the requirement that the state would add its own funds to the effort, and that the states would meet certain targets for getting participants off welfare and into the job market. States could set shorter time limits for participant compliance than the federal legislation specifies, but they could not allow more than two years in a work activity, or five years as the lifetime limit for receiving benefits.

The Colorado Legislature created the Colorado Works Program, giving individual counties considerable flexibility in designing and implementing their own versions of welfare reform. The major uniformity that exists in county programs is that there is a statewide minimum cash benefit payment to those who are eligible; other programs vary widely. This autonomy provides counties with the opportunity to be creative in the ways they choose to help participants exit the system; it also provides an equal opportunity to be punitive in setting time limits and other benefits.

Large numbers of participants have left welfare since 1996, following the trend of decreasing caseloads over the last 10 years, as the Colorado economy steadily improved. There is little information about what has happened to the people who left welfare in the months immediately preceding the legislation and in the succeeding years.

The All Families Deserve a Chance Coalition (AFDC) carried out a small convenience sample survey of former participants in selected Colorado counties, including Larimer, who had voluntarily left welfare or whose benefits had been terminated. They found evidence of hardship for some former participants, with some people needing to double up with others for living arrangements, (another aspect of homelessness), having to go to shelters, and get food from food pantries. A more comprehensive study is now underway by the Coalition. Beyond their

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There is only anecdotal evidence of the reason people leave welfare, and the impact that has had on participants, primarily single women and their families.

work, there is only anecdotal evidence of the reason people leave welfare, and the impact that has had on participants, primarily single women and their families.

A five-year evaluation of the impact of welfare reform, authorized by the state legislature, is now being carried out through the state auditor's office. The study will explore the successes and failures of the program, its costs to the state and to the participants, the experiences of participants as they leave welfare, the effect of the program on community labor markets, how the voluntary sector is assisting participants, and will work to identify successful program features.

### **Larimer County**

Larimer County has taken a pro-active, creative, non-punitive approach to implementing the new legislation. The Department of Social Services was reorganized into the Larimer County Department of Human Services, with personnel changes, reassignments and retraining to focus on job training and employment, rather than just determining eligibility. Administrators recognized that the legislation stressed employment and cost reduction and was not an anti-poverty program. Given the characteristics of the community's job market and wage rates, (see the section on income) they knew that holding a job did not guarantee economic self sufficiency. They believed the entire community's assistance was needed if women were going to ultimately exit poverty after they left welfare. Their approach to the task reflected this stance. They designed and held a community search conference to acquaint leaders from finance, business, education, government, voluntary agencies, TANF participants and the general public with changes in welfare legislation and the impact the changes could have on participants and on the community. The Department asked help from the search conference attendees in transitioning to the new system in a way that would be as helpful as possible to participants and the community. Focus groups of TANF participants and community agency and organization personnel added data on needs and strategies. The department has worked in a collaborative way with community agencies and advocate groups to keep them informed and to work with them as

programs were created, changed, and adjusted in an effort to make them as effective as possible.

In August 1996, Larimer County was averaging approximately 1200 AFDC (later TANF) cases, primarily single mothers with children, but including a few two-parent families, a few single fathers, and a limited number of children only cases, where the children were residing with non-parental custodians. By June 1998, TANF cases had dropped to 736, with estimates that the number would continue to decrease, possibly to 500 by June 1999.

The Department of Human Services estimates that about a third of the participants who have left the TANF program are working; these have been able to take advantage of the good Fort Collins economy. About a third have gone off welfare and are doing without, living with relatives, etc. These are the ones who are at the greatest risk of returning to the welfare rolls. There are limited data about the other third; many have moved out of the county and some have simply disappeared; the Department has no knowledge of their situation.

There were major increases in new cases in November and December of 1998. The Department estimates that this was due to the cessation of summer employment opportunities, and to problems which winter presents for poor families. The rate of departure from TANF is less for those who have come into the program in recent months; this may be due to the increased supports which the program is able to provide, or may represent a population which will be harder to serve.

RESPECT (To be Responsible, Educated and Self Sufficient Participants and to Empower Communities Together), a local advocacy organization of participants, former participants and supporters, has done a recent survey of Larimer County participants and former participants. Final analysis of these data is not completed, but generally the data suggest that the transition to employment takes a substantial toll on participants and their families. A number of women who had career plans which involved education have had their progress interrupted by having to add a job to school and home responsibilities. Others find the requirement of entering the job market while still recovering from abuse situations

Many have simply moved out of the County and some have simply disappeared.

Child care costs are an ongoing problem.

participants do not understand requirements, or are making a conscious choice to take the reduction or end their benefits. To deal with this, the Department is looking at an outreach program to be activated when there is danger of sanctions being applied.

Child care costs are an ongoing problem. Child care for women who do not work traditional office hours is hard to find. The Department has secured special grant funds to help child care providers expand their services. The grant has paid for remodeling of private child care facilities and has increased the allowance for TANF families' child care to near market rate, so that more providers are available, making it possible for some providers to offer after hours day care. In 1999 the Department's child care allocation will not meet the need, and TANF funds will have to be shifted to child care.

As of December 1998, the work participation rate for the Department had reached about 27 percent, 3 percent less than the goal of 30 percent. In 1999, the goal is 35 percent, a percentage which will rise in the future. Larimer County is now spending more money on services and less on processing, which accounts for much of their success in raising the work participation rate. As the client load decreases, the most difficult cases will remain. A welfare to work grant from the Department of Labor will provide funds for intensive work with this group. The County will have to be able to offer even more intensive services for the people who are not now able to work or be in a work activity. These participants may need to be enrolled in sheltered work shops to satisfy their work activity requirement. TANF legislation presently allows only a fifth of recipients to remain past the two-year work deadline, or to remain on the rolls after five years.

TANF legislation provides diversion activities; that is, people in danger of becoming eligible for welfare benefits through family crises, threat of losing a job, the need for car repairs, etc. can be granted one-time-only funds to prevent the need to apply for assistance. The Department hopes to get more publicity for this option, and will work through social service agencies to increase community awareness.

Project Self Sufficiency is the second major player in efforts to help TANF participants and their families attain self-sufficiency, since about half of the agency's clients currently receive TANF benefits. PS-S clients must have one child 15 or younger living with them at least half-time, although if disabled, children can be older. The agency uses Housing and Urban Development income limits for determining eligibility for the program. Most clients are in their 30's, late teens and 20's, and 40's, in that order. PS-S keeps most clients about two and one half years, but will carry them as long as seven or eight years as long as they are moving forward. The most common problems for clients who are in the program for more than four years are language barriers and health and mental health problems.

PS-S programs focus on getting women into career employment, even though they may begin that career with an entry-level position. The agency uses internships, and community service activities to train women for a career, and encourages acquisition of skills and education. Like Larimer County Department of Human Services, it uses community mentors to support and advocate for its clients. It encourages women to develop self esteem, and the ability to be assertive when necessary. They must be willing to work with an advisor, set goals, and do career planning. Programs include the car donation program and repair mentioned above, classes in self esteem, stress management, and parenting issues.

The agency looks toward matching participants with employers, and provides continuing support as women learn to function on the job. Agency personnel discuss with their clients what is happening at work, and what problems need attention. It networks electronically with other agencies regarding job requests.

The agency recognizes the importance of attention to children of participants. It has a children's program that assists families to pay for gym classes, swimming lessons, and other activities. The agency also sponsors holiday programs funded by community sponsors. It has an emergency fund for appropriate clothing for job interviews, new batteries for cars, etc.

The County will have to be able to offer even more intensive services for the people who are not now able to work or be in a work activity.

TANF legislation presents significant challenges to their participants, and they are having to re-think some of their traditional approaches to preparing people for employment.

The agency would like to find more private mechanics willing to repair participants' cars, and more community volunteers to help with special needs. They believe that on-site child care by employers would make it possible for women to work for pay outside the home with less stress and difficulty.

The staff finds that TANF legislation presents significant challenges to their participants, and they are having to re-think some of their traditional approaches to preparing people for employment and supporting them in their efforts. They collaborate fully with the Department of Human Services, and their long experience with self-sufficiency programming is a major resource for the Department and the community.

*\* Information for this section came from interviews with the Larimer County Department of Human Services, Project Self Sufficiency, RESPECT, the Fair Welfare Reform Coalition of Larimer County and the All Families Deserve A Chance Coalition.*

## Vision Statement

All women who are single heads of household are economically self sufficient, except for disabled mothers, mothers caring for disabled family members, or women who are in transition to self sufficiency. Their jobs pay a living wage. They have the necessary education/training, child care and personal motivation to make their long range earning prospects adequate and satisfying. For those mothers who cannot be employed, either temporarily or permanently, necessary public funds and community supports are in place.

## Conclusion

Welfare reform is a women's issue. Temporary Assistance to Needy Families (TANF) has removed the ultimate safety net from very poor women. Its off welfare and into the work force focus is not aimed at getting women and their families out of poverty, but at

reducing community social responsibility for the poor, of whom a great majority are families headed by a single female. Participants in TANF are the poorest families in Fort Collins, a number of whom participated in the Commission's survey and its focus groups. The long range solution to the poverty of single mothers and their children lies in the community's creation of secure living wage jobs, comprehensive medical benefits and adequate accessible child care. Changes in the federal legislation to make increased educational opportunities possible for poor women are an important component of that solution. In the short run, the provision of adequate supports by the community for women as they transition from TANF to work is of critical importance. The Commission on the Status of Women can be an effective force to mobilize this support.

## Recommendations

- 1. We recommend that the Commission on the Status of Women support women who are transitioning from welfare to work, and need assistance in doing so. One way the Commission can do this is to educate its members about the impact of welfare reform on poor single women and their families, as well as its impact on the broader community, and then educate others about the issues, so as to help create community-wide understanding and support.**
- 2. Education offers one of the most effective avenues for women's permanent exit from poverty. We recommend the Commission on the Status of Women should seek support from the City of Fort Collins to encourage other organizations to bring about changes in federal and state legislation that will increase the opportunity for TANF participants to be supported through two-year and four year educational programs.**
- 3. We recommend the Commission on the Status of Women appoint a Legislative Information Chairperson to follow and report to the Commission on legislative developments that affect the well being of poor single mothers, to implement**

Education offers one of the most effective avenues for women's permanent exit from poverty.



We recommend the Commission on the Status of Women help publicize the Earned Income Tax Credit.

recommendations 1 and 2 above.

4. We recommend that the Commission on the Status of Women help publicize the opportunities for contribution and public service by Fort Collins citizens, especially women, in existing agency programs aimed at helping poor women attain economic self sufficiency.
5. We recommend the Commission on the Status of Women network with other women's organizations to seek their attention to the issues of poor single mothers and encourage them to include opportunities for participation in their ongoing programs, and to create new opportunities for inclusion and support.
6. We recommend the Commission on the Status of Women help publicize the Earned Income Tax Credit and rebates available from the sales tax on food. Filing for these benefits can make a substantial addition to the disposable income of poor households, and should be accessed by all who are eligible.

## Appendices



## JOB CLASSIFICATIONS OF WOMEN IN THE SURVEY

### Single Women with Children:

Teachers, Librarians, Counselors	37.5%
Clerical	12.5%
Service	12.5%
Marketing/Sales	12.5%
Registered Nurse, Dieticians, Therapists, Physician's Assistant	12.5%
Engineer	12.5%

### Single Women without Children:

Teachers, Librarians, Counselors	2.9%
Clerical	17.6%
Service	14.7%
Marketing/Sales	26.5%
Executive, Administrative, Managerial	17.6%
Writers, artists, entertainers	11.8%
Graduate Assistants	8.8%
Attorneys	5.9%
Laboratory Technician	2.9%
Production	2.9%

### Married Women with Children:

Teachers, Librarians, Counselors	21.1%
Clerical	26.3%
Service	5.3%
Marketing/Sales	2.6%
Registered Nurse, Dieticians, Therapists, Physician's Assistant	18.4%
Engineer	2.6%
Physician	2.6%
Executive, Administrative, Managerial	10.5%
Temp. employee	2.6%
Non-Health Technologist	2.6%
Health Technologist	2.6%
Production	2.6%

### Married Women without Children:

Teachers, Librarians, Counselors	35.0%
Clerical	9.5%
Marketing/Sales	5.0%
Registered Nurse, Dieticians, Therapists, Physician's Assistant	9.5%
Engineer	5.0%
Editor	5.0%
Executive, Administrative, Managerial	20.0%
Non-Health Technologist	5.0%
Production	5.0%

**Single Women with Children:**

**EMPLOYMENT STATUS:**

Full-time employment 100%

**JOB STATUS:**

Permanent employee 100%

**PAYMENT METHOD:**

Hourly wage 50.0%

Salaried 37.5%

Hourly + tips 12.5%

**Single Women without Children:**

**EMPLOYMENT STATUS:**

Full-time employment 69.4%

Part-time employment 27.8%

both 2.8%

**JOB STATUS:**

Permanent employee 83.3%

Temp. and/or On-Call 16.7%

**PAYMENT METHOD:**

Hourly wage 55.5%

Salaried 41.7%

Both 2.8%

**Married Women with Children:**

**EMPLOYMENT STATUS:**

Full-time employment 42.5%

Part-time employment 52.5%

varies 5.0%

**JOB STATUS:**

Permanent employee 87.2%

Temporary and/or On-Call 12.9%

**PAYMENT METHOD:**

Hourly wage 60%

Salaried 35%

Both 2.5%

**Married Women without Children:**

**EMPLOYMENT STATUS:**

Full-time employment 76.2%

Part-time employment 23.8%

**JOB STATUS:**

Permanent employee 81.0%

Temporary and/or On-Call 19.0%

**PAYMENT METHOD:**

Hourly wage 28.6%

Salaried 57.1%

Both 14.3%