



WOMEN'S FUND
OF CENTRAL INDIANA

 A CICF Fund

Women's Fund of Central Indiana
Still on Shaky Ground 2011
Comprehensive Report



Introduction

Women's Fund of Central Indiana, established in 1996, creates options and opportunities for central Indiana women and girls through the effective distribution of grants to women and girl serving organizations and the philanthropic engagement and education of current and potential donors.

Women's Fund originally published *On Shaky Ground: Where Women and Girls Stand in Central Indiana* in 1996 and published *Still On Shaky Ground* updates in 2003 and 2006. The 2011 update focuses on Women's Fund's three focus areas: Caregiving, Domestic Violence, and Insufficient Income.

Through ongoing research, Women's Fund has determined these are the areas in which we can have the greatest impact for central Indiana women and girls. Problems related to caregiving, domestic violence, and insufficient income often threaten women and girls' options and opportunities for current and future success. These focus areas are a significant priority of Women's Fund's grantmaking from our permanent endowment, as well as for our leadership efforts in the community. *Still on Shaky Ground 2011* seeks to share the status of these issues—positive and negative. We hope to inform you of the concern these issues present and to encourage you to take action in helping us address them.

Caregiving

Women are often society's caregivers, either of their own children, the children of others, or of family members and friends. However, they may not have the resources necessary to take care of themselves and their loved ones.

Childcare:

- In 2009, 75% of central Indiana women ages 20 to 64 who had children under 6 years old were in the labor force¹, and many needed affordable and quality childcare.
- In 2009, 34% of employed U.S. mothers with children under the age of 18 were the family's sole breadwinner².
- From April 2009 to September 2010, the number of central Indiana licensed childcare spaces increased by more than 2,300.
- Over the past eight years, the number of licensed childcare spaces per 100 children has remained about the same in some counties and decreased in others.

Women working full-time may not make adequate income to pay for quality childcare but may make too much to qualify for subsidized childcare. In 2010/11, an Indiana family of three could make no more than \$23,256 (or \$11.18 per hour for a single adult and two children) to be eligible for subsidized childcare.

Although the number of central Indiana children receiving Child Care Development Fund (CCDF) vouchers increased by 278 children from April 2009 to April 2010, the unmet demand for childcare assistance is significant; as of November 2010, there were more than 7,200 central Indiana children on the waiting list³, an increase of more than 1,300 children since July 2010. As of September 2010, 95% of Indiana Child Care Development Fund (CCDF) families were headed by a single parent, and school-age children (ages six and older) accounted for 34% of all children served. Parents receiving CCDF vouchers paid approximately 4.7% of the cost of childcare⁴.

Licensed Capacity of Childcare Homes and Centers⁵

County	April 2009	September 2010
Boone	1,103	1,312
Hamilton	7,004	7,735
Hancock	882	811
Hendricks	2,610	3,018
Johnson	2,303	2,274
Marion	20,486	21,531
Morgan	623	617
Shelby	386	421
Total	35,397	37,719

Number of Licensed Childcare Spaces per 100 Children Ages 0-4*

County	2001 ⁶	2009* ⁷
Boone	28	28
Hamilton	34	33
Hancock	20	20
Hendricks	34	29
Johnson	23	24
Marion	36	28
Morgan	13	14
Shelby	26	15

* While the number of licensed childcare spaces per 100 children ages 0-4 is important, it does not take into account children who are cared for by public school systems, family members, unlicensed religious-based providers, or by their parents who work part-time and/or different shifts and thus do not need licensed childcare.

Child Care Development Fund Vouchers⁸

County	Children Receiving Vouchers		Children on Waiting List
	December 2009	December 2010	November 2010
Boone	114	112	104
Hamilton	309	305	398
Hancock	175	145	70
Hendricks	216	213	171
Johnson	348	298	177
Marion	9,608	9,756	6,217
Morgan	148	136	101
Shelby	126	121	36
Total	11,044	11,086	7,274

Quality early childhood care and education are critical to both working parents and the economy. For every new dollar invested in early care and education, the statewide economic benefit is almost \$2.00, and for every new job created in the field, the statewide economic impact is one and one-half jobs. One potential result of the recession is that licensed childcare centers may close due to fewer children, both because there is a lower demand due to unemployed parents, and because parents will choose lower-cost care. As the employment rate increases, the demand for formal center childcare is expected to increase. However, it is difficult to rebuild the center supply quickly enough to meet the demand and informal care providers may also be going back to work. The result could be a shortage of childcare capacity⁹.

Care For Other Loved Ones: Many women are caring for older loved ones or children with special needs. The National Alliance for Caregiving and the American Association of Retired Persons (AARP) found¹⁰:

- About 29% of U.S. adults surveyed reported being unpaid caregivers to an adult or a child with special needs.
- On average, caregivers are predominantly female (66%) and 48 years of age.
- 86% of caregivers provide care for a relative, including a parent or their own child with special needs.
- The typical recipient of care is female (62%) and averages 61 years of age.
- Both caregivers of adults and their care recipients are older than their counterparts were five years ago.

- On average, caregivers spend 20.4 hours per week providing care.
- The longer a caregiver has been providing care, the more likely she/he is to report fair or poor health.
- 73% of caregivers were employed at some time when they were caregiving. Among them, 66% have gone in late, left early or taken time off during the day to deal with caregiving issues.

Grandparents may end up unexpectedly raising their grandchildren, a task for which they may be financially, physically or emotionally unprepared. Parents may be unable to care for their children due to financial difficulties, military tours, substance abuse, illness or death, or incarceration. More than 66,000 Indiana grandparents were living with and responsible for their grandchildren in 2009, an increase of almost 18,000 since 2000. In 2009, 74% had been responsible for their grandchildren for one or more years and 61% of these grandparents were female¹¹.

Agencies supporting women and girls in central Indiana report:

- Parents who rely on childcare vouchers move their children more often between providers than self-pay parents because of interruptions in voucher eligibility and/or the provider needing more prompt payments.
- Childcare is one of the largest costs for women trying to leave an abusive relationship.
- Most caregiving jobs do not pay a living wage.
- In many cultures, it is not socially acceptable to pay someone to provide custodial care for an individual or respite care for a caregiver.
- Women who need childcare or care for another loved one often do not know where to turn for information on available resources.

Women's Fund Investment: Women's Fund has invested \$902,884 in programs helping women provide care to loved ones through 2010.

Domestic Violence and Sexual Assault

Domestic violence and sexual assault impact every segment of our society. Nearly three out of four Americans personally know someone who is or has been a victim of domestic abuse¹².

Domestic violence often has its beginnings during the teen years. In the 2009 Youth Risk Behavior Survey of high school students¹³:

- 13.7% of Indiana girls reported being hit, slapped or physically hurt on purpose by their boyfriend or girlfriend during the last 12 months. This is higher than the U.S. rate of 9.3% and an increase over the 2001 Indiana rate of 12%.
- 17.3% of Indiana girls reported having been physically forced to have sexual intercourse at some point in their lives. This is higher than the U.S. rate of 10.5% and higher than all but one of the 42 states surveyed.

According to 2008 data from the U.S. Centers for Disease Control¹⁴:

- 10.6% of U.S. women reported experiencing forced sex at some time in their lives.
- 20%-25% of women in college reported experiencing an attempted or a completed rape in college.
- 60% of female victims were first raped before age 18.

Thirteen percent of Indiana women had been raped at some point in their past; however, only 12% of these incidents were reported to authorities¹⁵.

In January 2010, The Indianapolis Star¹⁶ reported that “protective order requests in Marion County increased 20% in 2009, reflecting a national trend as financial pressures ratchet up the tension in dysfunctional relationships and women despair of finding viable exit strategies.” In the same year, Indianapolis Metropolitan Police Department advocates served 1,658 clients, a 15% increase from 2008. The advocates arrive at the scene of domestic violence incidents, go to emergency rooms, and assist victims with safe shelter, protective orders, court appointments, and referrals to service providers¹⁷.

Connect 2 Help reports the following statistics relative to calls to its 2-1-1 line for help with domestic abuse issues¹⁸:

- Calls for help from people in domestic abuse situations have risen 616% in the past 10 years from almost 500 in 2000 to more than 3,500 in 2009.
- 47% of 2009 calls from domestic violence victims were for housing assistance – of these, 58% were seeking emergency shelter to avoid abuse. This is a trend that has continued for the last 10 years.
- Mental health and legal issues were the second and third highest needs after housing.

Girls Incorporated reports that exposure to violence in the home doubles the likelihood that U.S. girls will become victims of domestic violence; for boys, it doubles the likelihood that they will become perpetrators of domestic violence¹⁹.

From July 1, 2009 – June 30, 2010, almost 8,000 domestic violence victims and their children sought emergency shelter²⁰:

- 3,459 adults and 3,242 children were served in Indiana domestic violence emergency shelters.
- 1,170 victims were denied shelter.

On September 15, 2010, 92% of Indiana domestic violence programs were surveyed and reported²¹:

- 1,042 domestic violence victims found refuge in emergency shelters or transitional housing.
- 959 adults and children received non-residential assistance.
- Over 24 hours, domestic violence hotlines answered 446 calls, or approximately 19 calls every hour.

Agencies supporting women and girls in central Indiana report:

- Domestic violence is increasingly recognized as a community issue.
- The level of violence reported by clients has increased. It is unclear whether this is due to higher levels of violence or victims increased willingness to discuss the specifics of their abuse.
- Stalking laws have not kept up with technological advances, making it difficult to prosecute these crimes.
- Indiana Department of Child Services (DCS) is being notified of all domestic violence cases that are reported to Indianapolis Metropolitan Police Department's Domestic Violence Unit. This new policy may discourage victims from calling police for less serious domestic incidents (e.g., harassment, loud arguments) if they feel DCS will become involved with their family.
- Victims are getting younger and often families are not aware of violence and control issues in teen dating relationships. There are few intervention services for youth victims or youth perpetrators.
- There is an increase in requests for services and lack of services for gay/lesbian/bisexual/transsexual individuals, as well as older women and persons with disabilities.
- On a positive note, women seem less fearful to come forward about their domestic violence issues.
- The biggest barriers to women overcoming domestic violence are lack of economic self-sufficiency and self-esteem issues.
- Heather's Law requires the Indiana Department of Education to develop or identify model dating violence educational materials, and model dating violence response and reporting policies by July 2011. This will assist schools with the implementation of dating violence education programs and policies for grades 6 through 12. However, the law does not require schools to implement these programs.

Women's Fund Investment: Women's Fund has invested \$898,000 in domestic violence prevention and intervention programs through 2010.

Insufficient Income

It is important for women to be able to support themselves and their families. Economic self-sufficiency is the ability to meet a family's needs without external financial assistance and to financially plan for the future. Unfortunately, many central Indiana women do not have the skills or training to get a job that allows them to be economically self-sufficient.

The Indiana Self-Sufficiency Standard Calculator²² calculates the wages an individual must earn to support herself and her family without public or private assistance, if she is the sole provider and is working full-time. This standard allows for only basic needs; entertainment, savings or emergency expenses are not included.

Central Indiana Self-Sufficiency Standard Range

	One adult	One adult, 2 children (1 infant, 1 preschool)	One adult, 2 children (preschool age)	One adult, 2 children (1 preschool, 1 school age)	One adult, 2 children (school age)	One adult, 2 children (teens)
Hourly Wage*	\$8.41 - \$10.19	\$17.24 - \$24.65	\$17.36 - \$26.08	\$16.98 - \$23.39	\$14.88 - \$20.71	\$9.86 - \$12.84
Annual Wage (rounded)	\$17,800 - \$21,500	\$36,400 - \$52,100	\$36,700 - \$55,100	\$35,900 - \$49,400	\$31,400 - \$43,700	\$20,800 - \$27,100

*The minimum wage, set in 2009, is \$7.25 per hour.

The Indianapolis-area wages for the following professions, which usually do not require a college education, are significantly below the living wage for a woman and her children.

Profession	Average Hourly Wage (2010) ²³	Average Annual Full-Time Wage (2010 - rounded)
Food preparation and serving related	\$7.26	\$15,100
Building and grounds cleaning and maintenance	\$10.99	\$22,900
Personal care and services	\$13.63	\$28,400
Sales and related	\$12.88	\$26,800
Office and administrative support	\$14.77	\$30,700
Transportation and material moving	\$14.36	\$29,900

Impact of the Recession: The recession has hit both men and women very hard, and the impacts vary, depending on profession and the time period being examined.

- In August 2009, single U.S. female parents were almost twice as likely as married men and married women to be unemployed²⁴.
- From 2007-2009, men's median weekly wages rose 3.4%, to \$825, while women's rose 5.3%, to \$670²⁵.
- From October 2009 to March 2010, U.S. women lost 22,000 jobs while men gained 260,000²⁶. In April 2010, women gained only 86,000 jobs while men gained 204,000.

- In March 2010, the U.S. unemployment rate for women who maintain families was 11.3% - the highest rate in the past 25 years. The rate for all women was 8.5%, for married men it was 8.1% and for married females it was 6.7%²⁷.

Workers with lower levels of education have fared worse during the recession, as have men in general.

October 2010 U.S. Unemployment Rate, Seasonally Adjusted²⁸

Civilian workers age 25 or older with less than high school education	15.3%
Civilian workers age 25 or older with a high school diploma	10.1%
Civilian workers age 25 or older with some college or associate's degree	8.5%
Civilian workers age 25 or older with college degree or more	4.7%
Civilian women age 20 years or older	8.1%
Civilian men age 20 years or older	9.7%

Poverty rates for U.S. women have been increasing²⁹.

- Between 2000 and 2009, the percent of adult women living in poverty went from 11.3% of women to 13.9%.
- In 2009, the poverty rate for adult women was 32% higher than for adult men.
- In 2009, 10.7% of women 65 and older lived in poverty, compared to 6.6% of older men.

In 2008:

- More than one in eight U.S. women lived in poverty, and over one-third of these women lived in extreme poverty (their income was below 50% of the federal poverty level)³⁰.
- In 2008, nearly 60% of poor U.S. children lived in female-headed households.

The poverty rate for central Indiana female headed households with children have also increased.

Percent of Families with Female Headed Household With Related Children Under 18 in Poverty³¹

County	2000	2009*
Boone	17.1%	38.5%**
Hamilton	12.8%	32.3%
Hancock	17.8%	18.8%
Hendricks	15.5%	17.8%
Johnson	16.5%	38.0%
Marion	29.9%	44.4%
Morgan	25.9%	35.5%
Shelby	20.0%	17.3%**

*2009 rates have very high margins of error because of the sampling process.

**2006-2008 rates for Boone and Shelby Counties – 2009 information is not available.

In 2008, Women's Fund held a series of focus groups on economic self-sufficiency with organizational leaders and clients. Recurring themes included:

- Public assistance policies often do not help women become self-sufficient. Women often lose benefits if they get a slight raise, but the raise does not compensate for the lost benefits, making them less able to achieve self-sufficiency. Case workers often do not know of available opportunities and/or do not provide this information to clients.

- Affordable and quality childcare is a significant barrier to employment. There is a long waiting list for childcare vouchers, but without them, many women cannot work. When a working woman has been on a waiting list and her name finally reaches the top of the list, she must still be working in order to be eligible for the voucher. But she cannot work unless she has childcare. It becomes a vicious cycle.
- Women need socio-emotional and material supports to move forward and achieve financial success. Having a support network is also critical to success. Many women do not have family or friends who supported the changes they were making. Support should include:
 - A trusting relationship that develops and is sustained over time, regardless of address, income or employment status.
 - A focus on empowerment and increasing self-esteem.
 - Opportunities for peer-to-peer learning and exchange.
 - Referrals to services and information on how to access available resources.
 - A focus on coping and life skills.
 - Access to barrier-busting funds, which help remove small barriers that can present big challenges to women moving toward financial success.

Education and Income: While women's education levels and income have increased over the decades, in 2009 Indianapolis-area women working full-time had median earnings equal to only 75% of what men earned³². Progress in closing the gender earnings gap has slowed considerably since 1990. U.S. women earned 59% of what men earned in 1970, 64% in 1980, 72% in 1990, 75% in 2000, and 80% in 2009.

For college educated women ages 25 and older, Indiana ranked 20th in 2008 with men earning \$62,700 annually, and women earning \$45,500³³.

A study by the American Association of University Women found that wage disparities kick in shortly after graduation, when women and men should have the same prospects. "One year after graduating from college, U.S. women are paid on average only 80% of their male counterparts' wages, and during the next 10 years, they drop to only 69% of men's earnings. A large portion of the gender pay gap is not explained by women's choices or characteristics (e.g., hours, occupation, parenthood)"³⁴. The study concluded "the unexplained gap is evidence of discrimination, which remains a serious problem for women in the workforce."³⁵

Many women's educational and wage prospects are rising. The percentage of U.S. women 25 and older with at least a bachelor's degree has risen from 16.5% in 1987 to 28% in 2009³⁶. In 2007, U.S. women earned about 166 associate's degrees and 135 bachelor's degrees for every 100 earned by men³⁷, and during the 2008-09 academic year, women earned more doctoral degrees than men³⁸.

However, women's degrees tend to be clustered in lower-paying fields (e.g. education). A study by the Indiana Business Research Center³⁹ examined the most popular degrees at Indiana's public universities and projected lifetime earnings for women and men:

- The top three bachelor's degrees for women (Education, Business, Arts and Humanities) will have lifetime earnings of \$1m - \$1.3m. The top three for men (Business, Arts and Humanities and Engineering) will have lifetime earnings of \$1.5m - \$2m.
- The top three master's degrees for women (Education, Business, Public and Educational Administration) will have lifetime earnings of \$1.2m - \$1.9m. The top three for men (Business, Education, Engineering) will have lifetime earnings of \$1.4m - \$2.4m.

The U.S. is expected to have 1.4 million computer specialist job openings by 2018. In 1985, 37% of computer science undergraduate degree recipients were women. However, in 2008, only 18% were women. Women now represent 28% of all computer scientists.⁴⁰ The mean hourly earnings of a worker in a computer or mathematical science occupation in the Indianapolis area in 2010 is \$33.06, or \$69,000 per year.⁴¹

Research indicates that the average income of workers subsisting on poverty-level wages nearly doubles when they get an associate's degree. "In 2008, the poverty rate for US. women with a bachelor's degree or higher was just 4.2% and for women with some college it was 9.8%. This compares to an 18.3% poverty rate for women with a high school degree/GED or less⁴²." This is particularly important for pregnant teens, since only 40% of mothers who have children before age 18 ever graduate from high school⁴³.

Women's prospects are improving. Women now make up 37% of lawyers and judges, 32% of physicians and surgeons, and 12% of civil engineers⁴⁴. Women are also contributing more to family incomes. In 1967, only 4% of working wives earned as much as or more than their husbands. In 2008, 38.1% earned as much or more than their husbands⁴⁵, and in 2009, wives' incomes comprised 36% of total family income⁴⁶.

The Bureau of Labor Statistics' projection of future job growth shows that service sector jobs will have the highest projected growth. Unfortunately, women are concentrated in these job sectors, and most of these jobs require little or no higher education and pay low wages⁴⁷.

Microenterprises: Many communities are providing technical assistance and microloans to help budding entrepreneurs start small businesses. These small businesses (with five or fewer employees) help alleviate poverty, develop assets, increase economic security and help revitalize local economies. Even if they do not generate major income, they can contribute to a family's overall economic self-sufficiency⁴⁸. The Kauffman Index of Entrepreneurial Activity⁴⁹ showed that U.S. entrepreneurial activity rose in 2009 to its highest rate in 14 years, with African-Americans and older Americans experiencing the greatest increases in business creation rates from 2008-2009. However, the Corporation for Enterprise Development 2009-2010 Assets and Opportunity Scorecard ranks Indiana very low on small businesses – Indiana is 50th in small business ownership rate, 41st in women's business ownership rate, and 47th in private loans to small businesses⁵⁰.

Older Women: According to the Institute for Women's Policy Research⁵¹, only 29% of U.S. women aged 65 and older receive pension income (including survivor benefits from husbands' pensions) compared to 46% of older men. However, women are two and one-half times more likely to reach age 85 than men. They also have more chronic diseases, use medical services more, are more likely to use long-term care and have higher out of pocket costs.

Agencies supporting women and girls in central Indiana report:

- As the economic recession continues, calls to Connect 2 Help, the central Indiana 2-1-1 Center, have increased. During 2009, more than 131,000 women called for help for themselves and their families, an increase of 537% over 2000. Of these women, 33% were employed, 43% were single parents, and 7% were ages 60 and above. Women's highest needs continue to be basic survival needs: housing, utilities and food.
- Education is the key component of higher earnings.
- There is a need for more skills training and post-employment support.
- There is a vacuum of "cultural support" for women who find themselves the sole caregiver and breadwinner for herself and her children.



- Women and girls need more access to financial literacy programs.

Women's Fund Investment. As of September 2010, Women's Fund has invested \$1,302,500 in programs that help women become more economically self-sufficient.



Conclusion

While some progress has been made in the areas of caregiving, domestic violence, and insufficient income, the need persists. We encourage you to join us in addressing these issues: the future of our community depends on it. Because when a woman is strong, so too is her family, her neighborhood, and her entire community. Please join us in making central Indiana a stronger community. Invest in women and girls by donating to Women's Fund today.

Learn more about how we are addressing these issues in central Indiana. Connect with us online. Join us in addressing these issues. Donate now.

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This report may be downloaded at www.womensfund.org/research-and-publications.

Women's Fund: The expert resource for issues impacting women and girls in central Indiana.

Endnotes

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STILL ON SHAKY GROUND 2011

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