

Women's Fund of Miami-Dade presents

The Portrait of Women and Girls Project



Portrait of Women's Economic Security in Greater Miami



WOMEN'S FUND
of Miami-Dade



women's advocacy
PROJECT
An initiative of Women's Fund of Miami-Dade

RISEP
Research Institute on
Social and Economic Policy
FLORIDA INTERNATIONAL UNIVERSITY

THE WOMEN'S FUND OF MIAMI-DADE IS A CATALYST FOR SOCIAL CHANGE AND ECONOMIC JUSTICE WITH THE GOAL OF CREATING A COMMUNITY WHERE ALL WOMEN AND GIRLS REACH THEIR FULL POTENTIAL. OUR GRANT MAKING, ALONG WITH ADVOCACY, TRAINING AND COMMUNITY BUILDING ARE THE KEY ELEMENTS USED TO ACHIEVE THIS GOAL.

OUR VISION

To be the leading organization that addresses the need for social justice and influences decisions, actions and community discourse impacting the well-being of women & girls in Miami-Dade County through dynamic grant-making, innovative and effective advocacy programs and collaborative community partnerships.

OUR GRANTMAKING

The Women's Fund makes grants to non-profit organizations that have gender-specific programming. Our community grantmaking and technical assistance programs build capacity for organizations serving women and girls in the following areas:

- Arts for Social Justice
- Economic Empowerment
- Freedom From Violence
- Girls' Programs
- Health
- Leadership Development
- Reproductive Justice

Our Grantee Partners identify challenges faced by underserved women and girls in their community and design solutions that address these needs.

WHY A WOMEN'S FUND?

Women's Fund has funded over 250 gender specific programs throughout Miami-Dade County that address the root causes of inequity. We support programs that give women and girls the skills necessary to succeed, confront discrimination, promote leadership and foster economic security. For our community to thrive, we must invest in building the economic security of women. It is a critical strategy to end poverty that enables women and girls to become self sufficient and achieve a higher standard of living now and in the future.

Our involvement with individuals and organizations that work throughout MDC has provided us with a wealth of knowledge about the challenges women face. It is our responsibility to share this information with the community. The Portrait of Women's Economic Security is one more way that we can do that.

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THE PORTRAIT PROJECT

After more than 16 years as the only gender-specific grant maker in Miami-Dade County (MDC), we have long recognized that there is a tremendous void of data, statistics and research on the women and girls in our community. There is also a dearth of evaluation and policy recommendations.

Women's Fund of Miami-Dade is changing that. The Portrait on Women's Economic Security in Greater Miami is the first topic report in what we hope will be an assemblage of Portrait Papers on the key issues affecting women and girls. The Portrait reports will combine data and expert opinion with the real voices of women from our community to capture the realities of their lives in Greater Miami. Our goal is to paint a clear picture of the lives of women in our community, drawing attention to critical challenges and identifying policy priorities.

The information presented in this report underscores how difficult it is for women in our community to achieve economic security. Our report looks at over-arching obstacles for economic security that affect all women and examines the best opportunities for increasing the economic security of women. The Portrait report highlights the real life experiences of the women of MDC, exploring critical issues and challenges and setting an agenda to address those challenges.

Women's Fund believes that in order to achieve significant and long-lasting change, we must define an agenda. We hope that the collective voices of the women represented in this Portrait will jumpstart a long overdue dialogue that will ultimately bring meaningful change for women in our community, especially those struggling to make ends meet. Our hope is that the Portrait Reports will become the basis for community dialogue, advocacy, collaborative community work and funding for this agenda.

We invite you to join us.

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EXECUTIVE SUMMARY

When the Women's Fund first began work on the Portrait of Women's Economic Security in Greater Miami, we already knew that economic security was a critical and pressing issue for women. We also knew that women in Miami-Dade were facing significant barriers to economic security and that it was time to focus on these issues as a strategy to improving the economic outlook of our entire community. What we could not have known was that the work we were doing - to hone an agenda for women's economic security - would take on even greater significance as the global economy struggles to right itself. The economic situation we find ourselves in as a nation is a singular and profound call to action. We must prioritize women's economic security. In addressing the current crisis we must work diligently to prevent future crises by addressing the catastrophic economic insecurity that women find themselves in every day. One thing we know for sure is that when women and girls thrive, our entire community thrives.

In preparing this report we met with local experts who revealed aspects of women's economic security that data alone did not reveal. For example, despite the fact that quality childcare is in high demand and a necessity for working mothers and families, workers in the childcare industry, which is dominated by women, face very low wages. This perpetuates the cycle of women concentrated in low-wage jobs, unable to afford childcare for their own children or meet their basic needs, ironically even as these women are providing a service that enables other women to reach self sufficiency.

We also listened to real women in our communities who shared with us their daily struggles to achieve economic security. Our data, and the stories we have collected, send a clear message. We cannot ignore the fact that poverty predominantly affects women and that women's economic security must be in the forefront when we make policies, allocate resources and prioritize areas for change. We have developed a list of recommendations to address the most pressing economic security issues for women in Miami-Dade. The Women's Fund will utilize these recommendations as the lens through which we undertake our grantmaking and advocacy in the coming years. In light of the current economic crisis we further prioritized a list of four critical strategies, outlined below. We believe that implementing these strategies will drastically improve the chances that women can reach economic security and overcome the barriers to achieving self sufficiency.

Key Findings

In this report, we explore the challenges women in our communities face when they do not have economic security. Our key findings indicate that in MDC:

- Over half of working women do not earn adequate income to cover their basic necessities. Thirty nine percent of single female headed families with at least one child are living at or below the federal poverty level . By comparison, under the more realistic Family Economic Self Sufficiency calculations, 86% of single female headed families live below self-sufficiency, and only 46.4% of all women who work earn enough to be self-sufficient.
- Seventeen percent of women are employed in low-wage occupations where the hourly median wage is under 10 dollars, compared with 12% of men. In addition, 67% of working women are employed in occupations with a median wage below the overall median (\$13.64 per hour), compared with 53% of men.
- For many women, even working two or three jobs does not provide them with adequate wages to cover costs for food and healthcare. Only 51% of women working full-time in MDC have healthcare coverage from their employer, compared to the national average of 66%. Twenty five percent of women over age 18 have no healthcare coverage.
- For working single mothers a lack of affordable and accessible child care can create challenges for maintaining steady employment. Miami-Dade County needs at least twice as many subsidized childcare slots to meet the current need.
- Nearly 20% of women who work are underemployed. Increasingly, employers are hiring part-time workers (less than 35 hours per week) to avoid having to pay benefits. Underemployment prevents many women from accessing crucial benefits.
- Wage theft or the non-payment of wages and the relative lack of recourse for low wage hourly workers who experience wage theft, creates a serious impediment to economic security. Immigrant women, who make up 63% of our workforce, are particularly vulnerable to this type of exploitation if they work hourly or are not familiar with their rights.
- Only 26% of working women have a retirement or pension plan compared to 41% of U.S. working women.

The consequences of economic insecurity are real. Being unable to access health care, buy nutritious food or obtain adequate housing can present serious jeopardy for women and their children. For women who are experiencing domestic violence, economic insecurity can force them into a situation where they have to choose between feeding their children and leaving an abusive partner.

The inadequacy of traditional measures of poverty hides the fact that many more women, particularly single mothers, face considerable barriers to reaching even basic self sufficiency. These obstacles include the rising cost of living in Miami, up 65% since 1990, and rising health care costs, up 117% since 1990. Women's wages have not kept pace with these rising costs. Therefore, we must ensure that women are paid adequately for the work they perform and have the tools to keep the wages they earn. Importantly, we must search beyond traditional ways of looking at poverty and understand the true numbers of women who do not reach self sufficiency.

Recommendations

Many of the Women's Fund's grantee partners are leading the way to address these challenges to women's economic security. However, there is still much more to do. To that end, we have outlined a list of recommendations in key areas where we know that collaborative efforts could effect change for many women in our community. We have prioritized a list of four areas where we must immediately invest in women's economic security and in our future as a community.

Four Key Strategies for Improving Women's Economic Security in Miami-Dade

Help women build assets:

For a woman to achieve economic security, she must have the tools to access financial institutions, obtain good credit, navigate financial systems and manage her financial resources. A key strategy to providing women with these tools is financial education for women. Additionally, we must increase funding and access to programs that create opportunities for Individual Development Accounts as well as programs that support single mothers and low-income families in obtaining tax refunds (such as the Earned Income Tax Credit) so that women can build their financial assets. Women's entrepreneurship and small business development can also help women build assets and create flexible jobs for women.

Give women the tools to fight for their rights:

Wage theft typically occurs when workers do not receive the required minimum wage or overtime wages, when employers cheat workers out of hours, overtime pay rates, pay below minimum wage, or when they make contractual promises they do not fulfill. Wages lost to wage theft represent a significant loss of income for women and can create economic insecurity for their families. We must strengthen avenues to recourse for workers who have had their wages stolen, and thereby strengthen the ability for women to keep the wages they earn.

Train women for non-traditional and high growth industries:

Women's participation in educational and job training programs that reflect high growth industries for MDC is key to ensuring that women can take advantage of emerging opportunities. Programs that support women in obtaining non-traditional occupations offering higher entry-level wages and career ladders must be encouraged in schools among girls and through outreach to employers. Employers, educational and training institutions and workforce investment boards must collaborate to develop career ladders, creating opportunities for women to advance into higher skill and higher paying jobs.

Invest in children and early care:

In order to ensure that women in our communities have the tools and supports needed to succeed in the workplace we must increase the availability and accessibility of affordable childcare. In doing this we must ensure that the early care industry can provide quality jobs with wages that enable early care workers to be self sufficient and keeps pace with increasing educational requirements.

The Portrait is an urgent call to action. Moving forward, in collaboration with the experts and organizations who have contributed to this report, the Women's Fund will increase funding and resources directed to effective programming that addresses various aspects of women's economic security. The key recommendations outlined in this report will inform our investments in the following areas:

Economic Empowerment Freedom From Violence Health Leadership Development

Please join us in changing women's and girls' lives.

WHAT IS WOMEN'S ECONOMIC SECURITY?

Economic security for women means having reliable employment, fair and equitable wages, and support that reflects the daily realities of working women. In everyday terms, it means that a woman can meet her basic needs and those of her children by being able to provide for:

- **housing**
- **utility bills**
- **nutritious food**
- **transportation**
- **health care**

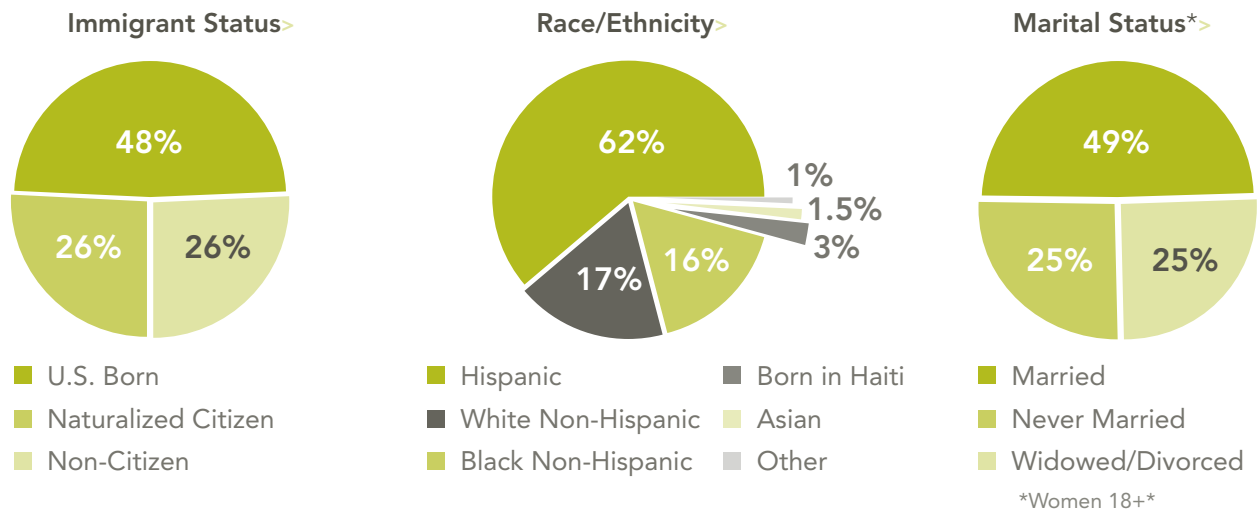
In the longer term, it means that she:

- **can cope with inevitable expenses such as car repairs and medicine so that they will not force her or her family into financial crisis.**
- **is not at risk of losing her job while taking care of a child that is ill.**
- **is not one paycheck away from being homeless.**
- **has the resources to leave a violent relationship.**
- **can build her family's assets through savings, access to credit and home ownership.**

THE WOMEN OF GREATER MIAMI Who We Are

Miami-Dade County is a diverse and vibrant community as are the women who live here. Women make up 52% of MDC's entire population. Not surprisingly, given MDC's position as a global trade hub, 52% of the women who live here are foreign born. The median age for women in MDC is 39.3 years old. This rises slightly for White non-Hispanic women to 43.2 years old and drops for Black women whose median age is 32.1 years old. Half of the women over 18 in MDC are either widowed, divorced or never married.

The majority of women in MDC are Hispanic, representing 62% of the female population. White non-Hispanic and Black non-Hispanic women are nearly equal at 17% and 16% respectively, and Asian women represent 1.5% of the female population. Because Haitian women are an important group of women in Miami-Dade, we have made a special effort to look at this group of women, the only group we considered separately based on place of birth. Each of these relatively broad categories represents a truly diverse set of individuals with differing culture, religions, ethnicities and nationalities from all over Latin America, the Caribbean Basin and the world.



>Source: 2006 American Community Survey. For discussion of Portrait research methodology and limitations see page 22.

LIVING IN MIAMI The Real Costs

What does it really take to get by in Miami – to put food on the table and pay basic bills? The Family Economic Self-Sufficiency Standard (FESS) reports that a single woman with no children must earn a minimum of **\$23,469** annually. A single mother with only one child needs an income of **\$38,627** to meet basic housing, food, transportation, health care and child care costs - without public or private assistance. However, 53% of single female headed families with at least 1 child under 18 at home have an income that is less than \$25,000 per year.

- **Half of single female heads of households in MDC earn \$18,500 or less per year, and 30% of single female heads of households earn less than \$15,000 a year.**

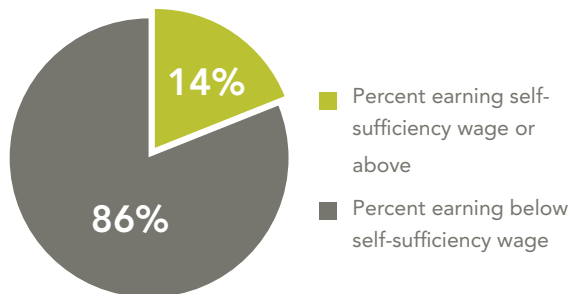
Unlike current Federal Poverty guidelines, which are based on a calculation of three times the cost of food, the FESS standard includes real costs such as health care, child care and transportation. It is based on a no frills budget and only reflects the most basic of expenses. Under the federal poverty calculus, 39% of single female headed families in MDC with at least one child are living at or below the poverty level. By comparison, under the more realistic FESS calculations:

- **86% of single female headed families live below the self-sufficiency standard.**
- **Only 46.4% of all women in MDC who work earn enough to meet the self-sufficiency standard.**

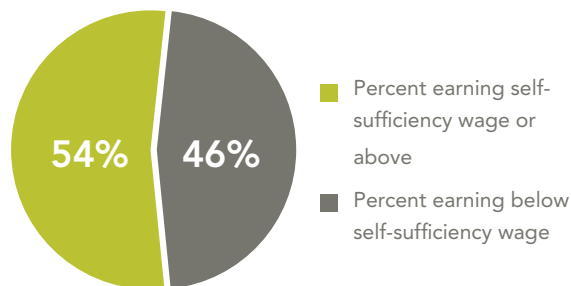
FACT: FESS was developed by Wider Opportunities for Women (WOW) and updated for Florida in 2007 in partnership with the Human Services Coalition.

Self-sufficiency for all female earners in Miami-Dade >

Single Female Headed Household



All Women Earners

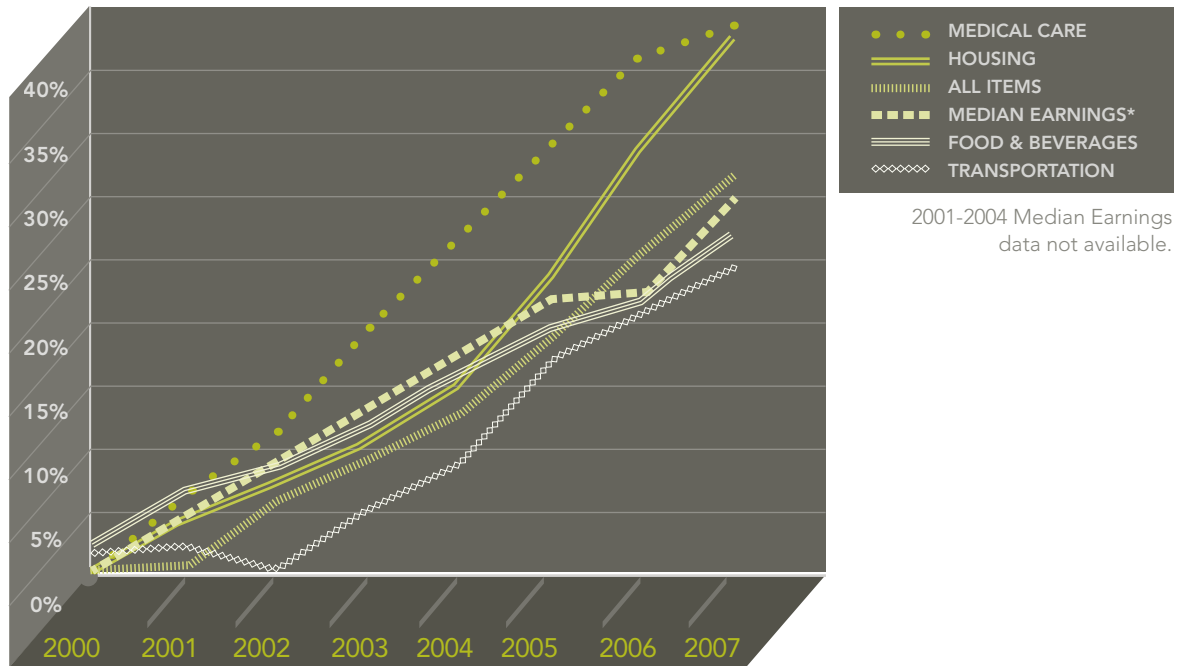


>**Source:** 2005 - 2007 American Community Survey. For discussion of Portrait research methodology and limitations see page 22.

Many women find that their wages simply don't keep pace with the cost of living. Disproportionately, single moms and their children are the largest group of people living below the self-sufficiency standard in MDC. So when we talk about poverty, we are really talking about women headed households. Our strategies for change and improvement must view this inequity through a gender lens.

Why are so many more women than men living in poverty or on the brink of poverty? The answers are simple. They are paid less than men, they are more likely to be concentrated in low wage jobs and if they have children, their employers likely do not provide the flexibility or support critical for moms to achieve economic security.

Percent increase in Consumer Price Index and Women's Median Earnings >



>Source: Bureau of Labor Statistics and American Community Survey

From 1990 to 2007, median wages for women grew **60%**, while the cost of living in MDC grew **65%**. Housing costs increased by **80%**, health care by **117%**. Despite the recent economic downturn, the costs of living in MDC have not gone down and unemployment has risen drastically. In February 2009 the national unemployment rate for women was 7.2%, compared with 4.6% a year ago.

HOUSING

In MDC, the shortage of affordable housing means that women with lower incomes spend a higher percentage of their income on housing.

Federal household budget guidelines suggest families pay no more than 30% of their income on housing. Over half of single female headed families in MDC spend more than this, particularly renters— 65% of renters pay more than the guidelines recommend. When the waiting list for public housing and Section 8 assistance was opened in July 2008, 71,000 families in MDC alone signed up for assistance.

SAFETY NET

Ironically, many women who are living below the self-sufficiency standard make too much to qualify for safety net supports, such as subsidized child care, food stamps, housing aid or other services, but MDC is increasingly a high-cost area, meaning that women are struggling to meet their daily needs.

GETTING BY

What happens when women receive inadequate and inequitable wages? How do they make ends meet? Many women are forced to sacrifice basic needs just to pay the rent, forgoing crucial items such as medicine for a sick child.

Many women in our focus groups expressed concern about living from paycheck to paycheck. When funds get tight, they turn to friends and family for small loans. **Francine**, a working mother with a nine-year old son, explains, "Like, I call [my friend] when I know that she's worked a week of overtime and say 'hey, I really need to borrow 20 bucks.' And when a week [comes] when she didn't work overtime and she knows it's my pay [day, she says,] 'you know, I really need that 20 bucks back.'"

An informal lending network such as the one Francine uses can help women survive rough patches. But it is not a reliable savings method and does not help women build assets. Being able to put money in the bank, where savings could earn interest, will help build women's credit.

Many women are unable to access banking services in a beneficial way. This lack of formal financial arrangements is one of the hidden "costs" of being poor. It leaves women vulnerable to predatory lenders who offer payday advances that promise immediate cash, but charge large fees. Women who qualify for credit cards may be just one emergency expense away from an unwieldy credit card balance. The average debt per American household with at least one credit card was \$8,940 in 2002, the last year such figures were available. >

>Source: <http://money-central.msn.com/content/Banking/creditcardsmarts/P74808.asp> 1% owe \$21,400 or more.

REAL WOMEN. REAL VOICES.

Sandy used to qualify for food stamps, but was cut off when she received a raise that pushed her salary to \$10.88 an hour. With an annual income of \$23,000, she was ineligible for low income housing. "They told me I made too much money. But I couldn't afford to get a home when I tried to get one. They told me, you need another income."

Candice was only working 30 hours a week when she received \$61 in food stamps. Then she got a raise and lost the food stamps. She also had to reapply for child care assistance. "So now my daycare is going to go up. They're going to reevaluate my rent in August, that's going to go up, too. And I'm just wondering how much everything's going to go up so I can make the adjustments. So I try to take that into account because I know that you can't get blood from a turnip."

Jeanette, a state employee and mother of two, saw her private sector rent increase from \$850 to \$1200 in three years. She can't make ends meet. The fair market rent for a one-bedroom apartment is \$829, nearly half of the median monthly income for full-time working women.

Emma, a single mother of a 3-year old, was recently offered an office job for \$10 an hour. Meanwhile her monthly rent jumped from \$300 to \$900. "I literally live paycheck to paycheck. There are weeks with the rent paid out of the first check of the month, and there's no money till the next paycheck."

Jeanine, a bus driver for Dade County public schools for 24 years, brings home no more than \$600 every two weeks. The first check of the month does not even cover her rent. The second doesn't cover her car insurance. "If you don't have a second job, you're not going to make it."

PAY INEQUITY

Regardless of their background, education or work experience, women are more likely to earn less than their male counterparts.

Median hourly wages for Women and Men, Miami-Dade and the U.S. 2006 >



>Source: Current Population Survey, American Community Survey, Miami-Dade and the U.S. 2006

Nationally, women average 77 cents earned for every dollar earned by a man. In MDC, women earn 72 cents per dollar and the median wage for men is higher than it is for women in nearly every occupational category. The Institute of Women's Policy Research has calculated that during the first 20 years of her career, a typical woman who graduated college stands to lose more than \$440,000 due to the wage gap. >>

>>Source: Institute for Women's Policy Research, Memo to John Roberts: The Gender Wage Gap is Real, (Sept. 2005) available at <http://www.iwpr.org/pdf/C362.pdf> (last visited Feb. 23, 2007)

It seems that motherhood also brings a "penalty" in the form of lower wages, fewer opportunities for promotion, and ironically less flexibility in the workplace. One study that compared female job applicants with identical characteristics found that those with children were offered a starting salary 7.4% less than those without children. In comparison, fathers were offered 4% more than childless men. The same study found that mothers were less likely to be recommended for hire than childless women. >>>

>>>Source: Correll, Shelley J. Stephen Benard, and In Paik. (2005). Getting a Job: Is There a Motherhood Penalty? American Journal of Sociology, Volume 112 Number 5 (March 2007): 1297-1338.

Another important reason for the income disparity between men and women is that many women are employed in low wage occupations. In MDC, 17% of women are employed in occupations where the hourly median wage is under 10 dollars. Far fewer men are employed in occupations that have an hourly median wage of less than \$10 compared with 12% of men. In addition, 67.3% of working women are employed in occupations with a median wage below the overall median (\$13.64 per hour), compared with 53% of men.

Hourly Median Wages for Low-Wage Occupations in Miami-Dade, 2006 >>>>

TYPE OF OCCUPATION	MEDIAN HOURLY WAGE	% WOMEN EMPLOYED	% MEN EMPLOYED
Protective Service	\$12.63	1.6%	4.0%
Sales and Related	\$12.28	14.2%	12.7%
Transportation & Material Moving	\$11.10	2.2%	10.3%
Production	\$10.43	3.3%	4.7%
Healthcare Support	\$10.38	4.3%	.5%
Personal Care & Service	\$9.46	4.7%	1.6%
Building & Grounds Cleaning & Maintenance	\$8.69	6.4%	5.4%
Food Preparation & Serving	\$8.39	5.9%	4.2%
Farming, Fishing, & Forestry	\$7.96	.3%	.4%
Total Below Median Wage		67.3%	52.5%
Total Below \$10 per Hour		17.3%	11.7%

>>>>Source: Florida Agency for Workforce Innovation, 2008 Occupational and Employment Statistics

"It is clear that eliminating gender-based wage discrimination is a Main Street economic issue critically important to the average American woman and her family," says Maria Roberts, Miami Dade County Commission for Women, "and in MDC's low-wage economy it's even more important."

TWO LOW-WAGE JOBS DON'T EQUAL ONE GOOD ONE

Many women have no choice but to seek secondary employment - either their first job doesn't offer enough hours, or working 40 to 50 hours a week doesn't pay enough to cover basic bills. Josephina, a Nicaraguan-born engineer, says, "I wish I had a full-time job with benefits – medical insurance – because I have to supplement my income to pay all my bills. More and more companies do not want to give full-time [work] because the benefits are too expensive."

- **A woman's income is critical to the survival of her family: 71% of women who work do so full-time. Comparatively, 83% of men work full-time.**

Increasingly, employers are hiring part-time workers to avoid having to pay benefits, a practice that affects women in job sectors from retail to education to information technology. Only 41% of women who work part-time wanted to work part-time. The other 59% could not find a full-time job, received fewer hours than they wanted, or had other barriers to full-time employment.

A 2006 survey of homeless women found that the reason most often given for homelessness was underemployment or being low-income.> (Underemployment means one is employed but for fewer hours than one is able and willing to work.) The number of women reporting underemployment was nearly twice the number of women who blamed their homelessness on a lack of affordable housing, and nearly three times the number who blamed it on job loss. Underemployment prevents many women from accessing crucial benefits.

- **More than two thirds of immigrant women working part-time would prefer to work full-time.**
- **Of the 5,878 homeless women in MDC, 1,304 are underemployed or low income. >**

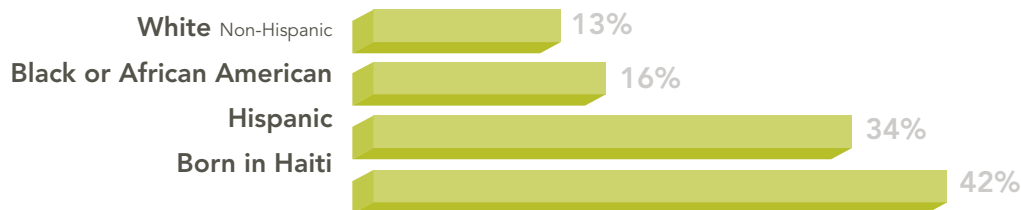
>Source: Miami-Dade Homeless Trust

MAKING WORK "WORK" FOR WOMEN

There are critical work supports that make work "work" for women: quality health care coverage, paid leave and child care. According to a report released by the Institute for Women's Policy Research, **68%** of women say they would prefer having a job that guarantees health care and a pension over a higher wage job.

Lack of health insurance and access to affordable preventative care is a serious crisis for low income families. What happens when single working mothers without health insurance become sick? For starters, they do not have coverage for proper medical care to recuperate. They may risk losing their job, or at least the income they could earn while they are out sick. And finally their family suffers - mothers cannot adequately care for their children if they themselves are ill.

Percent of working women in Miami-Dade without health care coverage >>



>>Source: Current Population Survey, 2001 - 2004

- **Of women working full-time, year-round in MDC, only 51.4% have health care coverage from their own employer. The national average is 65.9%.**
- **25% of women over 18 have no health care coverage.**

Even women who do have health insurance face economic challenges. A recent study by Harvard University researchers found that the average out-of-pocket medical debt for those who filed for bankruptcy was **\$12,000**. The study noted that **68%** of those who filed for bankruptcy had health insurance, and that **50%** of all bankruptcy filings were partly the result of medical expenses.

Offering good health care options can be cost prohibitive for small businesses. "It is a huge expense for an employer and it only works if you can afford to provide a health care plan that your employees can actually afford to take advantage of," says Ann Machado, President of the employment agency Creative Staffing which is based in Miami. "In these difficult economic times more employers are having to make tough decisions, looking at the whole cost of an employee."

This can spell trouble for women. According to the 2008 National Women's Law Center report "Nowhere to Turn," the practice of charging higher insurance premiums for women or gender rating is a common practice and drives up health insurance costs for women. This means that employers have to pay higher premiums for their female employees, and Florida has no safeguards against this blatant gender discrimination.

Without help, even fewer women can provide health care coverage for their children. Florida KidCare is Florida's child health insurance program for uninsured children under age 19. Eligibility is based on a child's age and family income. Some women who earn just above the minimum requirement may not be able to take advantage of this program. They are trapped in an economic danger zone where they earn too much for KidCare but not enough to purchase an adequate healthcare plan for themselves and/or their family.

RETIREMENT

>Source: Current
Population Survey,
2001-2004

Fewer women than men have retirement or pension plans. > Employers nationwide offer few options for retirement plans. The situation for women in MDC is even more difficult because the category of jobs and industries that employ people in this county generally do not offer retirement plans.

- **Only 26% of working women in MDC have a retirement or pension plan as compared with 41% of U.S. working women.**

REAL WOMEN. REAL VOICES.

LIFTING UP THE VOICES OF REAL
WOMEN IN MIAMI-DADE COUNTY

Winnie had been paying KidCare's monthly minimum premium of \$15 since her 15-year old daughter was three. Suddenly, it jumped to \$120 a month. "But I didn't have a choice because I have to cover my child. You know anything can happen." And it did. Winnie's daughter had a tumor. Under KidCare she qualified for the operation, but based on her income, she was required to pay more than she could afford. "What they wanted me to pay for me and my kids to be on KidCare was more than for my kids to be under insurance at my job."

Candice's daughter has Medicaid, but Candice doesn't qualify so she has to go to a free clinic. "It takes a day out of my time. That's \$50 a day I could be making that I'm sitting in a clinic waiting to see a doctor."

Jeanette, a 55-year old mother of two, has been working for a state regulatory agency for 20 years. "What keeps me right here are the benefits. I have insurance for my kids. I have the leave I need when I have to be with them. Everything is covered. My husband's check doesn't have to take out any insurance payments. If I do find another job with higher pay, it will have to include the cost of that insurance and travel because I live ten minutes from work now. If I'm going to travel further, pay more gas, is it going to cover the cost of what I'm getting in insurance?"

PAID LEAVE

Only 46% of Florida workers have paid sick leave. Studies show, however, that leave reduces the amount of time that mothers spend out of the labor force. Workers without paid sick leave tend to be less productive because they must come to work sick. Often they can't afford to see a doctor, which deprives them of important preventative care benefits.

The Family and Medical Leave Act (FMLA) is a federal law that establishes a minimum level of unpaid leave for individuals. The FMLA enables employees to take up to 12 weeks per year of unpaid leave for the birth or adoption of a child, or for certain medical situations. But the FMLA only applies to private companies with 50 or more employees, to federal, state and local government agencies, and those who have been with their employer for at least one year and worked more than 1,250 hours during the most recent year. >

- **Four of the top five industries in Florida provide no more than 50% of their workers with paid sick days.**
- **FMLA is unpaid leave. Employees who take advantage of this leave and are able to return to work afterwards still face a significant loss of income.**

Importantly, FMLA only provides for *unpaid* leave. Even women who are able to take advantage of this leave return to work facing a significant loss of income. Workplace policies that reflect women's reality as primary caregivers, such as flexible schedules and paid sick leave, as well as family leave, will create more productive work places and ensure that working moms have the support they need to excel in the workplace.

Almost half the women in the workforce have no health insurance coverage options available to them. Yet even the slightly more than half that do have health insurance face economic challenges, particularly if their boss requires a doctor's note if they stay home sick. Many women earning low wages can't afford to see a doctor, so their health care plan is of little use to them.

WOMEN & UNIONS

Occupations which have the best benefits, such as education or health care, are generally unionized. Florida's economy is top heavy with nonunionized service sector jobs in hospitality and retail. It is often difficult for workers to form unions because of employer pressure and lack of protection of the right to organize. The benefits of union membership for women include higher wages and better benefits. Women who belong to unions earn 11% higher wages and are 18.8% more likely to have health insurance and 24.7% more likely to have pension coverage. For low-wage workers the benefits are even greater; unionized workers earn 14.4% more, are 26% more likely to have health care coverage, and 23.4% more likely to have a pension. These figures are for the entire United States and are not available at the state or local level, but since Florida has a plethora of low-wage jobs, we can assume that these advantages apply to women in Florida as well.>>

Monica Russo, President of SEIU 11 and Commissioner on the Florida Commission on the Status of Women, says, "The single most effective strategy to improving the working conditions and benefits for women workers is to support them in their efforts to organize and form unions."

>Source: Research Institute on Social and Economic Policy, *Paid Sick Leave for Florida Workers: Issue Brief*, February 2007

>>Source: Center of Economic and Policy Research, *Unions and Upward Mobility for Women-Workers*, December 2008

VIOLENCE AGAINST WOMEN & ECONOMIC SECURITY

Violence against women and specifically domestic violence (DV) is a pervasive problem in MDC. In 2008 the Miami-Dade Police Department reported a 31% increase in reported domestic violence offenses. We know that DV is dramatically under reported and that this percentage describes a fraction of the actual incidence. According to the National Council Against Domestic Violence, victims often make several attempts to leave an abusive partner and are forced to return for economic reasons. Even if a woman has managed to leave her abuser, she may face insurmountable economic challenges that threaten her ability to recover, handle the legal, emotional and financial hurdles she must face and get back on her feet after experiencing abuse. The Miami -Dade Homeless Trust reports that of the 5,878 homeless women in Miami-Dade 331 women reported domestic violence as the primary reason for their homelessness.

Right Page Sources

>Source: Alliance for Early Care Education

Economic insecurity is among the most formidable obstacles for survivors of Domestic Violence according to the National Task Force to End Sexual and Domestic Violence Against Women. Economic insecurity could mean the difference between life or death for women forced to remain in abusive relationships. Tragically, the Miami-Dade Fatality Review Team reported a **74% increase** in DV homicide/suicides, in 2008. These percentages reflect a 95% increase DV homicides and 38% increase in suicides. Already in 2009, as this report went to print, we have had 15 DV related Homicides/ Suicides.

In 1997, the Miami-Dade County Commission passed a domestic violence leave policy entitling employees to 30 work days of unpaid leave for survivors of domestic violence. The leave is designed to assist women in obtaining orders of protection and divorce, child support and child custody hearings as well as to obtain medical or dental care for themselves or their children. It may also be used for legal assistance, court appearances, counseling or supportive services or any other arrangements needed because of domestic violence. This leave is an important resource for survivors of violence but for many women, unpaid leave is not enough to ensure that they will survive the violence and be able to keep a roof over their heads and feed their children. Ensuring women's economic security after victimization is critical to the survival of women who are experiencing abuse.

IMMIGRANT WOMEN AT WORK

Immigrant women make up 63% of the female workforce in Miami-Dade. They are represented in every industry and occupation, and at every wage and education level. Florida has the highest percentage of foreign born residents in the U.S. - just over 50%. Over 60% of foreign born residents are Hispanic, but there are many Haitian, Jamaican and Russian women as well. Immigrant women are vital to some of the most important sectors of our economy, especially international trade, business support, and health care. Miami's work force is largely dependent on immigrant women's labor, but these women can face special challenges in the Miami labor market. Many may have worked as professionals- doctors, architects, psychologists - in their homeland. In the United States, however, they may face credential and language barriers. In some cases lack of documentation also puts them at high risk for exploitation and labor abuses. Immigrant women are most likely to be employed in low wage jobs with the least likelihood of receiving benefits. They do not have health insurance, and are not eligible for work supports, such as child care assistance.

>Source: Florida State University, Center for the advancement of Human Rights, *Florida Responds to Human Trafficking*, pg 27 (2003)

>>Source: Florida Coalition Against Human Trafficking <http://stophumantrafficking.org/Activism.html> (last visited March 23, 2007)

Miami's position as a global city attracts women from all over Latin America and the Caribbean. But in addition to being a glittering financial and commercial trade center for Latin America, Miami is a top area for the trade of people as well. "Florida has been identified as one of the top three states (with New York and California) reportedly receiving the majority of women and children trafficked annually into the U.S."> "Florida is the second largest hub of human trafficking in the U.S.">> Trade and economic policies that devastate markets in developing countries mean that women desperate to escape poverty are increasingly susceptible to human trafficking into and within the U.S.

CHILD CARE

Child care is not a luxury. It is a necessity for working families and is particularly critical for working single mothers. Subsidies for child care have become even more important as low income families struggle to meet daily increases for gas, food and other basic necessities.

The importance of child care in enabling South Florida parents to work and contribute to the economy and the betterment of their families cannot be overstated. But MDC has only about 27,000 subsidized child care slots for the approximately 86,000 children in MDC aged 5 and under in families with earnings under 185% of the poverty line (the eligibility threshold for subsidized care).

Nearly 48,000 of these children live in single-parent families. That's a shortfall of at least 21,000 subsidized slots in MDC alone. The figure could be as high as 59,000 slots if we assume that many two-parent families below 185% of poverty must have two earners to survive. This shortfall does not include the need for after-school care for children over age five. Without increased resources for child care assistance for families, the numbers are likely to continue to rise.

If parents cannot afford to obtain safe child care there is a dangerous risk of children being left in unlicensed care, or alone, while parents go to work. It also means that many parents cannot work, or cannot work as many hours as they need to. This makes reaching economic security impossible.

Access to high quality early care and education is central to a community's economic viability. Child care is a \$10 million industry in MDC and child care centers are important providers of jobs and small business opportunities, particularly for women. Families with young children rely on affordable child care in order to work and maintain financial self-sufficiency.

- **MDC needs at least twice as many subsidized child care slots as are currently available.**

EARLY CHILDCARE WORKERS

Ironically, it is the very women who provide the child care that enables women to go to work who suffer notoriously low wages and benefits. These low wages undermine the stability of the industry and can impact the quality of care provided to children.

The early care workforce should be as skilled and professional as it is nurturing and loving. But centers fear that new quality standards will be impossible to meet without additional reimbursement. The State of Florida has passed a resolution that all child care teachers must have a bachelor's degree by 2009. But finding bachelor's degree holders willing to work for the average childcare worker's wage of \$8.24 per hour in MDC will be challenging, and bringing wages up to par with other B.A. degree occupations will be impossible without increased funding from the state. > The current reimbursement rates received by child care centers makes offering adequate wages unfeasible.

"The reality is that 'child care' isn't just about baby-sitting anymore. The educational requirements (Florida Sunshine State Standards) are the same for early learning providers in the public school sector as they are for those in the private sector," explains Linda Carmona Sanchez, Executive Director of the Alliance for Early Care and Education. "The accountability is the same, the requirements are the same, but the pay is not. Typically, our teachers earn around \$8/hr with no benefits of any kind. It is unreasonable to expect them to have a bachelor's degree without increasing their pay."

"It is a travesty that the Child Care Development and Block Grant - a program that offers subsidized child care to help families overcome poverty - is so poorly funded that early childhood educators often earn poverty wages themselves," says Carmona-Sanchez.

REAL WOMEN. REAL VOICES.

Yanire has worked as an early childhood educator for five years. To improve her teaching skills, she earned a Child Development Associate credential at a local community college. "But after working all day, I have to work in the evenings and on the weekends to make ends meet. It's difficult because I never get to tuck my own children into bed. So why should I continue to sacrifice so much for such a low paying job?"

Cynthia is the director of a local preschool. She is concerned about how efforts to improve the quality of early childhood programs will affect her. "I know that it's important to continuously improve our services. And I am happy to work toward that. But it's not possible for me to learn English well enough to earn a college degree in a few short years. Will I lose my job?"

WAGE THEFT

The majority of jobs in MDC pay hourly wages. Wage theft typically occurs when workers do not receive the required minimum wage or overtime wages, when employers cheat workers out of hours, overtime pay rates, pay below minimum wage, or when they make contractual promises they do not fulfill. Certain categories of women workers are particularly vulnerable, especially women who work in the cleaning and caring professions as domestic workers and nannies, and in agriculture. Wage theft is especially acute in South Florida because of its tourist and service sector economy, and a large number of recent immigrants who are unfamiliar with their rights. Florida no longer has a Department of Labor and the Federal Department of Labor has limited capacity - only four investigators for the entire region south of Okeechobee. Some employers exploit their workers' vulnerabilities or may be unfamiliar with U.S. and Florida fair wage and labor laws. Many immigrant workers have - or believe they have little to no recourse, legal or otherwise. Undocumented immigrant workers are particularly vulnerable.

- **All workers have a legal right to the wages they have earned, regardless of their immigration status.**

Research in the agricultural industry in South Florida - conducted by RISEP on behalf of the Florida Immigrant Coalition, an organization working to defend the rights of immigrants - shows that workers in some plant nurseries are consistently asked to work off the clock and are not given proper safety equipment. Female workers are subject to sexual harassment. Undocumented workers often remain silent about wage theft because they fear repercussion if they complain. Weak enforcement of labor laws in Florida makes it unlikely that employers who violate the laws will be held accountable.

The South Florida Wage Theft Task Force - comprised of a diverse set of community based organizations - is working to protect women and other low-wage workers from wage theft. Many women workers are not covered under existing laws, including non live in domestic workers and employees of small businesses. "By expanding the reach of the Miami-Dade Human Rights Ordinance to include claims of wage theft, we could give victimized workers access to a local forum. In addition, we should fight for stronger enforcements of the state minimum wage by the Attorney General and for the re-establishment of the Florida Department of Labor," said Jennifer Hill, a Skadden Fellow and staff attorney with the Florida Immigrant Advocacy Center's Workplace Justice Project. "Women should be able to file complaints (about wage theft) with the county Equal Opportunity Board, which would investigate, resolve disputes, issue decisions, and fine violators."

FACT: The South Florida Wage Theft Task Force includes The Florida Immigrant Coalition, Florida Immigrant Advocacy Center, Unite for Dignity, Interfaith Committee for Worker Justice, Florida Legal Services, We Count, Women's Fund - Women's Advocacy Project and SEIU 11

REAL WOMEN. REAL VOICES.

Lucia, a native of Guatemala, has lived in the U.S. for 30 years and works in the plant nursery industry. "I have not been paid the minimum wage because they think that since we're from Guatemala, we should not be paid a lot. Especially with these new laws, the bosses know that they can abuse the workers. Workers cannot ask for a raise, or complain about heavy lifting. They can't say anything. The bosses don't even want to let anyone take a break. And we even have to bring our own water; all the nurseries should provide this."

INVESTING IN WOMEN: A Bright Spot in Economic Potential

Miami is a small business economy, and women are major contributors. In 2006, MDC had an estimated **88,168** women-owned businesses (defined as businesses with 51% or more female ownership). Miami ranks tenth among the **top 50** metropolitan areas with 51% of women-owned businesses and sixth for growth in this sector.>

The rate of female business ownership in MDC is slightly higher than in the U.S. This is most likely due to the high percentage of Black and Hispanic owned businesses, which have a higher rate of female ownership than other groups. Women of color may be more likely than White women to be entrepreneurs because of the lack of options, the inflexibility of the job market and discrimination. Luz Gomez, a Senior Director at ACCION USA, a non-profit micro lending organization, says: "Supporting women owned businesses is critical. It can be an incredible alternative to the inadequacies of regular workplaces for women seeking flexibility to address challenges like child care."

>Source: Center for Women's Research, 2006

Particularly for women whose only option is making minimum wage, business ownership also provides an opportunity for them to improve their financial situation and create the flexibility they need as working women and moms. An impact study of ACCION USA's business owners shows that over 60% of their small business clients (of whom roughly 40% are women) have take home pay greater than the minimum wage. This is not to say that a woman owning her own business has it easy. In Miami-Dade small business owners can face challenges meeting the costs associated with providing healthcare to their employees. Owning one's own business is a tremendous challenge. It is labor intensive and time-consuming, but for some women it is an empowering and fruitful option.

Gloria is an ACCION client. A single mom, she started a corner grocery store to provide employment opportunities for other family members and to have a more flexible schedule to pick up her children from school. "It made more sense for her to buy a business than to worry about child care with a rigid work schedule," says Luz Gomez.

Too often, jobs are not flexible enough to meet the demands of working mothers' schedules. Supporting small business development and entrepreneurship can be a way to create flexible jobs for women. It can also mean the difference between a woman's inability to make ends meet, and building a financial nest egg, however small, that will help her improve her economic situation.

BUILDING WOMEN'S FINANCIAL ASSETS

For a woman to achieve economic security, she must have the tools to access financial institutions, obtain good credit, navigate financial systems and manage her financial resources. A key strategy to providing women with these tools is financial education for women. But even the most financially savvy low-income woman can get caught in a debt trap. Many women simply do not have the economic resources to weather an emergency. They are forced to use credit cards and incur the consequences of credit card debt. Once they've acquired this debt, it is extremely difficult to repay it. "No matter how hard you try, you cannot build assets if you are carrying an unreasonable debt load," Luz Gomez says.

Strategies that help low-income women amass assets include tax refund programs such as the Earned Income Tax Credit (EITC) and matched savings accounts. They can help women build a cushion and learn to avoid the pitfalls of debt.

Individual Development Accounts

Individual Development Accounts (IDAs) are matched savings accounts designed to help low-income families accumulate money for high return investments in education, home-ownership, micro-enterprise, and improved job possibilities through the acquisition of an automobile or computer. IDA programs have strong financial education and budgeting components. "It is critical to empower women and give them the tools to effect change in their lives, instead of reverting to the old ineffectual policies of giving temporary handouts that only mask the needs for a short period of time and do not bring about a permanent change in the status quo," says Eileen Maloney Simon, Executive Director of The YWCA of Greater Miami, which has a successful IDA program. Demand for these programs far exceeds the supply of IDA programs. Advocating for more funding for these programs at the federal and local level is critical.

Maria Coto, Executive Director of Partners for Self-Employment, also touts IDA's as critical strategies to increase women's assets. "We offer two dollars for every one dollar they save (in an IDA). Then you open a bank account. EITC credits are matched up to \$2000. You cannot take money out for one or two years." Once their clients complete financial literacy training, they become eligible to make asset purchases such as a home or business investment. "In the past two years our program assisted 102 female headed households. Ninety-four participants used their savings to purchase a first time home or expand a business."

Earned income Tax Credits

The Earned Income Tax Credit (EITC) is a refundable federal income tax credit for low-income working individuals and families. The purpose of the EITC was in part to offset the burden of social security taxes. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit. The EITC is reportedly the largest benefit available to low-income working individuals and families, a benefit available to more people than food stamps and cash assistance combined. The large EITC refunds, which can average \$2,000 - \$4,000 annually, depending on the number of dependents, help lift families out of poverty more than any other government program available to the poor. This money, most typically, is used to pay debts, buy essentials, or add to savings.

CHILD SUPPORT Unrealized Assets

For many single mothers, child support from non custodial fathers is a key factor in making ends meet. However, MDC falls far below the national percentage of women successfully collecting child support.

- **Nationally, 37% of single female headed families receive child support payments - only 20% receive it in MDC.>**
- **Women who receive child support in MDC receive a yearly average of \$4,455. This money can be the difference between debt and financial stability.>**

Several factors may contribute to the low percentage of women receiving child support. For women who seek child support, proving the father's income is one obstacle. Generally the more income the parties make, the more child support will be ordered. So a woman could be "short changed" potential support if the father is underemployed or falsely reports a lower income to reduce his child support obligation. This then places a higher and unequal burden on the mother to financially support the child.

- **While the poverty rate of custodial mothers fell from 36.8 percent in 1993 to 27.7 % in 2005, it remained higher than the poverty rate among custodial fathers, 11.1%. >>**

The State Attorney's Office has a Child Support Enforcement Office, the only one in the State of Florida, but despite its best efforts, high caseloads and a fairly arduous process make obtaining child support difficult and time consuming. A case involving the enforcement of an existing order may take up to five months or longer since there is no guaranteed time. >>> "It can take months, if not years, to get the first order," says Lissette Labrousse, Directing Attorney of the Low-income Taxpayer Clinic at Legal Services of Greater Miami, Inc.

"If a mother chooses to hire a private attorney rather than use the State Attorney's Office, then she will be saddled with attorney's fees, the high cost of litigation, and time in and out of court due to the litigious nature of fighting enforcement cases. Many mothers just give up because it is just too stressful and time consuming to obtain or enforce a support order," says Labrousse.

Another challenge is that the consequences for failing to pay on time do little to lessen the impact of non-payment on the families depending on that check. "Even if a woman has been fortunate enough to obtain a child support order, her life could be thrown into turmoil if he doesn't pay each month or pays late," says Sharon Langer, Executive Director, Dade Legal Aid, who works with women seeking child support.

We must improve the ability for women to obtain and collect on much needed child support payments.

>Source: From the U.S. Census Bureau, *Custodial Mothers and Fathers and Their Child Support: 2005*, Issued August 2007
<http://www.census.gov/prod/2007pubs/p60-234.pdf>

>>Source: Current Population Survey 2001-2004

>>>Source: http://www.jud11.flcourts.org/programs_and_services/child_enforcement_division.htm

PROVIDING WOMEN WITH PATHWAYS TOWARD SUCCESS

Education

The ability to earn higher wages is directly related to educational attainment.

Twenty-four percent of MDC women 25 and older do not have a high school diploma. Yet nearly 60% of the region's average annual openings require an educational attainment level of Postsecondary Adult Vocational (PSAV) Certificate or more. >

- **Only 65% of female high school students in MDC receive a diploma within four years.**
- **22% of women 18 and older in MDC have not completed high school compared with 15% for the U.S.**

MDC has a plethora of high- and low- end jobs, but a dearth in the middle. According to The Beacon Council, Miami-Dade's economic development agency, education is the number one challenge in our area and a key challenge for attracting industries to Miami. Florida in general and MDC in particular have poor high school graduation rates, low-achieving schools, and poor levels of funding for schools and higher education.

As Miami envisions its economic growth and explores new and emerging industries, it is critical that we prepare women for these new job opportunities. We must target women for job training in potential high growth industries such as biosciences, renewable energy or "green" jobs so that they will have the necessary skills, access and support to benefit from these new opportunities. We must also ensure that the jobs are quality jobs which offer higher wages and benefits.

"We need to understand the direct relationship between educational attainment and economic security and our obligation to provide women with the resources needed to ensure that they benefit from the various training programs and educational opportunities available in our area," says Dr. Donna L. Jennings, Dean of Workshop Education and Development at Miami-Dade College.

- **The percentages of women in MDC who have bachelor's or advanced degrees is nearly equal to the rest of the U.S. - 25% in MDC vs. 26% nationwide.**
- **From 1990 to 2006, the number of women in MDC with advanced degrees increased 60%; the percentage increase for men was only 8%.**

Women with a higher educational attainment are more likely to participate in the labor force (working or looking to work) and less likely to be unemployed. The unemployment rate in MDC is consistently higher than that of other Florida counties. Women 25 years or older who have completed a high school diploma earned a median annual income of \$15,580. Women who earned some college or an associate's degree earned a median annual income of \$20,773. Women who had earned a bachelor's degree earned a median income of \$31,160. There is clearly a tremendous advantage in terms of income for women who have higher educational attainment. Higher educational attainment also can increase the income parity between men and women, but clearly wage inequity persists.

- **Women with a high school diploma earn 74% of what men earn with the same degree; this increases to 93% for those with a bachelor's degree. >>**

For women with bachelor's degrees there is a clear increase in income parity with men but the earning disparity for women with advanced degrees is greater. Those women earn only 72% of what men with advanced degrees earn. While data is not available to identify the cause of this disparity, we can speculate that sexism, discrimination, and time out of the workforce to raise children or care for elder family members may contribute to this gap.

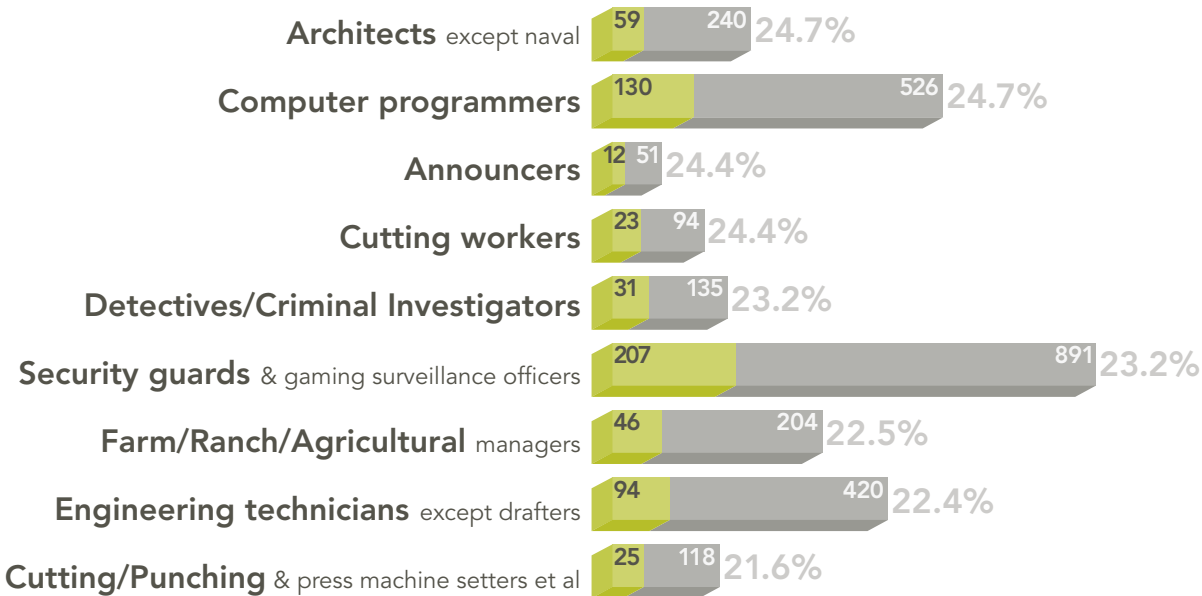
>Source: U.S Department of Education, National Center for Education Statistics, Common Core of Data

>>Source: American Community Survey 2006

WOMEN IN NON-TRADITIONAL OCCUPATIONS

A non-traditional occupation for women is one in which women comprise 25% or less of total employment. These jobs are attractive to women because they generally offer higher entry-level wages and a career ladder with pay between \$20 and \$30 per hour. In the last 20 years, there has been a shift in jobs that were once considered non-traditional for women, such as physicians, surgeons, chemists, judges, magistrates, announcers, lawyers, athletes, coaches, umpires, and postal service mail carriers.

Non-traditional Occupations for Women in 2007 >



>Source: U.S. Department of Labor

Numbers are in thousands. ■ #of Women Workers ■ # of Total Workers

Career ladders create opportunities for women to improve their working conditions and, most importantly, their wages. Offering certifications and clear pathways to higher paying managerial positions that improve a woman's skill level and increase her salary is a crucial first step toward a viable alternative to poor quality, low paying jobs. Employers who provide these opportunities to women at entry level positions receive a return from their investment because their employees are more likely to be satisfied, engaged, and loyal to the company.

WOMEN'S FUND OF MIAMI-DADE PORTRAIT OF WOMEN'S ECONOMIC SECURITY

RECOMMENDATIONS

The purpose of this report is to provide data about women's economic status in Miami-Dade County. The report also includes specific recommendations in key areas where policy change could improve women's economic security.

This Portrait report reveals that women are facing significant barriers to economic security and that these barriers can have serious consequences for their health, well-being and the success of their families. At the Women's Fund, we are proud to report that many of our grantee partners, some of whom are featured in this report, are leading the way to address these serious challenges to women's economic security. However, we also know that there is much more to be done.

We have outlined a list of recommendations in key areas where we know that collaborative efforts could effect change for many women in our community. We must begin by increasing funding and resources directed to effective programming that address various aspects of women's economic security. We must recognize the interconnection of economic security issues with other pressing and critical issues facing our community, such as healthcare reform, economic recovery and development and education. Importantly, we must move beyond traditional ways of looking at poverty and understand the true numbers of women who do not reach self sufficiency. It is time for the pressing economic security issues impacting women to come to the forefront of public policy work and funding decisions. We believe that a strong focus in these areas is critical to the success of our entire community.

Improve women's wages:

- **Insist on equal pay for equal work. Encourage legislation that will strengthen equal pay policies for work of equal skill, danger, and responsibility.**

Move Women to Self-Sufficiency:

- **Adopt the Family Economic Self-Sufficiency Standard as the measure of a family's economic security. Use this standard to set income eligibility standards for government support programs and other services for low-income people to ensure that families with inadequate incomes are able to meet their needs.**

- **Reform the health care system so that all women have health care access for themselves and their children.**

- **Increase the ability of small business owners to obtain affordable healthcare coverage for their employees.**

- **Pass laws prohibiting the use of gender as a rating factor in setting insurance premiums.**

- **Increase funding for, and access to, public supports, such as Section 8 rental assistance, child care subsidies, food stamps, Medicaid and KidCare, in order to bridge the gap that many low-income families face meeting basic needs.**

- **Increase the ability for women to obtain and collect on child support orders.**

- **Ensure that low-income women have access to affordable and safe housing. Develop policies that create and preserve rental and home ownership opportunities.**

Give Women the Tools to Fight for their Rights:

- **Pass the Equal Rights Amendment (ERA) to have a better standard of proof for women seeking to prove discrimination.**

- Strengthen state enforcement of the Florida Minimum Wage Act through the State Attorney General's Office and by re-establishing the Florida Department of Labor, with special attention paid to vulnerable occupations, such as domestic workers.
- Strengthen efforts to improve the Federal Department of Labor's enforcement of federal anti-discrimination and wage-and-hour laws, including strategic investigations into industries that employ primarily women workers.
- Strengthen and expand local human rights and/or living wage ordinances to cover more women workers, including those working for small employers. Increase funding for the enforcement of fair wage and labor laws to protect all victims of wage theft.
- Increase enforcement of criminal and civil laws that prohibit employers from obtaining labor by withholding documents, using threats or force, or retaliating on the basis of immigration status when workers protest abuses.

Train Women for Non-Traditional and High Growth Industries:

- Increase women's participation in educational and job training programs that reflect high growth industries for MDC by removing obstacles to access. Programs that support women in obtaining non-traditional occupations offering higher entry-level wages and career ladders must be encouraged in schools among girls and through outreach to employers.
- Develop career ladders, creating opportunities for women to advance into higher skill and higher paying jobs.

Help Women Build Assets:

- Offer financial literacy skills programs for women of all ages - beginning in school and lasting through retirement.
- Increase funding and access to programs that create opportunities for Individual Development Accounts as well as programs that support single mothers and low-income families in obtaining tax refunds such as the Earned Income Tax Credit.
- Support women's entrepreneurship and small business development as a key anti-poverty strategy and an option to create flexible jobs for women.

Make Work "Work" for Women:

- Develop policies to address chronic underemployment, and encourage employers to provide part-time workers the benefits associated with full-time employment.
- Develop workplace policies that reflect women's responsibilities as primary caregivers, such as flexible work schedules, paid sick leave and paid family leave. Pass legislation that will offer employers incentives and mandate that employers offer paid sick leave and paid family leave.
- Support efforts of women workers to organize, unionize and collectively bargain for better working conditions and better pay.

Investing in Children and Early Care:

- Expand access to affordable child care, especially for low-income working mothers, through increasing the availability of child care subsidies.
- Increase reimbursement rates to early learning care providers to ensure that the wages of child care workers keep pace with training and educational requirements.

HOW WAS THE PORTRAIT PUT TOGETHER?

This report is the result of extensive data collection and focus groups conducted by the Research Institute on Social and Economic Policy at Florida International University (RISEP). A multi-disciplinary advisory committee comprised of local leaders and experts in the field of women's economic security helped analyze our findings and outline an agenda for change. The report was written and reviewed with collective input from RISEP, the Advisory Committee, Women's Fund staff and Kathie Klarreich, writer and journalist.

The women mentioned in the report participated in our focus groups. Their names have been changed to protect their identities.

METHODOLOGY & LIMITATIONS

Unless otherwise noted, all the data in this report were compiled from the U.S. Census 1990 and 2000, the American Community Survey 2006, and the Current Population Survey 2001-2004. A full discussion of methodology is available at www.womensfundmiami.org. The data was collected in 2007 and so represents the situation at the height of the last boom, before the current recession. We can expect that employment indicators have worsened, and though there has been some deflation in retail and gas prices, housing and health care costs are still significant, and overall cost of living remains high for low- and middle-income working women.

We have separated the aforementioned racial/ethnic groups to most closely represent the relevant groups in Miami-Dade County. Race and ethnicity are self-identified by respondents to the census. Respondents are asked whether or not they belong to a Hispanic/Latino ethnic group, their racial identity, and their birthplace. For the purposes of this analysis "Haitian" includes anyone born in Haiti, regardless of race. Likewise Hispanic includes anyone who claims Hispanic ethnicity, regardless of race. "White" and "Black or African American" are those respondents who chose the corresponding racial identifications, regardless of birthplace, and so may include Caribbean, Canadian, or European immigrants. "Others" includes Asian, Native American, Multiracial, and Other racial groups that are too small in the Miami area to analyze separately. The small size of some groups in the sample occasionally makes analysis difficult and in these cases we have noted this or omitted the data.

SCARCITY OF GENDERED DATA

The data collection process that was conducted for this report revealed a scarcity of local data on women's economic security issues. It is a general recommendation of the Portrait Advisory Committee that when possible organizations and agencies collecting data integrate a gender focus.

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