

CHALLENGING THE FEMINIZATION OF POVERTY:

*Women in Poverty in the Central Coast Region
of Ventura and Santa Barbara Counties*

A Report by the Central Coast Alliance United for a Sustainable Economy (CAUSE)
Women's Economic Justice Project



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Coast Alliance United for a
Sustainable Economy (CAUSE)
2021 Sperry Ave., Ste. 18
Ventura, CA 93003
(805) 658-0810
fax: (805) 658-0820
coastalliance.com

WOMEN'S ECONOMIC JUSTICE PROJECT (WEJP) WORKING GROUP PARTICIPATORY RESEARCH COMMITTEE

PRINCIPLE INVESTIGATORS

Eileen Boris, *Hull Professor, Women Studies Program
University of California, Santa Barbara*

Marcos Vargas, *Executive Director, CAUSE and
Doctoral Student in UCLA's Department of Urban Planning*

COMMITTEE MEMBERS AND CONTRIBUTORS

Jessica Arciniega, *United Farm Workers*

Priscila Barajas, *Student, Oxnard Community College*

Sue Broidy, *Field Representative for Assemblywoman
Hannah-Beth Jackson*

Linda Chaparro, *Professor, Oxnard Community College*

Maria Cobián, *Intern and Volunteer Development
Coordinator CAUSE*

Socorro López-Hanson, *WEJP Co-chair*

César Hernández, *Outreach Coordinator CAUSE*

Jaqueline Hurtado, *Student Oxnard Community College*

Eileen McCarthy, *Attorney, California Rural Legal
Assistance (CRLA)*

M.L. Peterson, *Member, National Women's Political Caucus*

Elfi Torres, *Student, California State University
at Channel Islands*

Aurora William, *Director, Many Motors*

CONTRIBUTING RESEARCHERS

Florencia Ramirez

Melany De la Cruz

Janet Koehn, Esq.

WOMEN'S ECONOMIC JUSTICE PROJECT

WEJP CO-CHAIRS

Rev. Melitta Haslund (2001-2002)

Socorro López-Hanson (2001-2002)

Aurora William (2002-2003)

Sharon Hoshida (2002-2003)

CAUSE's Women's Economic Justice Project (WEJP) is a research, community planning, leadership development and community/labor organizing project dedicated to the economic empowerment of low-wage working women in the Central Coast Region of Ventura and Santa Barbara Counties. Established in November 2001, WEJP is a direct response to the growing feminization of poverty among low-wage working women in the region. An outgrowth of local campaigns to adopt city and county living wage ordinances and efforts to unionize low-wage women service and caregiver workers, WEJP's formation represents the development of regional movement for women's economic justice. Along with the convening of a regional conference on women's economic justice and publishing a regional report on the state of low-income women, program methodologies utilized by WEJP include public policy formation, participatory research, popular education, leadership development and coalition building in support of grassroots community and labor organizing efforts by low-wage working women.

When someone works for less pay than she can live on – when, for example, she goes hungry so that you can eat more cheaply and conveniently – then she has made a great sacrifice for you, she has made you a gift of some part of her abilities, her health, and her life. The “working poor,” as they are approvingly termed, are in fact the major philanthropists of our society ... To be a member of the working poor is to be an anonymous donor ... to everyone else. As Gail, one of my restaurant coworkers put it, “you give and you give.”

– Barbara Ehrenreich, *Nickel and Dimed* (2000)¹

WHY A REGIONAL STUDY ON THE FEMINIZATION OF POVERTY?

Here in Ventura and Santa Barbara Counties, they work five, six and often seven days a week, yet they can't make ends meet. They labor at backbreaking work, picking our fruit and vegetables, and cleaning our homes, offices and hotel rooms. They care for our children, our sick and elderly. They cook and serve our meals. Increasingly, those doing what we commonly label as women's work don't make enough to pay for groceries, afford decent day care for their own children, make rent payments or receive basic medical care for their families. While most Americans believe that no one who works should live in poverty, poverty among workers—particularly women workers—is greater today than it was in the 1970s. Over the last quarter century, the percentage of women living in poverty across the nation has grown both in absolute terms and in comparison with men.

This growth of women in poverty, sometimes termed the “feminization of poverty,” derives from a number of social and economic factors, including dramatic changes in family structure, economic transformations and shifting government policies, most notably welfare “reform.” During the last two decades, rising divorce rates and numbers of children born outside of marriage have increased single mother households. Furthermore, dramatic changes over the last 25 years in the global and national economy have resulted domestically in the replacement of well-paid manufacturing jobs with employment in the low-wage service sector. Since the mid-1990s, welfare reform further exacerbated the feminization of poverty nationwide by pushing tens of thousands of women into low-wage service sector jobs without health benefits. The current recession, intensified by economic reverberations from the tragedy of 9/11, also have impacted many low-wage working women in the Central Coast region of Ventura and Santa Barbara Counties, particularly those in tourist and other related service sectors.

While these social and economic factors have contributed to the rise in poverty among women, more systemic prob-

lems make women especially more likely to live in poverty. Feminist scholars and critical theorists, for example, connect the structural basis of women's poverty to male dominance and a gender system, which has historically devalued “women's work,” including the labor of care.² Other forms of gender-based power relations, played out through domestic violence and unequal division of household labor, further limit women's position in the labor force. Race also represents another important structural cause of poverty, as women of color and immigrant women find their voices marginalized at the workplace and in the formation of public policy. Anti-immigrant sentiment, when combined with the lack of English proficiency and legal status experienced by many immigrant women, intensifies the economic difficulty facing many low-wage working Latinas in the Central Coast.

The following report, researched and written by the CAUSE Women's Economic Justice Project (WEJP) Participatory Research Committee, represents the first installment of an ongoing investigation to document and critically analyze the conditions of poverty among women in the region. Based on the methodology known as participatory research,³ the project has brought together a diverse group of working women, students, academics and other community and labor activists from Ventura and Santa Barbara Counties under the direction of the WEJP Working Group to study poverty among women in the region as one means of eliminating it and transforming society. The goals of the project are to raise public awareness, impact local public policy, and support local model health and human service initiatives, as well as community and labor organizing efforts designed to empower and lift women and their families out of poverty. The report is broken into six sections: Defining Poverty, Indicators of Women in Poverty in the Central Coast Region, Women and Low Wage Work, Women and Welfare Reform, and Women and Health. The report concludes with a series of policy, community development, organizing and research recommendations.

The CAUSE WEJP Participatory Research Committee developed as part of the WEJP Working Group in November 2001. The research committee's mission was to draft this preliminary report for release on International Women's Day, March 8, 2002, and to serve as a basis for discussion the following day at the WEJP's regional conference, Women Working for Economic Justice, at the University of California Santa Barbara. With the plan to continue the research project year round and to produce a more extensive report by International Women's Day in 2003, the research committee has compiled a significant amount of social and economic data, laying the groundwork for future study. As research gaps are filled and more information is compiled and analyzed, this report will serve as a resource for local community and labor initiatives, while also standing as a living document and testament to the ongoing struggle for human rights and economic justice being undertaken by working women in the Central Coast region.

FEMINIZATION OF POVERTY

Diana Pearce, former Director of the Women and Poverty Project of Wider Opportunities for Women, coined the term "feminization of poverty" in 1976 after observing that two-thirds of the poor in the U.S. were women over the age of 16 and that women's economic status had declined from 1950 to the mid-1970s. Female-headed households, she noted, had formed a larger and larger percentage of the poor. This decline took place even though more women had entered the labor force in those years. Pearce blamed the feminization of poverty on the lack of government support for the nation's growing number of predominately White divorced single women. She argued: "for many the price of that independence has been their pauperization and dependence on welfare."⁴

The concept of the feminization of poverty has served to illuminate the multiple social and economic factors contributing to women's poverty, including the significant gender gap between women and men in pay. Numerous studies clearly indicate that even when doing the same work, women make less money than men. 1998 Census figures showed that nationally, men's median earnings were nearly \$37,000, while women's earnings were less than \$27,000. Thus women made 73 cents for every dollar a man earned. Other research has highlighted the degree to which women are more vulnerable to poverty and disproportionately suffer its effects. For example, women shoulder the bulk of child rearing and housework, even in families where both the husband and wife work full-time. In short, women are time poor.

Critics of the feminization of poverty thesis contend that the idea that women experience poverty differently or to a

greater degree than men is hardly new. They argue that women's poverty merely was ignored; only changing demographics (single parent families; female-headed households) have made poor women more highly visible and more easily counted. Other critics point out that the concept is based on the increase in poverty experienced by White women as a group, while African American and other women of color always have been poor.

For example, despite California's unprecedented economic growth throughout the late 1990s, the proportion of low-income women without health coverage rose between 1994 and 1998, from 32 to 35 percent.⁵ At the same time, there was a decrease in the number of women enrolled in government sponsored health coverage (i.e. Medi-Cal). Although coverage rates have eroded for all low-income women, women of color, single mothers and immigrant workers have been particularly hard hit.⁶

While recognizing these important critiques, the WEJP Participatory Research Committee still finds the concept of the feminization of poverty powerful for studying conditions in the Central Coast region. Despite origins in the increase in White women's poverty, the term today illuminates the intensification of poverty among immigrant women, Latinas, African-Americans, Asian-Americans and other women of color. Increasingly, it is women of color who experience the devastating effects of poverty in our region, and who, because of this region's changing demographics, play an important role in the development and future sustainability of our regional and state economy.

CRITIQUE OF CURRENT POVERTY STANDARD

The development of public policy and other community and labor-based initiatives to address poverty require standard and accurate measurements of the extent of the problem. As a consequence, a growing number of policy researchers and advocates for the poor, working families, and women have raised concerns over the inadequacies of the current official poverty standard to provide a true picture of poverty in cities and regions around the country. Such measurements are important because they define eligibility for needed services. In an effort to expand eligibility of some federal and state programs to those truly in need, some programs have increased income eligibility as a percentage of the federal poverty threshold. For example, Medi-Cal eligibility runs up to 200 percent of the federal poverty level, and children, whose family income runs as high as 250 percent of the poverty level, can qualify for Healthy Families.

Today, to be poor is to lack adequate income to pay for basic needs, such as food, clothing and shelter. Poverty is also seen as a family attribute. In other words, if a family is classified as poor, all members of that family are poor. To determine whether or not a family is poor, the Census Bureau adds the income of all the members of the family and divides by the “need standard” or “poverty threshold” for a family of that size.

Mollie Orshansky, an economist at the Social Security Administration, devised the method for determining the “poverty threshold” in 1964 on the basis of information from a 1950s expenditure survey. The information indicated that in a family’s budget approximately 30 percent was spent on food. Her methodology consisted of determining the cost of these “basic needs” by multiplying by three to gain the figure a family needed to live at the “poverty threshold.” Today the federal poverty standard for a family of four is \$17,463. Annually these figures are adjusted to reflect the cost of living; however, the basic means of determining the “poverty threshold” has been largely unchanged in the past 40 years.⁷

The National Economic Development Law Center and the Equal Rights Advocates, a San Francisco-based women’s law center, point out several weaknesses with the current federal poverty standard:⁸

1. It does not allow for costs of employment, particularly child care.
2. It does not allow for the cost of health care.
3. There is no adjustment for geographic differences in cost, especially housing.
4. The standard lacks any mechanism by which it can be updated to reflect revised understanding of what is necessary, such as telephones.
5. There is no allowance for the impact of income taxes and tax credits.

A major problem with the current method of determining poverty comes from its reliance on a single national threshold that does not reflect local standards for the level of income required for a family not only to consume, but to participate in social life. In recent years there has been a movement toward using relative thresholds to measure poverty.⁹ One method defines the poverty threshold at one-half of the median family income.¹⁰ By this standard the relative poverty level in 2000 would have been \$26,347 for a family of four in California. This form of relative poverty measure measures the income of low-income families against that of median-income families.

While an advantage of the relative poverty measure described above is that it changes with social norms (as measured by the income of median-income families), one criticism of the measure is that in prosperous times, even if the incomes of low-income families grow, relative poverty could still rise if income at the median grows faster.¹¹ This seems to be the case in California and in the Central Coast Region, where income gaps between those in the bottom of the distribution and those in the middle and top have grown substantially over the last three decades. One alternative is to define a poverty threshold that varies across regions, reflecting local prices. One suggested regionally-

adjusted poverty level is to use the fair rental price of a two-bedroom apartment. From this methodology it is calculated that an average regional poverty threshold for a family of four in California is \$19,447 in 2000 compared to \$17,463 in the rest of the nation. The regionally adjusted poverty rate in California in 2000 was 15 percent, significantly higher than the unadjusted rate of 12.9 percent.¹²

Another proposed standard is the Self-Sufficiency Standard (SSS), developed by Pearce. Unlike the federal poverty standard, the SSS attempts to take into account the overall cost of living as it varies both by family and geographic location. The SSS calculation therefore includes childcare costs, food, transportation, medical, clothing, other miscellaneous expenses, taxes and tax credits. The National Economic Development Law Center publishes this standard annually for states and counties nation-wide. In 2000, the SSS for one adult with infant and preschooler was an hourly wage of \$20.43 for Ventura County and \$16.63

for Santa Barbara County (including both north and south Santa Barbara County).¹³

While there is no single, objectively preferred method of measuring poverty, it is clear that the generally used federal poverty threshold is inadequate, and at a minimum one or more alternative methods should be adopted as measures of poverty. The relative and regional poverty standards, and the SSS standard, represent important efforts to begin to reform the current system of poverty measurement. The current threshold income is so low that even with government assistance most poor families are unable to afford even the basic necessities, such as decent housing, transportation, healthcare, and safe and dependable child care. As advocates such as Diana Pearce have stated in relation to the Self Sufficiency Standard, government needs to raise its own standard to that of a standard by which people can support themselves and not be dependent on government assistance.

RECOMMENDATION

Given the inaccuracies in the current federal poverty threshold as a measurement of poverty, an alternative poverty measurement must be sought. It is therefore recommended that a local meeting be convened of university policy researchers, service providers, planners and policy advocates for the purpose of adopting one or more poverty measurements for local policy use, with an emphasis being placed on alternative methodologies currently being used in other regions in the state and nationally.

POVERTY AMID AFFLUENCE

To the casual observer, the Central Coast appears as a region of affluence and expanding prosperity, marked by the cosmopolitan lifestyles of Montecito's wealthy, the hill top country club communities of Camarillo, the high income suburbs of Moorpark's Peach Hill and Westlake Village. But economic reality for a significant sector of the region's residents is quite different. Despite continued economic growth, poverty remains a significant problem in Ventura and Santa Barbara Counties. While the poor consist of both women and men, and households representing all of the region's racial and ethnic groups, it is clear that Latinos, African-Americans, and immigrants, especially women from these groups, as well as households headed by women, are those most likely to be living in poverty in the region. Furthermore, unlike previously perceived characteristics of the poor, the majority of poor families in California and in the Central Coast region are the employed working poor, with at least one member of the household employed toiling at one or more full or part-time jobs.

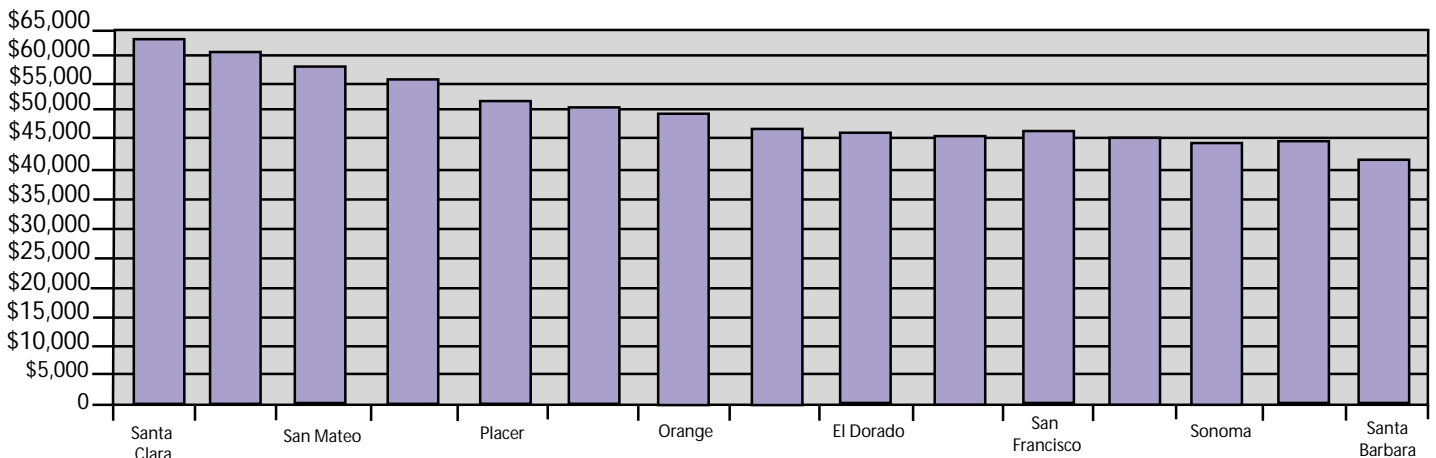
In the counties of Ventura and Santa Barbara median household incomes tell two divergent stories. The first is one of affluence. The average annual household incomes for Ventura and Santa Barbara counties in 1999 were \$55,521 and \$43,464 respectively. Ventura County is the sixth and Santa Barbara is the fifteenth highest median annual household income out of the 58 counties in the state (refer to Figure 1). The high median incomes in these two regions can be attributed to several variables, including a strong economy in the 1990s and an increase in high-tech and bio-tech jobs in the region.¹⁴ Median incomes are indicators of the financial viability of local residents. Higher median incomes often translate to higher prices for inelastic goods (goods that are necessities), such as housing and childcare. But the statis-

tics that follow clarify that a large and growing number of Ventura and Santa Barbara County residents are well below the regional household median income and find it exceedingly difficult to make ends meet.

The California Budget Project (CBP) report, "Making Ends Meet: How Much Does It Cost to Raise A Family in California?", found that in Region IX, which includes Ventura, Orange, Riverside, and San Bernardino counties, \$50,993 is needed annually to survive. This translates to a monthly income of \$4,249,¹⁵ or 80% more than two-full time minimum wage earners and 18% more than two living wage earners.¹⁶ This leaves a single head of household earning a full-time income at minimum wage far from the monthly survival figure reported by the CBP, 73% below \$4,249. With public policy at the federal and state levels pushing to move families (overwhelmingly single female headed households) from the welfare rolls into the market place, we can begin to see the negative implications at the individual family level for household heads earning minimum wages who struggle to stay afloat in the Ventura and Santa Barbara regions.

In the City of Santa Barbara, social justice advocates have examined the cost of living in greater detail. After calculating health care, child care, food, utilities, taxes, city bus transportation, and housing, a single parent with two children must earn \$38,676 a year, and a couple must earn \$51,780. For a single parent household, the cost of meeting basic expenses is 176% higher than the minimum wage and still 52% higher than the proposed local living wage standard of \$12.25 per hour. For a household with two wage earners, basic expenses are still 85% above two full-time minimum wage jobs and \$76 or 1.6% higher than two living wage jobs (see Figure 2).

Figure 1
California Counties Ranked by Highest Median Household Income (1998)



Source: US Census Bureau, County Estimates for Median Household Income for California (1998)

Figure 2:

Monthly Living Expense Calculations for the City of Santa Barbara (Figures for 2001)

Expenses	Single no child w/health benefits	Single no child no health benefits	Single 2 children w/health benefits	Single 2 children no health benefits	Couple 2 children w/health benefits	Couple 2 children no health benefits
Rent	\$1070 (1 bed)	\$1070 (1 bed)	\$1070 (1 bed)	\$1070 (1 bed)	\$1497 (2 bed)	\$1497 (2 bed)
Util/Misc.	310	310	310	310	350	350
Food	275	275	380	380	580	580
Health	0	175	0	245	0	380
Taxes	300	300	300	300	530	530
Childcare	0	0	858	858	858	858
Trans(bus)	60	60	60	60	120	120
Total exp.	\$2015	\$2190	\$2978	\$3223	\$3935	\$4315
Worked	173 hours	173 hours	173 hours	173 hours	346 hours	346 hours
Wage Needed	\$11.65	\$12.65	\$17.21	\$18.63	\$11.37	\$12.47
Income Needed	\$24,180	\$26,280	\$35,736	\$38,676	\$47,220	\$51,780

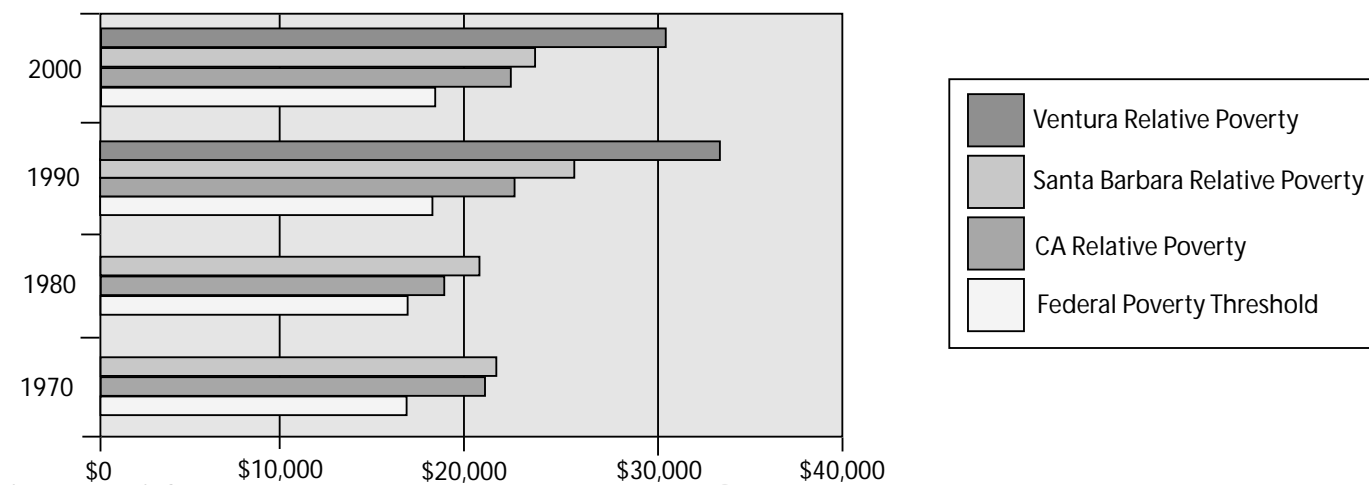
Source: SB Coalition for a living Wage Research Committee, UCSB Economic Forecast, The Self Sufficiency Standard for California.

But, as the previous section discussed, the current Federal Poverty level does not begin to capture regional economic conditions. A growing movement of policy makers, researchers and advocates agree that the Federal Poverty Threshold that uses a food basket, multiplying by three and adjusting it to the annual rate of inflation is overly simplistic. As Figure 3 illustrates, the Federal Poverty Threshold has remained constant while the median household income has increased substantially. When using the Relative Poverty Threshold, that takes the regional median household income and divides by two, we see that far more people fall below the poverty level. For example, using census income data for 1990, an estimated 18.4% of households in the Santa Barbara region fall below the Federal Poverty threshold, versus 34% in the same year using the Relative Poverty measure.¹⁷ Since the FPT determines who receives government assistance and subsidies, its measurement has huge implications for local families.

The Relative Poverty measure is arguably more accurate than the Federal Poverty Threshold since it uses regional income data, but unlike the Self-Sufficiency Standard or the CBP, it does not adjust for annual regional prices of essential goods required for a family including housing, child care, transportation, food, etc.

For several reasons, including the loss of high paying manufacturing jobs and increased skill demands, working full-time no longer secures self-sufficiency. As a result, these factors, combined with the growth of the low-paying service industry, have increased the numbers of the working poor. In the Central Coast region the working poor work in the fields, hotels, restaurants, daycare centers, retail outlets, board and care facilities and in our homes providing services from gardening to the care of our children, sick and elderly. The Public Policy Institute of California reports that from 1980 to 2000, the number of California's poor families,

Figure 3: Poverty Thresholds for Ventura and Santa Barbara County, 1985-2001, in constant 2002 dollars



Sources: US Census

where at least one member worked more than 1,500 hours per year grew from 23 to 41 percent. In 2000 another 25 percent of families had a worker employed part-time (200-1,500 hours).

In the regions of Ventura and Santa Barbara it is clear that the working poor cannot afford to purchase the basic goods needed for survival, including the most basic housing. In a national study reported by UCSB Economic Outlook (2000), Ventura County ranked 18th on a list of the least affordable housing markets for a metropolitan area. "Too High a Price, Affordable Housing Study 2000-01," an affordable housing study published in 2001 by the League of Women Voters of Ventura County, concludes that lack of affordable housing is one of the major barriers to being able to support one's family. The range of rent in Ventura County for a two-bedroom apartment is from \$600-3,000 per month with the average at \$1,261.¹⁸ In the Santa Barbara region, the average is higher at \$1,438, with a range of rents from \$700-3,300 per month. The negative implications of high housing costs for the Ventura and Santa Barbara regions are felt by the working poor (who are more often than not women and children), in the form of crowded, unsafe housing conditions.

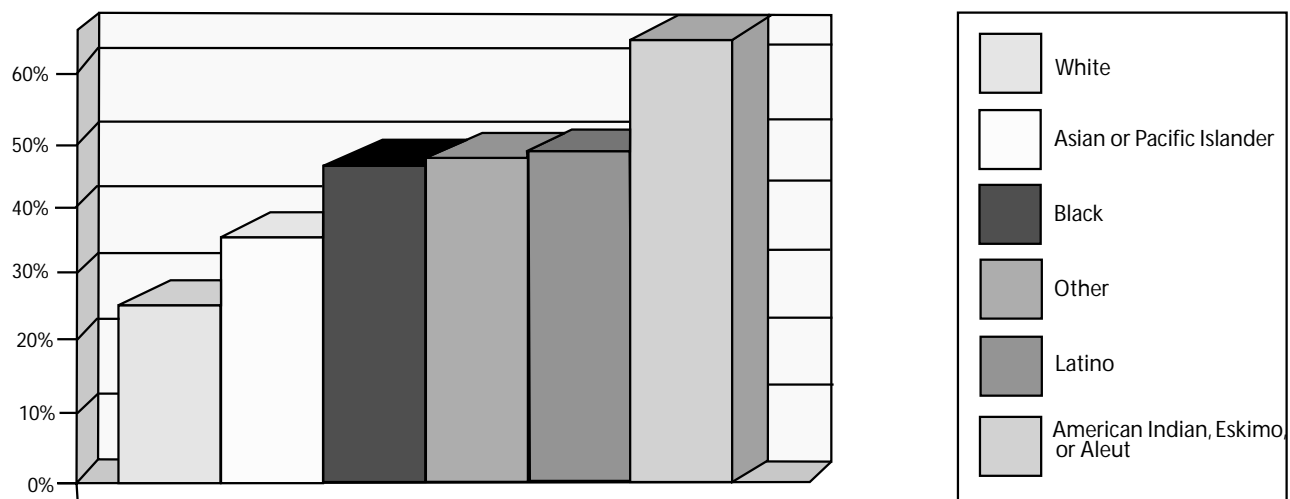
Poverty is spread unequally. In the Ventura and Santa Barbara regions, certain groups are more susceptible to poverty than others. Women are particularly susceptible because they experience a pay gap, earning less than men. According to a report released by the U.S. Department of Labor, in 1999 women's median weekly earnings were 76.5% of men's (see Women and Low Wage work for a more in depth discussion). Furthermore, in California, female head of households experience poverty at a much higher rate than their married counterparts, with 37% in 2000 living in poverty versus 12% for the married. But it is

important to note that poverty has increased among married couples by 5% since the late 1970s.

The poverty of mothers and families directly affects children. In 2000, almost 19 percent of children in California were poor, compared to about 16 percent for the rest of the nation. According to county data, in 1997 41% of Santa Barbara children and 35.4% of Ventura County children were living under the federal poverty level. And of the 14,966 individuals receiving CalWorks or AFDC in Ventura County, 11,377 (76%) were children.¹⁹ Of children living in poverty in Santa Barbara County, 45% lived in households headed by a single woman and 48% in households headed by a married couple, which suggests that race/ethnicity, immigrant status and socio-economic level also shape these rates of poverty. Not surprisingly, the region's poor children are often segregated based on income and race into sub-regions and enclaves throughout the Central Coast. For example, 1997 county school district data indicates that in the Santa Barbara City School District, 54% of children were living in poverty. In contrast in northern Guadalupe, where 88% of the population is Latino, 100% of the public school children were living below the federal poverty line.

According to U.S. Census data for the Santa Barbara region, people of color experience poverty at a much higher rate than their White counterparts. As the table below illustrates, 46% of all households that are of Latino origin earned less than \$25,000 a year, below the Relative Poverty Threshold, in contrast to Whites at 27%. What is apparent with these statistics is that families of color experience poverty at a much higher rate. This disparity among ethnic groups stems from several factors including discrimination, language barriers, and unequal access to education and information.

Figure 4:
Percent of Households Earning Less Than \$25,000 in the Santa Barbara Region By Race (1990)



Source: US Census (1990)

RECOMMENDATION

While we often view poverty as a national and global problem, people at the local level feel its effects in large part because of regional economic changes. With the continuing devolution of state and federal governments and dismantling of this country's long standing social safety net, county and city governments are increasingly finding themselves at the front line in the fight against poverty. Reflecting this trend, recommendations in this report focus on local policy initiatives as well as local responses to federal and state policy. However, good policy and effective policy advocacy requires accurate and compelling data. Therefore, for this and future research, we feel it imperative to establish accurate poverty indicators for generating policies to improve the standard of living of local residents in Ventura and Santa Barbara counties. Furthermore, poverty indicators that are more representative of the local economic outlook will assist in directing and/or re-directing resources to the groups and sub-groups most in need. To better inform future research and ultimately local public policy and economic development activity, we recommend that the participatory and collaborative research efforts of the Women's Economic Justice Project continue to collect regional data regarding income, gender and ethnicity. More specifically we recommend that the WEJP participatory research project include an updating of local and regional poverty data by incorporating 2000 census data available in the later part of 2002.

WORKING WOMEN AND THE EXPANSION OF LOW-WAGE WORK

Over the past decade, California and the economies of the Central Coast region have changed in striking ways, with profound effects on the lives of working families and with particular implications for low-wage working, specifically immigrant, women. This economic restructuring—along with social-economic factors, such as gender-based wage inequality and occupational segregation—has resulted in an increase in women entering the labor force as low-wage workers and, in turn, joining the growing ranks of the region's working poor.

ECONOMIC RESTRUCTURING

While the region's economic expansion has generated enormous wealth for many firms, it has not significantly increased the income of working families. Rather the new structure of the state's economy is creating disturbing trends that threaten these families' well being. In *Walking the Lifelong Tightrope*, Working Partnership USA describes these trends as growing insecurity and volatility, divergent paths in the employment structure, and growing income inequality.²⁰ We go on to explain how these trends can be seen in the Central Coast region.

• Growing Insecurity and Volatility:

Increasingly, firms need to innovate, responding rapidly to technological and economic change and taking advantage of new opportunities. This "competition by innovation" has created high levels of insecurity in employment for large sectors of the workforce, including employees within high-tech industries, such as biotechnology, which represent an important growth sector in Ventura County. Technological innovations in the region's agricultural sector, and the shift from direct employment by growers to workers employed by farm labor contractors, has also increased job insecurity

among agricultural workers. In these and other growth sectors, such as service and retail, there has been a rapid increase in the number of workers employed in temporary, contract or other forms of contingent employment. Many other workers regularly lose their jobs and have difficulty finding new ones.

• Divergent Trends in the Employment Structure:

A growing gulf is appearing both between certain sectors of the economy and within sectors. First, there is an expanding disparity between high wage industries with a global market (such as technology firms) and industries that mainly serve local markets and primarily pay low wages. Janitors, home-health care workers and waitresses, while an essential part of our new regional economy, fall in the later category. Secondly, there is increasing disparity within economic sectors. For example, while full-time workers in many high-tech sectors may have high incomes and relative job security, workers in sub-contractor firms in the same sector earn low wages and experience much employment instability.

• Growing Income Inequality:

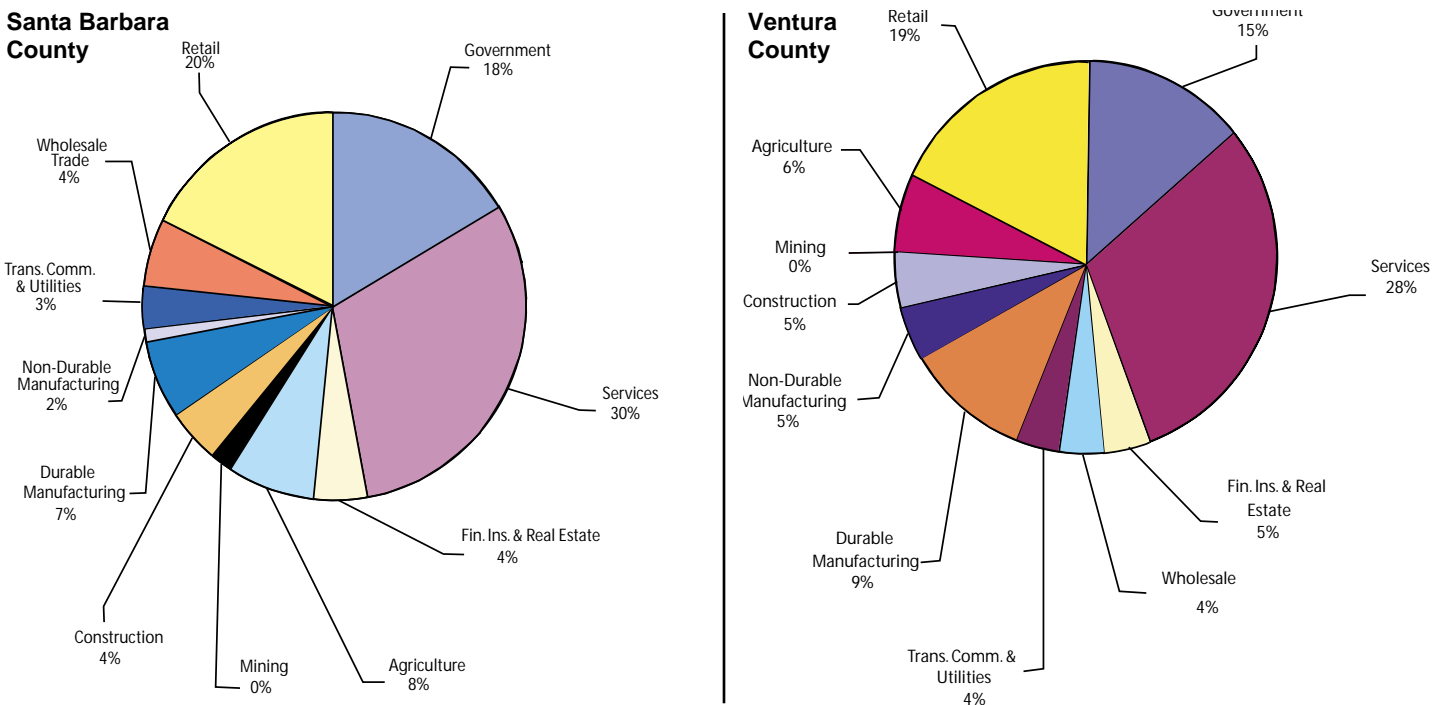
For California the factors outlined above, as well as changing demographic characteristics of the workforce, have resulted in growing income inequality. For the most part, this expanding income gap is not occurring due to wage increases at the top of the labor market, but rather results from declines in wages (in real terms, adjusted for inflation) for workers at the bottom and middle of the labor market spectrum. Locally, jobs where workers have seen the greatest real decline in their wages over the last decade have been in agriculture and in the services sector, from janitorial and home care to clerical work. Since this inequality grew during the strong economic recovery of the later half of the 1990s, it is clear that economic growth alone does not raise the incomes of those at the bottom.

REGIONAL LABOR MARKET

Low-wage sectors largely dominate the regional economies of the Central Coast. According to the 2000 annual average employment statistics, services, retail trade, government and manufacturing dominated Ventura county's total employment (293,800). Services accounted for the largest share of jobs in Ventura County (81,600), composing nearly 28 percent of all employment; retail trade made up 17.5 percent (51,300), government comprised 15.2 percent (44,600) and manufacturing accounted for 14 percent (40,900). Agriculture constituted another 6.7 percent (19,600).²¹ When combined, the service and retail sectors amount to most of Ventura County's private sector employment at 45 percent of the county's total jobs. Similarly, 57 percent of all of Santa Barbara County's employment clusters in agriculture, retail and service sectors.²²

The growth in these predominately low-wage sectors is expected to continue. Despite the current recession, economic growth in the Central Coast region of Ventura and Santa Barbara Counties, as derived from Gross County Product (GCP), has exceeded that of the State of California, with future growth expected to outpace most of the state's regional economies in the coming years. Among the three counties of Ventura, Santa Barbara and San Luis Obispo, Ventura's economic growth rate has been the greatest over the last six years, except in 1997. Even in 2001, a year of recession, Ventura County's real economic growth rate was exceptionally high at 6 percent.²³ While Ventura County's biotechnology sector accounts for much of the region's growth, actual growth in employment continues to be in the predominately low-wage service sector (including retail and tourist industries).

Figure 5 :
2000 Employment Distribution for Ventura and Santa Barbara Counties



Source: Economic Outlook 2001: Santa Barbara County and Ventura County, published by the UCSB Economic Forecast Project. Santa Barbara

Figure 6
Service Sector Job Growth Central Coast Region of Ventura and Santa Barbara 1994 to 2001

County/Region	Service Sector Job growth 1994-2001	Total Job growth 1994-2001	Percent of Service Sector Job growth of total job growth
Ventura	21,100	48,750	43
Santa Barbara	20,502	28,875	71
Total Central Coast Region of Ventura and Santa Barbara Counties	41,602	77,625	53

Source: Economic Outlook 2001: Santa Barbara County and Ventura County, published by the UCSB Economic Forecast Project. Santa Barbara

OCCUPATIONAL SEGREGATION

These changes in the regional labor market have provided little opportunity for low-wage working women to move themselves from the bottom end of the income scale to the middle or top end. The sectors with the greatest job growth in recent years have been predominately low-wage service and retail sectors, including food servers, retail salespersons and home health care workers. These sectors also represent high female to male ratios and high percentages of part-time employment. The average salary for workers in the retail trade, services and agriculture in Ventura County is \$21,124, \$32,761 and \$20,855 respectively. Figure 6 indicates the high degree to which part-time workers and women disproportionately hold such low-wage jobs.

This labor market phenomenon, in which women are more likely than men to be paid low wages, also occurs nationally. Nationwide women account for 48 percent of the labor force, and 59 percent of those workers making less than \$8 per hour. Studies indicate that where employers believe masculine traits are required for the job, higher salary and prestige are assigned to it, whereas when a job requires "female" traits, it is lower-paid and less prestigious. This belief may stem from the misperception that predominately female jobs require less competency and are easier. This is particularly true in those employment sectors categorized as "caregiving," including child care providers, in-home supportive service (IHSS) workers and Certified Nursing Assistants (CNAs).

While most would agree that the safety of our children is a high social priority, those workers responsible for their care are generally at the bottom of the income scale. According to a 1996 California study reported in the 1998 Little Hoover Report, child care providers in private, for-profit programs were paid an average of \$8.50 per hour, which is equal to an annual salary

range of \$14,964 - \$17,544. Less than one-third of these employees received health benefits. According to a 1997 occupational study of child care workers, the average wage of direct employment in Ventura County's licensed child care establishments was about \$16,800 annually, or \$8.40 per hour for teachers and assistants. This annual wage is 11 percent higher than California's statewide average wage of \$14,940 (\$7.47/hour), but is still in the bottom quartile of occupational wages.

Women who care for our elderly and ill are particularly vulnerable to poverty. There are 1,700 IHSS workers in Ventura County, 90 percent of whom are women, of which nearly 100 percent are also mothers. IHSS workers provide in-home care to the region's growing elderly population, while also serving the infirm, including those with HIV. Currently, IHSS workers in Ventura County earn an average of \$6.75 per hour, without health benefits. In Santa Barbara there are over 1,800 IHSS workers (1,600 independent providers and 225-235 contract providers), making an average of \$7.11 per hour.²⁴

CNAs, the majority of whom labor in hospitals, make up approximately 2.1 million of paraprofessionals nationwide. Eighty-six percent of CNAs are women. A 2000 survey of CNAs in the Tri-County region of Ventura, Santa Barbara and San Luis Obispo aligns with national figures in that 85 percent are women. Of this group, 50 percent are Latino(a), 23 percent Filipino(a), 12 percent other people of color, and 23 percent White. Though a skilled caregiving labor force in one of the fastest growing paraprofessional sectors, CNAs make an average of only \$10.90 per hour without health coverage. Despite this, 89 percent of the CNAs surveyed locally indicate that they intend to continue working in the profession because they "feel responsible for their residents."²⁵

Figure 7
Occupations by Wage, Percent at Part-Time Status and Gender

Occupation	Wage range Three years with firm	Median Wage Three years with firm	Percent part-time	Gender Ratio Female to Male
Food Servers (waiters and waitresses)	\$5.75 to \$25.75	\$5.75	67%	70% to 30%
Retail Salesperson	\$6.05 to \$10.00	\$7.50	52%	61% to 39%
Home Care Aids	\$6.00 to \$13.00	\$8.36	75%	80% to 20%
Housekeeping Cleaners	\$5.45 to \$8.00	\$6.25	27%	91% to 9%
Home Health Care Workers	\$6.25 to \$20.00	\$9.38	41%	87% to 13%
Childcare Workers	\$5.78 to \$10.50	\$8.00	56%	83% to 17%
Computer Engineers	\$14.08 to \$33.56	\$21.58	2%	29% to 71%

Source: Ventura County Workforce Development Division Chief Executive Officer

WAGE INEQUALITY

While the gender wage gap between women and men nationally and in California has been reduced slightly, the gap remains significant. California's ratio of female median earnings to male median earnings increased from less than 50 cents on the dollar in the early 1970s to about 70 cents in the late 1990s. One factor that has contributed to closing this gap has been the increase in the proportion of women employed full-time and year round, which expanded from 53 percent in 1972 to 64 percent in 1998.²⁶ However, as was discussed above, continued growth in the region of sectors with high levels of contingent and contract work may make full-time employment increasingly elusive for many working women. Furthermore, while the overall earning gap in the state has decreased since the early 1970s for all workers from 39 to 24 percent, when adjusted for personal characteristics, such as race and education, the gender gap still remains significant. Some researchers suggest that gender income inequality is therefore more significantly tied to gender discrimination.

With Latinos(as) continuing to make up the greatest percentage of this region's low-wage workforce, it is clear that race continues to play a significant role in poverty among workers. From the early 1970s to the late 1990s, the unadjusted "Hispanic/White" earning gap grew from 28 percent to 45 percent.²⁷ While factors include lower levels of education and experience, as well as other personal characteristics, a sizeable increase over time in the earning gap between Latinos(as) and Whites is in part due to the growing number of Latino(a) immigrants.

Women immigrants, both documented and undocumented, participate in and contribute significantly to the California and the Central Coast economy. Despite this, a disproportionate number are concentrated in the lower end of the labor market. While education, English proficiency and legal status are important factors determining economic assimilation for many immigrants, research also indicates that racial and anti-immigrant discrimination also play a role.²⁸ Pronounced anti-immigrant sentiment, even before 9/11, has immigrants feeling increasingly insecure, making them more vulnerable to abuse. Other gender related issues, such as cultural perceptions of women's roles and responsibilities both in the workplace and in the home, as well as workplace gender discrimination and harassment, make moving up the economic ladder particularly difficult for immigrant women.

ACCESS TO INFORMATION REGARDING LABOR RIGHTS

For a significant portion of the labor force, a direct connection can be made between the lack of workers' knowledge of their rights and the wage, benefits, safety and other workplace abuses they experience. Numerous studies indicate that immigrant women working at low-wages are particularly uninformed regarding their legal rights in the workplace. This appears to be a function of several factors including lack of education, lack of English proficiency, lack of time, and lack of resources. This comes at a time in recent years where the state and federal government have put in place several important workplace provisions affecting families, particularly women. However, those most in need of protection have not received information regarding these reforms.

- **Discrimination, Retaliation and Harassment.** Despite the fact that all such forms of discrimination in the workplace have been illegal for many years, women still lack access to adequate information regarding their rights to be free from discrimination on account of gender, pregnancy, disability, age, national origin/ethnicity/race and parental status. This lack of information can lead to loss of employment, loss of advancement opportunities and lack of access to well-paying positions.

One group who are especially vulnerable in this respect are female workers over the age of 50. Statistically, those at that age are more likely to lose a job, will take longer to find replacement work, and will be rehired at lower pay than a male worker of the same age and experience. This results in a worker less able to care for herself in retirement, with resulting lower social security benefits, less pension and 401k income, and higher self-borne medical costs. Age discrimination and its effects are particularly acute among women, especially those who have labored in low-waged jobs throughout their lives.

- **Wages and Hours.** Women in the low-wage workforce lack thorough and accurate information regarding their rights to overtime, paid breaks and even minimum wage. Many times, ignorance of these rights extends to the human resources departments of sizable employers. A low-wage office worker who doesn't know she's been misclassified as exempt from overtime, and who as a result is forced to work unpaid overtime at the employer's pleasure, sacrifices valuable pay that would benefit herself. If she has a family, she loses valuable time that could be spent nurturing her children or engaging in chosen activities.

- **Pregnancy/Childbirth Rights.** California has some of the most favorable legislation in the country regarding the rights of pregnant workers and new parents. Yet the vast majority of the time, those eligible fail to claim these valuable benefits. A pregnant worker or new mother who is forced to quit her job, or not reinstated, loses not only her pay, but also her insurance coverage for herself and her child, at a critical stage in the infant's life.

- **Family Leave.** California also has had some form of family leave for even longer than the federal legislation, which allows workers time off to care for both themselves if ill or injured family members as well as for newborn or newly adopted children. But even experts and professionals poorly understand this benefit. It is almost impossible for workers in need of this information to obtain accurate information about their rights.

Equally important, family leave is not universally available. Most employers in Santa Barbara and Ventura Counties remain uncovered by the FMLA or the California Family Rights Act (CFRA), because they are small (fewer than 50 employees at any given site). Legislation is pending to improve coverage, but this does not help many women caught between staying on the job and caring for a seriously ill child. Second, family leave need not be paid. Unless the worker has a financial support system to rely on during the leave, she may have no alternative but to continue to work, despite her entitlement to and availability of the leave. Proposed legislation may lead to paid family leave in California.

- **Workplace Safety.** Special needs attendant to women's health and well-being are provided for in the federal and California OSHA laws. Again this information is not disseminated to women workers in a way that is meaningful. Women, for example, may be told that they cannot have access to jobs working with equipment or chemicals deemed "dangerous" to their safety or reproductive health; the answer is elimination of the danger, not limitation of access to the higher paying jobs.

- **Workplace Violence.** After the home, the workplace is the second most common site for violence against women. These threats come from co-workers, but also from domestic partners or ex-partners. Women have the right to safety there, and employers have the statutory right to seek restraining orders against persons who pose a threat to their employees. Most don't know that workplace violence increases the possibility of a women worker losing her job and thus becoming even more vulnerable to assault.

- **School Demands.** California has generous laws governing parents' rights to take time off from work to attend to the school needs of their children, including the right to take time off without discipline in order to volunteer at their child's school. This is not commonly known.

- **Other Rights Impacting an Employee's Political Participation.** This same population is generally unaware of the right to take time off to vote and to attend jury duty. As a result, they don't vote. They don't appear for jury duty. This leads to an "elitization" of the jury pool and the voting population, all because of a lack of information.

The legal rights of workers are within the purview of a maze of state and federal agencies. The rules and regulations change frequently. Even the experts are sometimes at odds over interpretation and enforcement of these rights. There is not a single place where a worker can find out about her various workplace rights. Add to this the legal issues regarding housing discrimination against women with children, educational rights of children with special educational needs, and other similar issues, and it becomes impossible for workers, in particular low-wage women workers, to access, quickly and efficiently, the information they need to enforce their workplace rights. In lieu of collective bargaining and union defense of these rights, workers have only the law on their side but lack means to force their employers to abide by the law.

UNIONIZATION

A combination of worker struggles and changes in the labor law created the conditions for the emergence of a powerful trade union movement during the Great Depression of the 1930s. Union density grew fivefold between 1933 and 1945 and reached a peak in 1953 at 35 percent of the workforce. Subsequent deindustrialization, unfavorable interpretations of the law, and employer counteroffensives have decimated union numbers during the last few decades, especially outside of public employment. However, under a revitalized labor movement, unionized workers in California grew slightly in recent years, thereby making unions once again an increasingly viable means of improving the income of low-wage workers, expanding health coverage and improving workforce safety, as well as giving workers a voice in negotiating other work related issues with employers.

Today union workers continue to receive significantly higher wages than non-union workers. The typical full-time worker covered by collective bargaining made approximately \$720 per week in the late 1990s. That is slightly over \$37,000 annually, if she or he were to have worked the full year.²⁹ In 1997, the average hourly wage for all unionized workers in the private sector was \$16.80 – a full 20 percent more than the \$13.93 hourly wage earned by non-union employees.³⁰

For women and people of color, unionization has provided even more significant improvements in wages. Nationally, for women, the median annual union differential (the amount over a nonunion wage) is \$7,488 while for men it is \$6,188. For African-American workers the union differential is \$8,320. For Latinos, it is \$10,764, which is more than the annual pay of a minimum wage worker.

While union membership has been on a 30 year drop, around the end of the 1990s, unions in California began showing signs of revitalization. After many years of decline, union membership rose from 2,154,000 to 2,286,000 in 1999, and for the first time in 30 years, the percentage of the California workforce that is unionized grew slightly to 16.6 percent, compared to 12.1 percent nationally.³¹ Most of these union victories have occurred in low-wage sectors, particularly in those sectors dominated by women workers.

The organization of 74,000 homecare workers in Los Angeles County in 1999 was by far the biggest organizing victory of recent decades. Other important California union victories included the Service Employees International Union's (SEIU) now famous "Justice For Janitors" campaign.

While significantly overshadowed by union organizing activity in Los Angeles County, several unions in the Central Coast region of Ventura and Santa Barbara Counties have undertaken important organizing campaigns, with particular implications for low-wage working women. Organizing campaigns by SEIU – Local 998 in Ventura County and the United Domestic Workers (UDW) in Santa Barbara County are targeting IHSS workers in the region. The United Auto Workers (UAW) are organizing approximately 1,200 teacher assistants at UC Santa Barbara., while staff unions there are mobilizing together to improve their wages and decision-making in the workplace. The United Farm Workers (UFW) are also expanding their local efforts, concentrating on the mushroom workers employed at Pictsweet.

While there are expectations for expanded union organizing activity in the Central Coast region, it will require local unions to overcome one of their most significant barriers to union organizing – resources. Labor organizing is costly, time consuming and slow. While the nation's largest international labor federation, the AFL-CIO, has stated their commitment to dedicate greater resources to organizing, for small regions like Ventura and Santa Barbara Counties the resources needed to undertake such campaigns are severely limited. Where union federations and labor councils, like the Los Angeles County Federation of Labor, are able to direct much of their dues-generated budget to assisting local organizing, this region's Tri-Counties Central Labor Council must spread its significantly smaller budget to cover a much more dispersed region. New community/labor collaborative working relationships, also taking place in other regions around the country, could expand local labor organizing. Economic justice campaigns, as efforts to pass local living wage and responsible bidder ordinances, characterize these efforts.

LIVING WAGE ORDINANCES

Local living wage ordinances provide another means of increasing wages and expanding health benefits for low-wage workers. Living wage ordinances, which have now been adopted in over 70 cities and counties around the nation, require that employers receiving public funds, such as contracts, financial assistance and lessees, pay their employees a designated wage higher than the current state minimum wage. In May 2001, the County of Ventura adopted the first regional living wage ordinance with other grassroots campaigns currently moving forward in the cities of Ventura, Oxnard and Santa Barbara.

The workers directly affected by living wage ordinances are primarily employed in low-wage service sector jobs, such as

maintenance, grounds keeping, clerical temps and caregivers. The County of Ventura excluded from the wage increases employment sectors with a substantial female work force, such as IHSS workers and non-profit service providers, including board and care facilities workers. Local living wage advocates, under the Ventura County Living Wage Coalition, are committed to bringing about amendments to the ordinance in order to expand coverage to currently exempted workers. Women, those workers who shoulder the greatest burden of working poverty, once again have had their labor devalued by being denied a direct means of raising their wages and health benefits.

MAKING POVERTY AMONG LOW-WAGE WORKERS A POLICY PRIORITY

Low wage working women contribute greatly to the local economy and provide critically important services to our children, elderly and infirm. However, by allowing their status as members of the working poor to continue, we are severely limiting their capacity, and often that of their children, to fully actualize their social and economic potential. Ultimately, government is left subsidizing employers of low wage workers through the expanded provision of public assistance programs, such as food stamps and MediCal, and through the federal Earned Income Tax Credit (EITC). Furthermore, lack of access to information regarding basic employment rights place many low-wage working women at unnecessary risk of further exploitation. The initiatives mentioned above, unionization and living wage policies, are two direct local means of raising the wages and benefits of low-wage workers in the region. Unionization, while generally bringing about higher wages and benefits for workers, also provides workers with a voice to negotiate and to exert their legal rights as workers. Other policy reforms and labor/community initiatives, such as those listed below, could also significantly improve the economic condition of low-wage working women in the Central Coast region:

- Increase the state and federal minimum wage.
- Expand the current federal earned income tax credit (EITC) and establish a state EITC.
- Promote “high road” economic development strategies, which place a minimum performance standard on businesses receiving economic development subsidies.
- Promote unionization and collective bargaining.
- Support the adoption of local living wage ordinances.
- Expand education and training programs to provide life-long education for work and the development of careers.
- Expand training programs designed to meet the special needs of immigrant women.
- Establish “lowest responsible bidder” city, county and district ordinances, which reward contractors who practice high road labor practices.
- Establish one or more community-based women workers resources centers providing for legal services and information on workers rights.

WOMEN AND WELFARE REFORM

Under welfare reform, assistance to lone mothers and their children has turned into a marriage and market program, further de-valuing the care work of poor women and depriving them of fundamental rights. The 1935 Social Security Act turned the state level mothers' pension programs into Aid to Dependent Children (ADC), which in 1962 became Aid to Families with Dependent Children, commonly known as "welfare." ADC originally provided monies only for the children, lacking any grant for caregivers. When the referent for mother became non-white, states beginning with Louisiana in 1943 adopted "employable mother" rules that "forced" would-be recipients into the labor market if any form of employment was available. State fiscal burden, added to local control of eligibility, further reinforced the patchwork character of ADC, expressed through geographical arbitrariness. Children and their caregivers would not receive the same assistance throughout the nation. As with earlier mothers' pensions, states discriminated against poor single mothers on the basis of moral and racial criteria, excluding "illegitimate" children from coverage and instituting racial quotas and citizenship requirements. During the 1960s, when white middle class women sought the right to earn, poor single mothers demanded the choice to remain at home with their children. Through the National Welfare Rights Organization, they called for a right to welfare. The welfare explosion of the 1960s developed from a newly rights conscious group demanding access to resources. The number of families on welfare assistance grew by half between 1960 and 1966 and then jumped three-fold in the next decade to more than 2,700,000 by 1976. The welfare queen came to represent America at its worse.

From the late 1960s, Congress strengthened work requirements for mothers of pre-school children, the same group whose labor force participation was rising in the population at large. Further attempts to force mothers on welfare to enter the labor market occurred during the Carter, Reagan and Bush administrations. Entering office with the pledge to end

welfare as we know it, Bill Clinton signed the Personal Responsibility and Work Opportunity Act (PRWOA) of 1996 that ended the limited entitlement to public assistance that needy single mothers had gained in the 1960s through a series of court cases that guaranteed their right to a fair hearing and did away with draconian "man-in-the-house" rules that policed the sexuality of such poor mothers. The new program, Temporary Aid for Needy Families (TANF), made work a requirement for public assistance, placed time limits and other restrictions on eligibility, and encouraged marriage as a solution to the poverty of mothers and their children. It rewarded states if the birthrate of those on public assistance went down without a corresponding rise in abortions. Some states instituted "family caps," restricting funding for children born while the mother was on welfare. In short, TANF and related state programs curtailed women's fundamental right to privacy and bodily integrity.³²

EARLY TRENDS

In 1996, Ventura County's CalWORKS program served over 10,000 welfare recipients; currently, households enrolled total approximately 5,500. Up to 75% of Ventura County CalWORKS recipients are women. Since January of 1998, 500 cases have "timed out," that is, their 5-year time limit has expired. Of the current 5,500 households enrolled in CalWORKS, only 10% have been receiving aid for the entire 5 years (60 months). Proponents of welfare reform cite these kinds of dramatic drops in welfare enrollment as proof of success; however, recent studies indicate that most entering the work force from the welfare population have limited education, work experience, and a number of barriers that limit job opportunities to low-wage occupations, where employment tends to be unstable.³³ Figure 8 indicates that CalWORKS recipients in Santa Barbara and Ventura Counties are following this statewide trend. Once leaving welfare, SB and VC CalWORKS recipients move disproportionately into low-wage jobs, the greatest percentages in the service sector.

Figure 8
Career Trajectories of Women Exiting Welfare, Ventura and Santa Barbara Counties

County	Earnings under the Federal Poverty Level	Agriculture Mining, Construction	Manufacturing	TCU	Wholesale Trade	Retail	FIRE	Services	Public Administration
Santa Barbara	74.6%	7.4%	7.5%	1.2%	1.4%	32.4%	3.7%	44.6%	1.9%
Ventura	72.7%	6.0%	8.3%	2.3%	3.1%	28.1%	3.7%	47%	1.6%

Source: UCLA Lewis Center for Policy Studies

Studies by the Institute of Women’s Policy Research (IWPR) further substantiate the overwhelming move by Cal WORKS recipients to growing low-paying job sectors. As a consequence, the median wage of employed former welfare recipients is \$7.15 per hour for a 40-hour workweek.³⁴ Additionally, women are increasingly segregated into what has been considered “women’s work,” such as child care, cosmetology, culinary arts, customer service, hospitality, patient care, and office work, primarily service sector jobs without health benefits. Heidi Hartmann, President and CEO of IWPR, concludes that “by definition effective job training flies in the face of state-mandated (work-first) welfare regulations that are aimed at quickly moving women off welfare and into jobs – low-paying jobs with little, or no, stability.”³⁵

WORK-FIRST MODEL AS BARRIER

The strict time limits of TANF force welfare recipients to leave welfare for any type of job, no matter its remuneration or laboring conditions. As a result, most welfare-to-work programs “have focused on the decrease in welfare case-loads, less attention has been given to the overarching, dual goals of reducing poverty and helping families achieve security.”³⁶ Instead of emphasizing education before sending welfare recipients into the workforce, TANF’s “work-first” model subscribes to the theory that any job is better than nothing and that once employed, recipients can be guided into better-paying jobs and eventual careers. CalWORKS’ motto, “Get a job, get a better job, get a career,” is an explicit restatement of the “work-first” philosophy. Because the work-first model emphasizes finding paid work as the immediate priority, job placement depends heavily on marketable skills welfare recipients already possess prior to enrollment in TANF. While not homogeneous, the welfare population has distinctive traits that place them at a disadvantage in the “work-first” model. Most significantly, most have limited education and must balance family needs for food, housing, and transportation with long hours in low-wage work.

The low educational attainment of local welfare recipients follows national and regional trends. The League of Women Voters’ study of CalWORKS in Ventura County reports that hard-to-employ recipients are “less likely” to have attended school beyond the 10th grade or to be proficient in reading and/or speaking English. Nationally, 47

percent of welfare recipients in 1998 failed to complete high school.³⁷ Similarly, in 1999, 41 percent participating in Los Angeles County’s GAIN (Greater Avenues to Independence) welfare-to-work program did not have a high school diploma.

The Women of Color Resource Center (WCRC) further documents barriers women face moving into the low-wage work force. Immigrant women find “work-first” requirements especially difficult to meet. A significant percentage of immigrant women in welfare-to-work programs do not meet English proficiency requirements of most entry-level positions. Limited English and lack of education, training, and job skills coupled with very limited translation services provided to recipients in the welfare system hinder immigrant women from even preparing to enter the work force. The consequences of these barriers result in higher levels of hardship for immigrant women seeking assistance. WCRC reports that in a survey of Hispanic and Asian recipient households in California, Texas and Illinois, 79% faced food insecurity and 8.5% reported experiencing acute hunger. Immigrant women are also likely to experience severe overcrowding and devote a large portion of income to housing needs. “They share housing with relatives or with unrelated adults; live in garages or other makeshift substandard dwellings; and worry constantly about paying the rent.”³⁸

The implementation of the “work-first” model reinforces and places under closer scrutiny the trends already found in research documenting the growth of women in poverty. Ong and McConville of UCLA report that an “overwhelming majority of welfare-to-work participants in Los Angeles are single-parent females, nearly half have children under the age of 4.”³⁹ For these women, job obligations must be balanced with the demands of heading a single parent household and childcare responsibilities. In the League study, of the 74 dependent children in 26 family units, approximately 85% were in a household with two or more children and a little over 40% were under the age of 6. In Santa Barbara County, the age and number of children who participate in the CalWORKS childcare program further substantiate that welfare recipients have young children to support. Approximately 4,747 children were in the age group of 0–10 years; and the remaining 1,889 were in the older group of 11–18.⁴⁰

Figure 9
Number and Age of Santa Barbara and Ventura Counties Children in CalWORKs Families as of 12/04/01

County/region	0-2	3-5	6-10	11-12	13-17	+18	Total Children
Santa Barbara/ North County	1130	1044	1620	590	911	28	5323
Santa Barbara/ South County	264	265	420	132	219	9	1297
Santa Barbara Total	1396	1303	2048	722	1131	36	6636

Source: KIDS Network

Given low educational attainment and childcare responsibilities, welfare recipients find it difficult to balance family needs with low-wage work and the need for further training for better and more stable employment. One Ventura County recipient states, "The job paid minimum, \$5.75 an hour, and that's not enough for my family." And another comments, "I need more training but my children need more attention."⁴¹ Both speak to key factors contributing to the growing feminization of poverty.

Because so much of welfare reform relies on the success of local businesses and the stability of economic development, CalWORKS in Ventura County treats the business community as "valued customers" and assists businesses to grow and create new jobs.⁴² In real terms, however, the drive to move from more comprehensive education programs to business development and quick job placement stymies economic growth by limiting the creation of a better trained and educated employee pool from which local business can draw. Training and education, the most significant factors associated with higher paying jobs, are severely undermined in the "work-first" model.

BEST PRACTICES

Educational Programs. In California, best practice programs have assisted students in completing their education through a variety of incentives. The California Community College CalWORKS program offers career and academic counseling, work-study opportunities, tutoring, financial aid, on-site childcare, a re-entry program for women, extended opportunity programs and services (EOPS), WebSTAR student registration, course catalogs and schedules of classes.

Another best practice program is the Cooperative Agencies Resources for Education (CARE) program. AB 3103 established CARE to assist EOPS students who are enrolled in CalWORKS and are single heads of household with children under 14 years of age to break the welfare dependency cycle by completing college-level educational and training programs, and therefore, become more employable and economically self-sufficient. Through CARE, students receive supplemental educational support services, such as counseling, advisement classes, workshops, peer support, and networking activities specifically designed for low-income single parents. In addition, grants and allowances for child care, transportation and books-supplies are provided to enhance the retention, persistence, graduation and transfer rates of these academically high risk students in their chosen educational objectives. These educational objectives include vocational certificate or license, associate degree and transfer options to a state college or university.

Job Training Program. In Buffalo, New York, the County Executive Director has described Enrie County's Placing Individuals in Vital Opportunity Training or PIVOT as "phenomenal" because of its success in reaching employment goals within six months of enrollment.⁴³ PIVOT is a public-private partnership that employers sign on to, promising to hire welfare recipients who successfully complete six months on the job training. Enrie County subsidizes 100 percent of their wages for six months, Medicaid, childcare, and other support services as needed. The approach that the county chose gives the private employer security in that they will not have to invest money until they are sure that they will hire the PIVOT participant.

CONCLUSION

The first wave of women who found work after leaving welfare benefited from the booming economy of the late 1990s.⁴⁴ Recession has changed the earlier gains of welfare reform. As these participants continue to move into the most unstable, contingent, low-wage sectors of the labor market, they will undoubtedly find it difficult to hold onto such jobs. Those who lose their jobs will lack assistance to break their fall into deeper poverty.

As this preliminary report is being written, the Bush and Davis administrations have proposed additional cuts that threaten the already tenuous strands holding welfare programs intact. The Bush administration has placed more emphasis in coupling welfare services with incentives for single mothers to marry the fathers of their children while effectively cutting funds for childcare. It proposes that within five years 70% of a state's caseload work for 40 hours a week. Only a limited number of hours for other activities up to three months can "count" as work, thus effectively cutting off training. Higher education becomes excluded under this rubric. The Davis administration has called for cuts to CalWORKS programs at the community college level, among other cuts affecting working families. For women to move into higher-income and more stable jobs, additional training time is required. Maintaining funding for California's community college CalWORKS program is therefore essential. Community college programs include career counseling, with an emphasis on supervision and support for the recipients.

Governor Davis, however, has proposed to reduce CalWORKS funding from \$65 million to \$7 million, according to the *LA Times* on March 5, 2002. As one recipient reacted, "My steppingstone is going to be pulled out from under my feet, and I'm going to fall hard."⁴⁵ As a consequence, Barry Zimmerman, director of the business and employment services for the Ventura County Human Services Agency, has relayed that he is expecting "decreased

funds [for CalWORKs] and an increased caseload for the coming year because unemployment is rising.”⁴⁶

The second wave of welfare reform will be more difficult: additional cuts will deepen the already unacceptable poverty level of welfare recipients and the need for more time and education for those on welfare will require better funding, certainly not less.

According to the National Partnership for Women and Children, if meaningful reform is to be accomplished, those on the front lines, who can provide the clearest picture of how welfare programs really work for welfare clients and their families, must be engaged in any conversation about effective strategies to move families from welfare to work.

Congressional committees in April and May 2002 have rejected progressive alternatives to TANF, such as H.R. 3113 introduced by Representative Patsy Mink (since deceased) and over 70 co-sponsors. Even such a bill would have maintained the basic structure of TANF, including work requirements and a five-year lifetime limit. There was some hope that Congress could add to the purposes of TANF the combating of poverty, not merely the reduction of welfare roles. Progressives ask that TANF reform support caregivers, promote education (including higher education) and training for jobs that pay a living wage, safeguard access to Medicaid, food stamps, child care and other work supports; and increase services to address employment barriers, such as mental illness, physical disability, substance abuse and domestic violence. Time limits should end for those in compliance with the act.

RECOMMENDATIONS

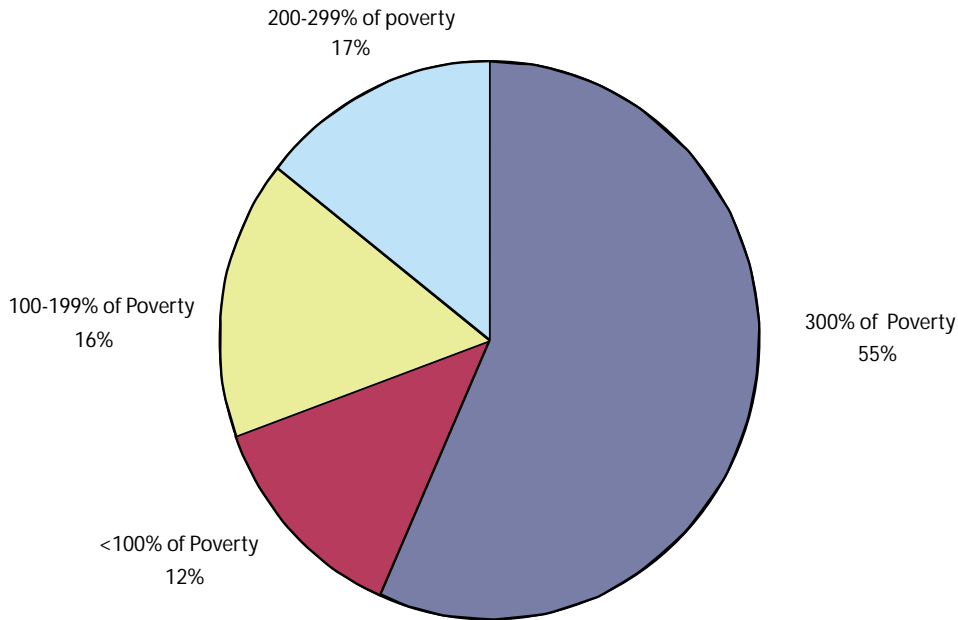
- **Regional Welfare Forum for Action.** In order to address the problems with TANF mentioned above as well as many others not mentioned in this report, we recommend that the CAUSE WEJP Working Group facilitate a regional Santa Barbara and Ventura County forum to increase our understanding of the current state of welfare reform and to begin address current state and federal proposals, including the status of proposed alternatives to TANF.
- **Maintain Full Funding for CalWORKs college-based education and training programs.**
- **Support the provisions embedded in the TANF Reauthorization Act H.R. 3113 as an alternative to current “welfare reform.”** This proposed federal legislation includes much of the provisions stated below.
- **Redefine countable work.** Countable work should include such things as fulltime care for a child under the age of 6 or the disabled and vocational training without the current arbitrary 12-month limit, and participation in activities designed to address such issues as domestic violence and sexual abuse.
- **Stop the clock on the 5-year limit for individuals who are in compliance.**
- **Guaranteed childcare to TANF recipients who are engaged in work activity.**
- **Remove all barriers to qualified legal immigrants’ access to benefits.**
- **Address domestic and sexual violence, mental illness, disability and substance abuse issues.** These special needs should be addressed by establishing standards and procedures that ensure treatment prior to imposition of any sanctions or penalty for non-compliance.
- **Conduct additional local welfare research.** Additional research is needed around issues, such as:
 - Current status of former recipients in the new economy.
 - Understandings of recipients of their rights.
 - Impact of welfare reform on immigrant women.
 - Impact of education and training on women’s economic sufficiency.
 - Relation between domestic abuse, sexual harassment, and need for welfare.
 - Assumptions about women, their bodies, motherhood, and carework in welfare reform.

WOMEN AND HEALTH

Lack of health coverage has serious consequences for low-wage working women, their families and the community as a whole. Women who lack health coverage are more likely to suffer from diminished access to preventive care and health promotion services, failure to seek needed medical care and weakened health status. Compared to those

with coverage, uninsured women are four times less likely to see a specialist when needed and three times less likely to fill a prescription because of the cost.⁴⁷ When the uninsured do receive care, they often rely on “safety net” providers including public hospitals and community clinics.

Figure 10



Source: UCLA Center for Health Policy Research

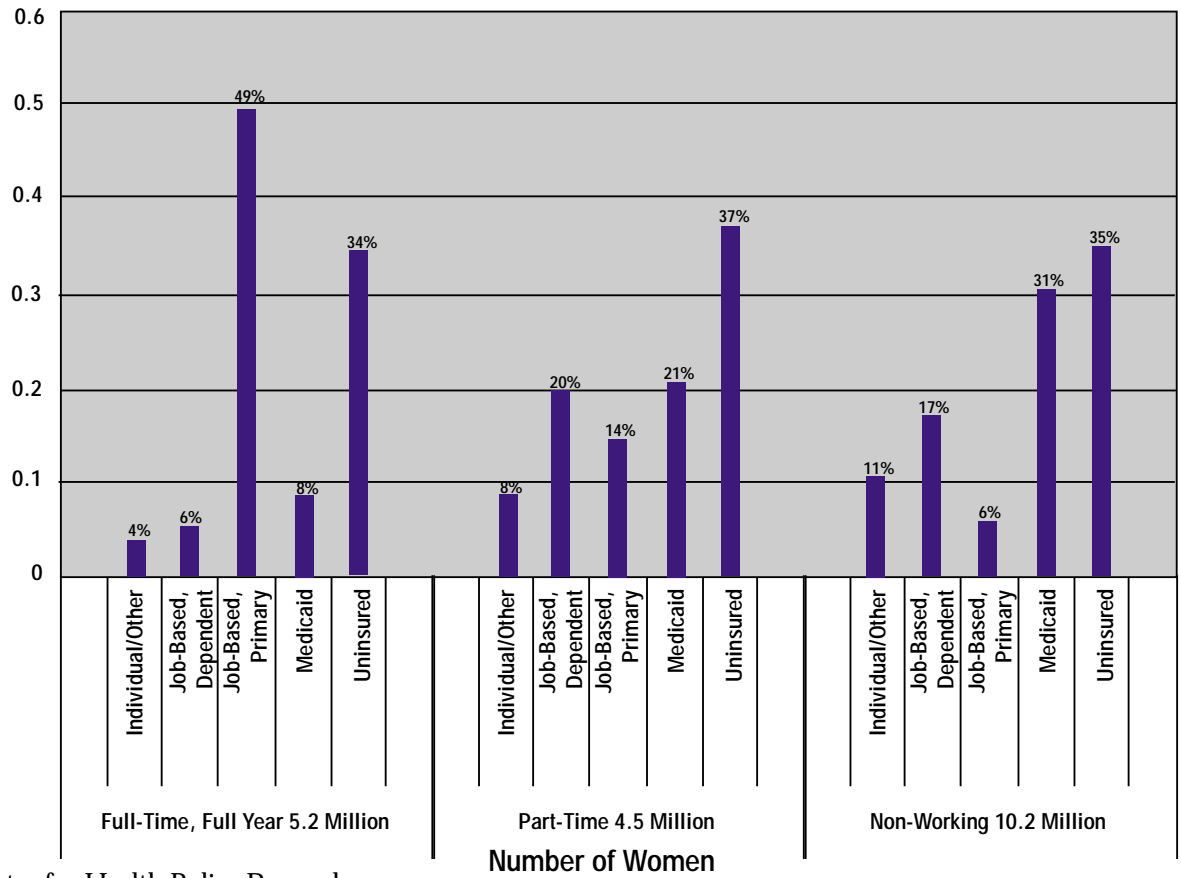
The high rate of health problems for low-income women and limited economic resources make access to health care and health insurance coverage particularly important issues that must be addressed. Unfortunately, obtaining health coverage is not easy or even possible for many women. Employer-provided health insurance is not always an option for low-income women, despite their high workforce participation. Some of the problem is relieved through government-sponsored programs such as Medi-Cal, but the program has many restrictive income and categorical requirements that leave millions ineligible and thus uninsured.

A recent study by the UCLA Center for Health Policy Research found that in California 71 percent of uninsured women are in working families.⁴⁸ Although job-based insurance is the primary source of coverage for higher-income women, only one third of low-income women receive coverage through their workplace.

Obtaining job-based coverage can be a challenge for low-income working women and their families, particularly those who are low-wage workers or who are employed in industries that are less likely to offer benefits. Nearly half of low-income women who work full time have job-based coverage in their own name, compared to 14 percent of part time workers and 11 percent of self-employed women.⁴⁹ However, workforce attachment does not assure access to health coverage; most low income uninsured women work are in working families.

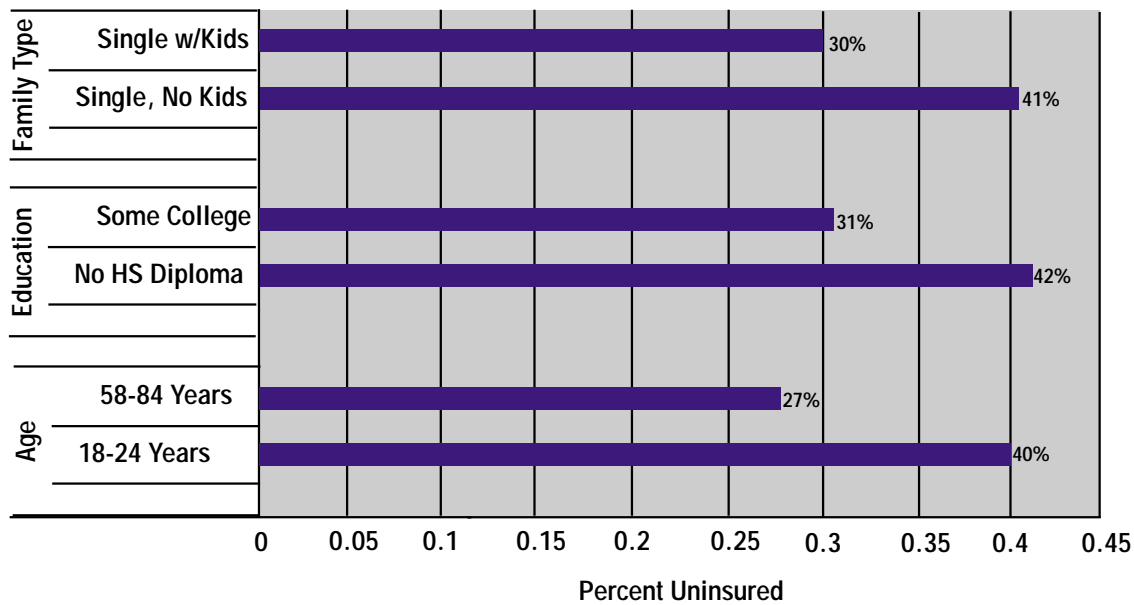
Low-income, single women without children are more likely than women of other family types to be uninsured (41 percent vs. 30 percent of those who are single with children).⁵⁰ This is due to the fact that many of these women do not qualify for Medi-Cal and don't have access to job-based coverage through a spouse. Low-income single mothers are slightly more likely to have some form of healthcare because they are more likely to qualify for Medi-Cal.

Figure 11:
Health Insurance
Coverage of Low
Income Women
by Women's
Work Status,
1998



Source: UCLA Center for Health Policy Research

Figure 12:
Low Income at Greatest Risk for Lacking Coverage



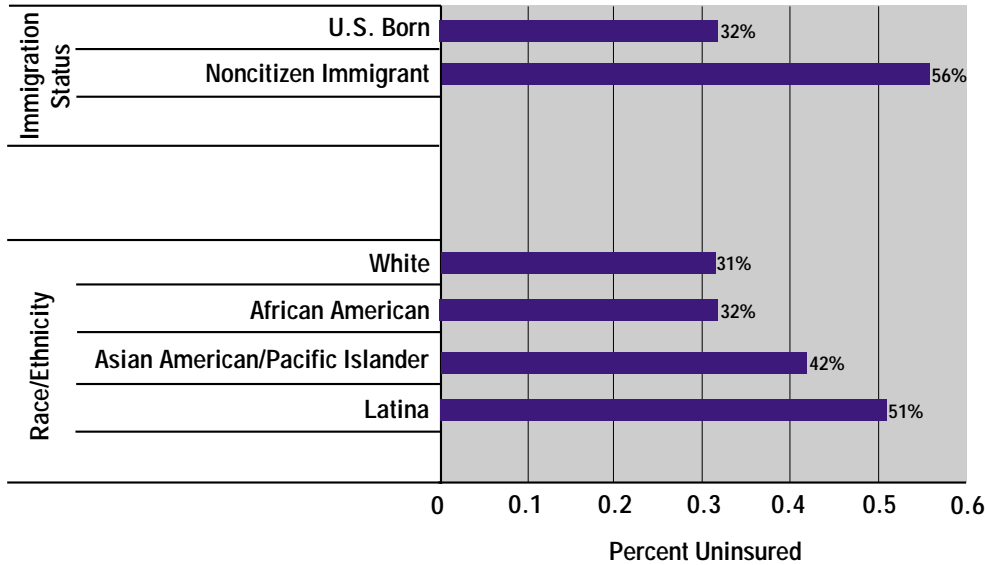
Source: UCLA Center for Health Policy Research

Education level and immigrant status are also important factors. Over half of low-income immigrants who are non-citizens are uninsured (56 percent) compared to 32 percent of low-income women born in the United States. Among low-income women in California, Medi-Cal plays a modest role for those who are non-citizen immigrants, covering approximately 17 percent. Many new changes in immigration policy, changes in Medi-Cal policy and Welfare Reform, language and cultural barriers reduce Medi-Cal

participation. Only 23 percent of low-income non-citizen women have job-based coverage.⁵¹

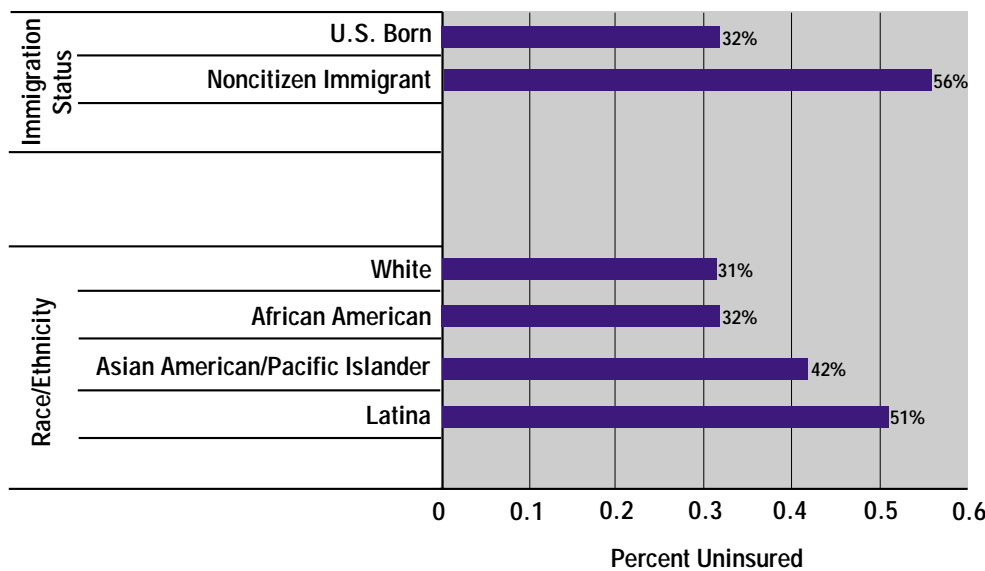
Variations in coverage rates are evident across racial/ethnic subgroups within the low-income population. Latinas and Asian-American/Pacific Islanders are the most likely to be uninsured, African-American women are most apt to have government sponsored health coverage, and white women have the highest rate of private insurance.⁵²

Figure 13: Low Income Women at Greatest Risk for Lacking Coverage



Source: UCLA Center for Health Policy Research

Figure 14: Changes in Low Income Women’s Health Coverage, 1994 and 1998



Source: UCLA Center for Health Policy Research

Low-income women are often caught in the gap between coverage types, relying on a patchwork of private and public options when available to them. An important pathway to obtaining health coverage is employment, but low-income women and their families are frequently in work situations that are less likely to offer benefits.

Historically, government-based health coverage programs, such as Medi-Cal, have played a critical role in reducing access barriers for low-income women. However, these gains have eroded in recent years. This is in part due to 1996 Welfare Reform that separated Medi-Cal from welfare and placed new requirements on those receiving cash assistance. Although a significant number of women have left welfare to work, a large number of these women are not covered through their jobs.

WOMEN'S OCCUPATIONAL HEALTH ISSUES

Working conditions and the working environment are sources of health hazards for both men and women. In general, there is no great difference between men's and women's biological response to physical, biological or chemical hazards. The differences are essentially due to the various work-related risks that women face according to the specific type of work they do and on the multiple roles they have in society.

Women workers have special needs concerning nutrition, lifestyle and reproductive health. The majority of women have a dual role as unpaid workers at home and as paid workers outside the household. A woman works an average of one to three hours per day longer than a man in the same society. Many women suffer from excessively long hours of work, and they usually have to do the predominant share of the housework as well.⁵³ Special health problems can arise from this situation including stress, chronic fatigue, premature aging, and other psycho-social and health effects.⁵⁴

Most women have few choices as to where they can work. They end up doing work that can be heavy, dirty, monotonous, low paid, and which involves long hours of work with no access to health services. Women around the world have moved into industry and the service sector in increasing numbers. While women are entering occupations previously closed to them, the labor force is still highly

segregated on the basis of gender. A significant portion of women workers are found in certain types of occupations in the service sector, in the informal sector and particularly in agriculture.

Segregation by occupation leads to exposure to particular occupational health and safety hazards.⁵⁵ The type of health risks women face are associated with their specific working conditions. Certain health disorders are related to occupations and industries that employ large numbers of women workers.

For example, many women in agriculture have a high incidence of injuries and diseases and are insufficiently reached by health services. In addition to long workdays, unsafe and unsanitary working conditions and high risk of physical injury, women farmworkers, and farmworkers in general, face a greater risk of pesticide exposure than any other segment of the population.⁵⁶ When not in the fields, farmworker women are most often housed in substandard conditions. Women often find themselves dependent on their husbands and crew leaders for transportation and many experience sexual harassment and violence.

The special needs of women workers must be taken into account in relation to pregnancy, breastfeeding and reproductive health.⁵⁷ Health Hazards of women workers have been traditionally underestimated because occupational safety and health standards and exposure limits to hazardous substances are based on male populations and laboratory tests.⁵⁸

Typically women have little control over decision making regarding wages and working conditions. The type of jobs that women perform in many cases is an extension of those tasks that they develop at home; for example, caring for others such as teaching, nursing, social work, food production, etc. In various occasions women are oriented to tasks that require less strength, more agility, more speed, attention and precision characteristics socially associated with females.

New changes in economic structures and technologies have created new health hazards and needs for different working populations.⁵⁹ In the case of the electronics industry where women are over represented, these women workers are exposed to hazardous chemicals that have carcinogenic and mutagenic effects in the manufacture of semiconductors. Many electronic assembly processes involve rapid, repetitive motions of the wrist, hand and arms that can provoke repetitive trauma disorders and other health impairments.

The following recommendations begin addressing the health coverage and occupational safety issues affecting low-wage working women in the region:

RECOMMENDATIONS FOR EXTENDING HEALTH COVERAGE FOR LOW-WAGE WORKERS

- **Promotion of Public/Private Partnerships.** Both public and private efforts will be necessary to improve coverage of low-income women. Providing incentives and opportunities for low-income women to join the workforce would represent an important step toward addressing issues of economic justice for women, but the protections of health coverage are needed to make these new employment opportunities work and to assure access to health care.

- **Facilitation of Broad-Based Collaboration and Increased Outreach and Education.** Extending health coverage for low-income women will require broad-based public and private collaboration, with participation from groups such as schools, community based organizations, civic groups, public agencies and elected officials. Such a collaborative is necessary in order to reach employers, employees and their families. Outreach education and technical assistance efforts regarding options for health insurance coverage also need to be intensified.

- **Integration and Expansion of Current Health Coverage To Include Working Women.** There is also a need to integrate and expand current health coverage programs to include low-income working women. Specific recommendations in this area include simplifying the application and eligibility processes for programs such as Medi-Cal, Healthy Families and Access for Infants and Mothers (A.I.M).

- **Support Adoption of Local Living Wage Ordinances.** Living wage policies, such as the ordinance adopted by the County of Ventura and those being proposed in the cities of Ventura, Oxnard and Santa Barbara, can also serve to expand health coverage for many low-wage working women. Currently these living wage ordinances provide employers with an incentive to offer health coverage to their employees. Efforts are also underway to use local living wage ordinances as a means of expanding local health coverage for an even greater number of low wage workers through such policy initiatives as the development of a health trust fund. Living wage policies also increase the affordability and potential for employees to acquire some form of health coverage by raising wages from below the current poverty level.

- **Conduct additional research on health coverage in Ventura and Santa Barbara Counties.** More thorough documentation of the need for health coverage is needed, specifically data on the uninsured and the extent to which Ventura and Santa Barbara County employers provide health coverage.

ADDRESSING WOMEN'S OCCUPATIONAL SAFETY

- **Develop National Statistics on Occupational Accidents and Diseases.** National statistics on occupational accidents and diseases of women are deficient. Knowledge about women's health is still insufficient. The development of national statistics on occupational accidents and diseases by gender would contribute to determine priorities for action through preventive programs; to the development of a national information strategy to collect and disseminate information on occupational health and safety of women workers; to the development of national standards, national codes of practice and other guidelines on specific hazards faced by women workers.

- **Develop Special Action Programs for Work-Related Hazards Within Each Occupation.** Industries and occupations that have an impact on the health of women workers should be key targets for change. For effective prevention of occupational hazards, special action programs should be developed for work-related hazards within each occupation, including psycho-social and organizational factors, taking into consideration the physical, mental and social well-being of women workers.

- **Expand Access to Health Promotion Training and Skills Development and Involvement of Women Workers in Decision Making.** The particular needs of women workers have, so far, received very little attention in the establishment of health promotion policies, as women are under-represented in these bodies. For example, women are under represented in decision-making bodies such as safety councils, occupational health services and industry level safety and health committees. Access to training and skill development is also limited compared to access for male workers.

- **Promotion of Occupational Health and Safety Policies That Take Into Account Working Women's Multiple Roles.** In order for occupational health and safety policies to be effective, they must be based on more accurate information about the relationship between health and gender roles. Health promotion policies for working women must take into account their often multiple common roles, including home worker and mother.

CONCLUSION

This report underscores that while low-wage working women contribute enormously to our regional economy and to our society in general, they increasingly bear the brunt of the adverse effects of poverty among the working poor. Structural changes in our economy, resulting in growing job insecurity and wage and income inequality, coupled with the dismantling of the nation's social safety net in the form of "welfare reform" have made it increasingly difficult for many working women to improve their economic condition. Furthermore, the dehumanizing affects of deeply rooted gender and racial discrimination intensify the state of poverty in which many women find themselves. Immigration compounds the status for some women, making them even more vulnerable to exploitation. While poverty, economic exploitation, and the devaluing of "women's work" is nothing new, the personal and societal effects of poverty have worsened over the last 30 years. In this sense, the notion of the feminization of poverty would be more appropriately stated as the "intensification of women's poverty."

The social costs associated with ignoring or minimizing the feminization of poverty are enormous. While it is morally unconscionable that working people who labor at one and often two jobs be paid so little that they are unable to meet the basic needs of life, the negative effects of their poverty are broad and long term. First of all, low-wages, which amount to poverty wages, result in a direct public subsidy to employers in the form of public assistance, such as MediCal and food stamps. Second, Latinas and immigrant women, who make up the vast majority of low-wage working women in this region, also represent a growing ethnic population in California and the region. Long term neglect of this growing labor force and consumer base will result in devastating long-term effects on the region's economy. Women workers, whether in the home or in the labor force, play a critical role in the economic development of the region. Whether as workers, community leaders, professional caregivers, or as mothers, who by choice or by necessity, are responsible for the care and development of children, the "real work" of women is indispensable to our future economic sustainability.

While this report attempts to provide a more critical analysis of the causes of poverty among women, it also offers some recommendations toward addressing the poverty of women in the region. These recommendations do not exhaust all possible policy and community/labor initiatives; those will develop out of the participatory discussions that

the Women Working for Economic Justice conference initiates. The recommendations divide into five sections: Toward an Accurate Measurement of Poverty; Ending Poverty Among Low-Wage Workers a Policy Priority; Shifting the Purpose of Welfare Reform From Reducing Welfare Roles to Reducing Poverty; Addressing Women's Work and Health, and Developing an Research Agenda for Women's Economic Empowerment.

TOWARD AN ACCURATE MEASUREMENT OF POVERTY

Given the inaccuracies in the current federal poverty threshold as a measurement of poverty, an alternative poverty measurement must be sought. It is therefore recommended that a meeting be convened of university researchers, local service providers, planners and policy advocates for the purpose of adopting one or more poverty measurements for local policy use, with an emphasis being placed on methodologies currently being used in other regions in the state and nationally.

ENDING POVERTY AMONG LOW-WAGE WORKERS A POLICY PRIORITY

- Increase the state and federal minimum wage.
- Expand the current federal earned income tax credit (EITC) and establish a state EITC.
- Promote "high road" economic development strategies, which place a minimum performance standard on businesses receiving economic development subsidies.
- Promote unionization and collective bargaining.
- Support the adoption of local living wage ordinances.
- Expand education and training programs to provide life-long education for work and the development of careers.
- Expand training programs designed to meet the special needs of immigrant women.
- Establish "lowest responsible bidder" city, county and district ordinances, which reward contractors who practice high road labor practices.
- Establish one or more community-based women workers resource centers, which provide legal services and information on workers rights.

SHIFTING THE PURPOSE OF WELFARE REFORM FROM REDUCING WELFARE ROLES TO REDUCING POVERTY

- Maintain Full Funding for CalWORKS college-based education and training programs instead of the cuts currently proposed in the governor's 2003 budget.
- Support alternatives to current "welfare reform," like the TANF Reauthorization Act H.R. 3113 that include the provisions stated below.
- Redefine countable work to include such things as full-time care for a child under the age of 6 or the disabled, higher education or vocational training without the current arbitrary 12-month limit, and participation in activities designed to address such issues as domestic violence and sexual abuse.
- Stop the clock on the 5-year limit for individuals who are in compliance.
- Guaranteed child care to TANF recipients who are engaged in work activity.
- Remove all barriers to qualified legal immigrants' access to benefits.
- Address domestic and sexual violence, mental illness, disability and substance abuse issues by establishing standards and procedures that ensure treatment prior to imposition of any sanctions or penalty for non-compliance.
- Delink welfare reform from marriage and abstinence promotion or interference with reproductive rights.

ADDRESSING WOMEN'S WORK AND HEALTH

- Promotion of public/private partnerships toward expanding health coverage to low-wage workers.
- Facilitation of broad-based collaboration and increased outreach and education.
- Integration and expansion of current health coverage to include Working Women.
- Support adoption of local living wage ordinances.
- Conduct additional research on health coverage in Ventura and Santa Barbara Counties.
- Develop national statistics on occupational accidents and diseases.
- Develop special action programs for work related hazards within each occupation.
- Expand access to health promotion training and skills development.
- Promotion of occupational health and safety policies that take into account working women's multiple roles.

DEVELOPING A RESEARCH AGENDA FOR WOMEN'S ECONOMIC EMPOWERMENT

This report begins to investigate regional manifestations of the feminization of poverty. As committee members undertook their investigation, the need for additional research became clear. In some cases, statistics are lacking; in other cases, the existing data fails to address the meaning or experience of poverty for those who live under its shadow in the Ventura/Santa Barbara County region. This report intends to inform local policy and community/labor initiatives, but it is also our desire to generate a dialogue about the plight of working poor women in our region and the development of new approaches to women in poverty. Specific areas require additional research:

- A thorough labor market study investigating just how California's expanding new economy is affecting the regional labor market and to what degree our local education and training programs are adequately meeting the training needs of our expanding labor force.
- Expanded analysis of women's income and poverty status utilizing 2000 census data.
- Expanded research regarding the relationship between poverty and other related issues, such as education, domestic violence, affordable housing and transportation.
- Greater inclusion of the voices of working poor women through such methodologies as interviews and workplace diaries.

The purpose of participatory research is to engage subjects collectively in investigating reality in order to alter it. For most of us research was something foreign, an activity engaged in only when in school or by an expert or professional researcher. We learned, however, that we all have the power to illuminate complex issues. Creating knowledge is the first step toward transforming the conditions of our lives.

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¹⁶This percentage is based at \$800 an hour without benefits, the current Ventura County Living Wage standard.

¹⁷This percentage is calculated using 1990 US Census data for the Santa Barbara region that includes Santa Maria and Lompoc. The 18.4% was calculated by dividing the number of households under the Federal Poverty Threshold for a family of four (24,025) with the universe of households in the region (130,378). The 34% was calculated using the relative poverty threshold for Santa Barbara at \$25,987 in 1990 and dividing the number of household that fall below the income guideline (44,377) divided by the total universe of households. Income data for the Ventura County region was unavailable.

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