

The Lives of
WOMEN & Girls
in Monterey County

STATUS REPORT

This report is presented by the Women's Fund of Monterey County,
a field of interest fund of the Community Foundation for Monterey County

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When a woman thrives, her family thrives.

When a family thrives, the community thrives.

The Lives of Women and Girls in Monterey County is the next step in a process that began in 2004. At that time, The Women's Fund of Monterey County and Tellus/Diganos Center for Community Research First Published [First Glance: Quality of Life of Women and Girls](#) report on the status of local women and girls. In 2011, local researchers refreshed the data, convened focus groups and conducted key interviews as the basis for this updated report.

The voices of women of all ages in Monterey County can be heard throughout this report. We asked for their perspectives on their quality of life, their challenges and their triumphs. They answered clearly and with candor. They told us of aspirations for themselves and their families while describing the barriers they face each day. And they offered suggestions to policy makers for addressing key issues. They did their part. We now ask you to listen, reflect and take action to support their quest for better lives and brighter futures.

Input from dozens of local girls, adult and elder women, representatives of service agencies and public officials helped to provide focus and context for the findings. The full report is not intended to be a comprehensive assessment of the quality of life of women and girls, but a snapshot of the critical issues that currently impact the women of our community and a call to action to address trends of concern. We offer this in report service to our vision of Monterey County as a place that supports all women to the fullest extent in leading healthy, productive and fulfilling lives.

KEY THEMES:

- **ECONOMIC SELF-SUFFICIENCY.** Poverty is a pervasive problem for women and girls in Monterey County who are trapped in low-paying jobs without the means to support themselves and their families.
- **EDUCATION** is the key to breaking the cycle of poverty, but many low-income women face serious obstacles to realizing their educational goals and hopes of stable, higher paying jobs.
- Despite progress on many **HEALTH** indicators, serious disparities persist along socioeconomic and demographic lines, particularly for low-income and immigrant women.
- **SAFETY** continues to be a concern for women of all ages who are vulnerable to violence, harassment and bullying and don't feel empowered to speak out and seek assistance.

This report was funded by the [Women's Fund of Monterey County](#)
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Methodology & Data Sources

This 2011 Lives of Women & Girls Status Report uses as its foundation the earlier quality of life indicator reports published by the Women's Fund of Monterey County – First Glance in 2004, and a data update prepared in 2008. As such, this report relies substantially on data elements pulled from an array of existing secondary data sources. This includes data from sources such as the US Census, the California Health Interview Survey (CHIS), the California Departments of Education and Public Health, and local agencies including the Monterey County Departments of Health and Social & Employment Services, among others.

These sources and data elements were selected for use based upon the validity and reliability of the data, and the consistency with which the data is collected and reported. When compiling a report based upon secondary data, it is common to find that similar data is not always reported the same way. For example, different sources report geographic units (regions, census divisions, zip codes) differently for subsets of the County. Race/ethnicity may also be defined differently by various data sources. In addition, data does not always cover the entire population for every indicator. For example, data may only be collected on low-income populations. In this report, we make no attempt to modify the definitions or language used by the original source.

In addition, for this study, a number of focus groups and interviews were conducted with local women and girls in order to validate the data, and to gain a perspective on issues and conditions in the community – through the words and voices of the women and girls themselves. A total of four focus groups and five interviews were conducted, and collectively, they included a diverse group of women and girls of all ages (teen to seniors) and socio-economic backgrounds, and spanned the issue areas covered in this report.

DATA SOURCES

California Cancer Registry

Cancer Inquiry System

<http://www.cancer-rates.info/ca/index.php>

California Department of Education

Data Quest / www.cde.ca.gov/ds

California Department of Education & WestED

California Healthy Kids Survey

<http://chks.wested.org>

California Postsecondary Education Commission

www.cpec.ca.gov

California Public Health Department

Breastfeeding Statistics

<http://www.cdph.ca.gov/data/statistics/Pages/BreastfeedingStatistics.aspx>

Center for Health Policy Research, UCLA

California Health Interview Survey, 2003-2009

www.chis.ucla.edu

Community Foundation for Monterey County

Girls' Health in Girls' Hands Report

www.cfmco.org/womensfund

First 5 Monterey County

www.first5monterey.org

Monterey County Department of Health

Monterey County Vital Statistics System, 2009

www.mtyhd.org

Monterey County Department of Social and Employment Services

www.co.monterey.ca.us/dss

Monterey County Elections

www.montereycountyelections.us

Monterey County Rape Crisis Center

www.mtyrapecrisis.org

United States Census Bureau

American Community Survey, 2004-2009

www.census.gov/acs/www

“ALEJANDRA’S STORY”

Alejandra’s mother has worked low-paying, back-breaking jobs since her youth. She raised her daughters to dream of college, a career, and a happy family of their own. For Alejandra, dreams are not enough. She is a leader in her high school. She studies hard, mentors younger girls, including her sisters, dances to celebrate her culture and is active in sports. She knows that for girls in her neighborhood college seems out of reach. But Alejandra has learned determination from her mother and has mentors to show her the way to a scholarship, to college and a career. And Alejandra knows about self-reliance. She is bold and fearless. She is hope.

This report on the condition of women and girls in Monterey County is dedicated to those who so generously shared their stories with us. Despite hardships and obstacles these women never give up. They press on – not just to survive – but to flourish and make their community a more equitable, safer and healthier place for the next generation.

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Girls & Young Women

Young women and girls in Monterey County are a symbol of promise for the future of our community. As discussed above, data shows that they are making several positive strides: educational scores among girls are increasing, more local girls are graduating from high school, and the rate of births to teen mothers is dropping. Many young women are genuinely committed to “giving back” to their communities, to help improve the prospects of the generations to come.

At the same time, substantial challenges exist that threaten the wellbeing of local youth: The rate of State college or university attendance among graduates of public high schools in Monterey County has declined steadily over the past 5 years. Traditional gender roles and family obligations (as well as financial constraints) place limitations on many young women’s pursuit of higher education. And many young women continue to be threatened by interpersonal violence, in the streets, in their school yards and in their homes.

Education is a priority for the girls who contributed to this report, but they feel that schools are under-resourced and under staffed. Of particular importance in their view are resources for early health education and promotion; timely substance abuse prevention and intervention; mental health and career counseling; and free quality extra-curricular activities, such as arts, sports and academic support.

Home-based and summer tutoring were services they said they would like to see, which would help young girls who are obligated to stay home to care for their siblings (or their own infants) to make progress toward their educational goals. They identified affordable childcare as a high priority. They also expressed the need for programs that facilitate good communication between parents and children, and those that offer support and information regarding health (both mental and physical), and career training and placement.

Girls participating in this project also called for a shift in community attitudes, citing the need to address the impact on youth of mass media that glamorize alcohol and drug use. They encouraged a public focus on “the good things that young people do” and developing an atmosphere of acknowledgment and celebration of youth who don’t use drugs or alcohol and who are not involved in gang activity.

Local leadership programs are in place to provide education, role models and linkages to financial and educational resources that strengthen girls’ resolve to pursue higher education and professional careers. Young women participating in these programs sing their praises, and have called for additional services that would expand girls’ opportunities to benefit from mentoring, recreation, community service and making healthy connections with others.

Monterey County has a number of resources available to support young women and girls in developing knowledge, healthy habits and attitudes that will serve them, their families and their communities long into adulthood. One of these is the young women themselves! Serving them, listening to them, and honoring them and their accomplishments will yield benefits for years to come.

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Adult Women

Like their younger counterparts, adult women in Monterey County expressed the value of mutual support and mentoring for their personal and professional advancement. Local women viewed both continuing education and the ability to advocate for oneself as being essential for improving women's economic prospects, for achieving gender pay equity, and for breaking the cycle of poverty. Here, too, persistent socio-economic barriers keep women from making sufficient progress in these areas, and the majority of management and political leadership positions in this community are held by men.

Many women are as yet not sufficiently financially literate to guide their families and businesses safely through the present day's troubled economic waters. Participants in one of the focus groups of adult women convened for purposes of this report pointed to the need among many women in business for additional training and mentoring to develop knowledge, confidence and self-advocacy skills. Women need to develop proficiency not only in financial matters, but also in basic life skills such as communication and negotiation for contracts and services, and in many cases also in parenting skills.

Focus group members observed that women need to build their self-esteem and to "know they can make it on their own", and recommended fostering civic participation, developing mentoring and leadership opportunities, and creating "places" for women to come together for mutual support, to encourage and learn from one another, and to address the social and cultural barriers that threaten their chances for additional education and personal development.

For many, personal safety is also a substantial concern. Economic uncertainty, stigma, fear of deportation, and fear of losing their children continue to make local women and girls vulnerable to interpersonal violence. Insufficient community and law enforcement support to address sexual assault and domestic violence, and lack of education programs to prevent bullying and harassment were identified as systemic factors that hamper women's ability to thrive.

As suggested elsewhere in this report, the quality, availability and affordability of childcare greatly impact women's potential for education; full-time, high paying employment; and economic self-sufficiency, and this is a significant issue for many adult women in Monterey County. Most local families cannot find affordable, reliable, quality childcare from providers who have the skills and experience to attend to the developmental needs of their children (particularly special needs children).

Health is also an important concern among local adult women. Despite progress in many health indicators overall, notable disparities exist along socioeconomic and demographic lines. One in four local adult women has no health insurance coverage, which helps explain lower rates of mammography screening and higher rates of late-entry or absent prenatal care among poor women. Women's rate of obesity is high throughout Monterey County, particularly so among women of color, putting local women at higher risk for a variety of health problems later in life.

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Elder Women

Participants in a focus group of elder women in Monterey County reported being particularly concerned about health care costs and having adequate health care coverage. The health issues that women face over the course of their lives – as well as policies (eligibility, coverage of preventative care, lack of funding for in-home care) that shape Medicare, Medicaid, and other supplemental coverage and services – significantly affect retired women’s health and economic well-being. Having sufficient health care coverage and being able to understand and navigate the health insurance systems are critical to economic security of older women.

Elder women generally have lower incomes, fewer assets, and less generous retirement benefits than elder men. Those living alone have fewer economic and social resources to obtain long-term care services when needed. Yet many women elders lack training and experience in managing their financial affairs, making them vulnerable to both volatile markets and unethical practices. Many are facing the need to return to the workforce, either after retirement or as first-time job seekers, but have limited preparation for the kinds of skills in demand in the current highly competitive job market.

Elder women living alone, some recently widowed, often must make life-changing decisions about their living situations. For some, their home of many years is now too large or costly to maintain, assets are tied up in the home and cash is needed, or the home’s facilities no longer match their physical abilities and needs. Affordable housing alternatives that provide a higher level of care have long waiting lists, and elder women who need to move into assisted living facilities often find it difficult to sell their homes.

Focus group participants favored options that will enable elders to remain safely in their homes for as long as possible, and they lamented increasing cuts to senior support programs. They envisioned the need for youth employment opportunities for senior in-home support.

Social isolation and marginalization are important issues for Monterey County’s elder women. They expressed a great interest in funding for programs that enable socialization (such as congregational meal service), and cited transportation as a key area of concern, particularly for women in rural areas. They stressed that elder women need and want opportunities for volunteering and learning (e.g., technology classes or tutoring) and contributing to the wellbeing of their communities and their families.

They encouraged the creation of opportunities to educate seniors about how to effectively communicate with legislators, and expressed a real desire to play a role in policy development and advocacy for policies and programs that will be of benefit to the elder community.

Elder women are a rich and diverse resource. Their wellness and security are key threads in the fabric of the wellbeing of local women and girls. Ensuring the health, safety and economic security of our elders and fostering opportunities for their education and leadership offers hope for all women & girls in Monterey County.

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Economic Self-Sufficiency

Pervasive poverty affects the quality of life and future prospects of many women and girls in Monterey County. While more women are in the workforce, they are disproportionately represented in low-wage jobs. Meanwhile, economic hardships are driving more elder women into the workforce. Housing costs and the struggling local economy make it even harder to find or keep an affordable place to live. Additionally, finding and paying for quality, reliable child care are major hurdles. And, even though public assistance is the main safety net for poor women, some earn too much to qualify for services but not enough to adequately provide for their families.

DATA SNAPSHOTS

- 1 in 7 women and girls and 30.6% of single mothers live in poverty (earning less than \$22,050 per year to support a family of four).
 - 2/3 of women who work full time earn less than \$50,000 annually.
 - The median income for local full-time working women is 13.5% less than that of men.
- Women are over represented in low-paying jobs and under-represented in management positions (40% in 2009 compared to 47% in 2004) and other higher paying jobs.
 - Housing costs often exceed 30% of income.
 - Older women tend to have fewer assets and less generous retirement benefits than men.
 - 2/3 of local women surveyed in 2009 could not afford any childcare or could not afford quality childcare.
 - Licensed childcare for an infant or toddler can range from \$7,000 to 10,000 annually.

WHAT WE HEARD

The economic security of women is challenged by

- Gender pay inequities
- Lack of educational opportunities for adult women, particularly working women
- Eligibility requirements for public benefits and services, when the woman's income places her above the federal "poverty line" but beyond her financial capacity to provide for herself and her family
- Eligibility barriers for single women without children seeking shelter and public support
- Lack of jobs that offer a living wage and of opportunities to advance to higher paying positions
- Lack of affordable, quality childcare
- English language proficiency and legal residency status
- Cost of housing.

CONCLUSIONS & RECOMMENDATIONS

Access to education is essential for women's and girls' economic success and for breaking the cycle of poverty. Low- or no-cost educational opportunities for adult women and working mothers should be pursued.

The availability of affordable, quality childcare remains a high priority.

Mentoring, leadership, civic participation, and mutual support programs and “places” that provide women with the opportunity to come together, to encourage and learn from one another, and to address the social/cultural barriers to their education and personal development.

Local women of all ages – especially those without traditional family and economic supports – can benefit from mentoring and training in financial literacy, job-search and employment skills, negotiation and communication and self-advocacy.

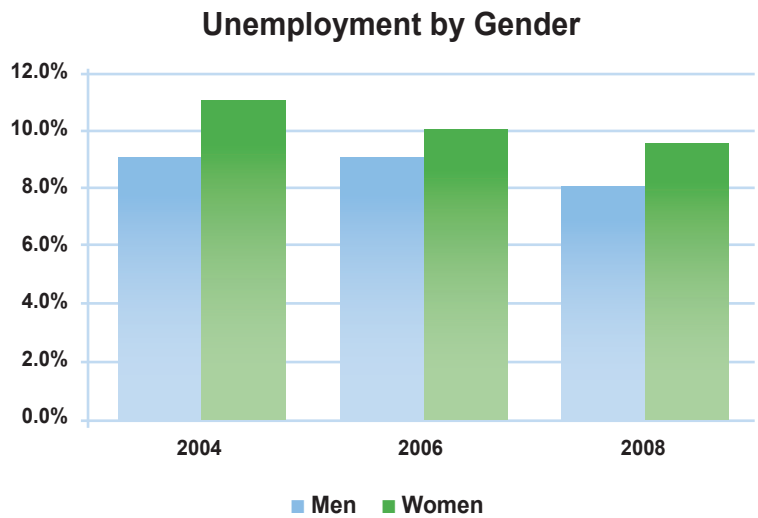
The specific economic needs of elder women require creative solutions: intergenerational job sharing, training in the use of technology, economic incentives for construction of affordable senior housing, and youth employment opportunities in areas of in-home support for elders.

Advocacy and education to overcome traditional expectations that women and girls should remain in the home caring for family members instead of improving their prospects through education or employment outside the home. For some, language barriers and lack of documentation of legal residency or citizenship are significant obstacles.

Employment

In Monterey County, women are the “working poor”. More females are in the workforce, but women are disproportionately represented in low-paying jobs. Young girls often lack employment opportunities, and local pregnant teens face an even more difficult challenge finding work to support their families or their education. Economic hardships are compelling more elder women into the workforce, either after retirement or as first-time job seekers.

12% more women were employed full-time in Monterey County’s civilian workforce than in 2004. Nearly one in ten local women seeking work remains unemployed (9.5%, compared to 8.1% among men).



Source: [American Community Survey, 2009](#)

LOW-PAYING JOBS

• Females are the vast majority of local workers in care-giving and service fields such as:

Healthcare support (89%)

Personal care and services (77%)

Office/administrative support (75%)

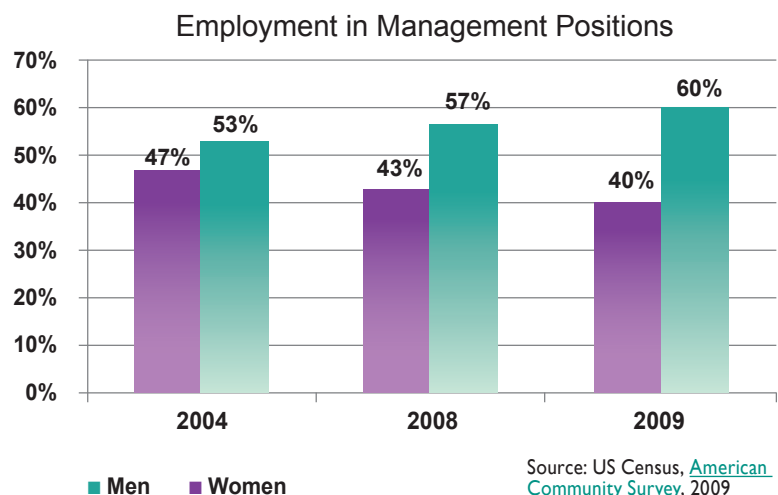
Education, training, library services (67%)

Community and social services (63%)

Local women are proportionally under-represented in fields such as:

Management (40%)

Computer and mathematical services (30%)



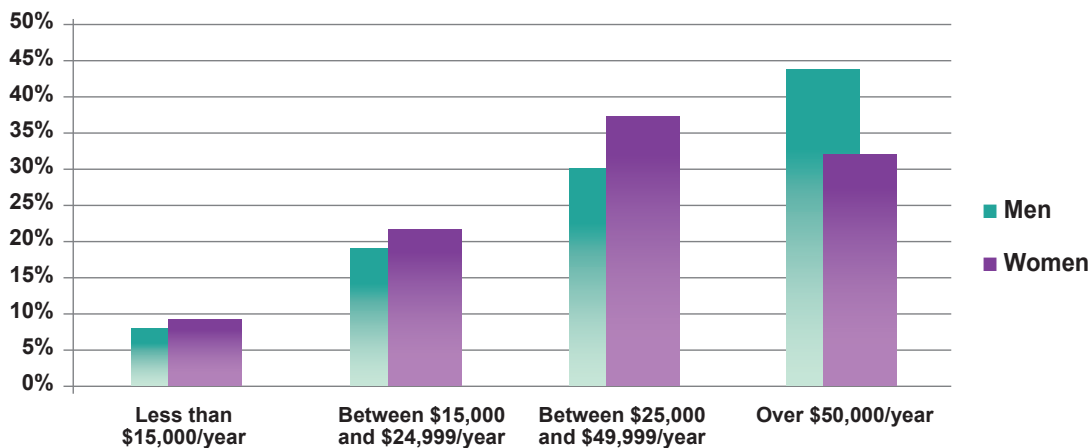
Source: US Census, [American Community Survey, 2009](#)

Employment in Management Positions (Source: [American Community Survey, 2009](#))

Income

In 2009, the median income for local full-time working women was 13.5% less than that of men. v Over two-thirds of Monterey County women who work full time earned less than \$50,000 annually. (Source: [American Community Survey, 2009](#))

Earnings among Full-Time Workers over age 16 in Monterey County, 2008



Source: [American Community Survey, 2009](#)

POVERTY

Of all of Monterey County’s women and girls, one in seven (14.2%) lives below the federal poverty level (e.g., earning less than \$ 22,050 per year to support a family of four). That rate is nearly doubled for girls under age 18 (30.8%) and for single mothers (30.6%).

While these figures show a slight improvement in recent years, poverty remains a pervasive problem for local women and girls, affecting not only their present quality of life, but also their prospects for the future.

(Source: [American Community Survey, 2009](#))

Public Assistance

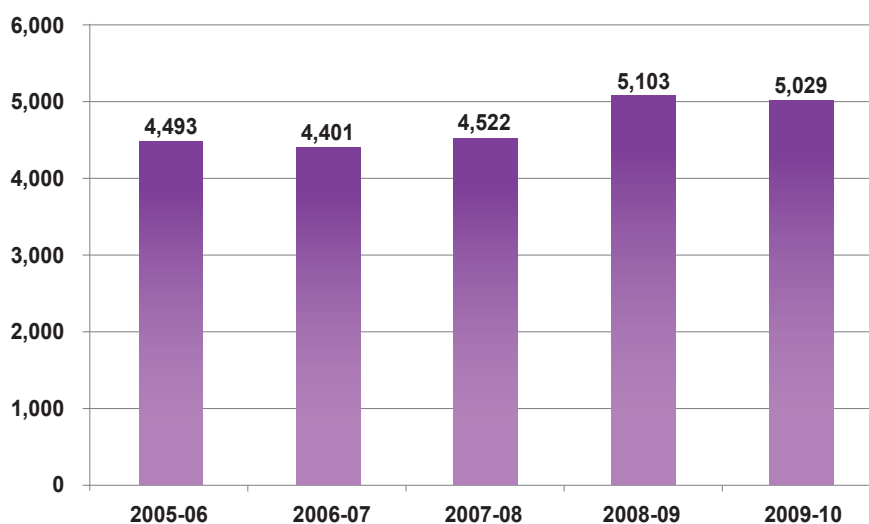
In 2009-2010, over 2600 adults participated in Monterey County's CalWorks program, an increase 34.2% over the previous year; roughly two-thirds of these were women. The number of Medi-Cal cases was also up, averaging a 7.4% increase between 2005-2006 and 2009-2010. (Source: [Monterey County Department of Social & Employment Services](#), 2011)

As a result of rigid public benefit eligibility requirements, working women often make too much to qualify for services but not enough to adequately provide for their families. Many programs are not open to single women unless they have children. Long waits for service and share-of-cost programs also are a burden to the working poor.

Women participating in a focus group characterized benefit verification processes as:

“... invasive and often demeaning; instead of preserving your dignity, they tear you down.”

Monterey County CalWORKS Cases



Source: [Monterey County Department of Social & Employment Services](#), 2011

Housing

The cost of housing take up a substantial portion of Monterey County women's earnings, and the state of the local economy puts additional pressures on local families trying to keep or find an affordable place to live. **Half of all local households report spending over 30% of their income on rent and utilities.** (Source: [American Community Survey](#), 2009)

Focus groups also pointed to the **lack of shelter services** and other housing and assistance options for single women without children in Monterey County.

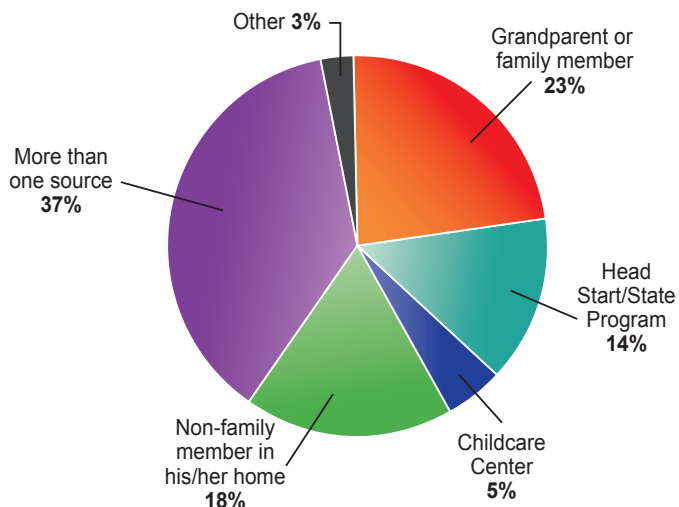
One study showed that Monterey County's senior renters need to earn at least 2.3 times the federal poverty level in order to meet basic living expenses, yet with that amount of income they are ineligible for many public assistance programs.

Childcare

The quality, availability and affordability of childcare greatly impact women's potential for economic self-sufficiency. Without childcare, women find it difficult if not impossible to obtain or keep a well-paying job, continue their education, or even seek healthcare or other services for themselves or their family.

- Only 17.4% of parents surveyed in 2009 reported having a regular source of childcare.
- Of children who were in childcare at least 10 hours a week, 23.2% were in the care of a grandparent or other family member, and 18.4% were looked after by a non-family member in his or her home. Fourteen percent were in a publicly funded daycare program like Head Start. Over a third (36.5%) was in more than one kind of care setting on a regular basis. (Source: [California Health Interview Survey, 2009](#))

Type of childcare for children who have current childcare 10+ hours per week



COSTS

First 5 Monterey County reported in 2010 that “Licensed childcare for an infant or a toddler can range from \$7,000 to \$11,000 a year.” More than 4 in 5 Monterey County parents (82.6%) surveyed in 2009 reported that they did not have regular child care. Two-thirds of local women responding to this survey said either that they could not afford any childcare or that they could not afford the quality of childcare that they desired for their children. (Source: www.first5monterey.org)

A focus group with teen girls from Monterey County also identified child care as an essential resource for teenage mothers who would prefer to stay in school, rather than drop out without a high school diploma.



Education & Leadership

Every day women and girls in Monterey County strive to pursue their dream of an education and self-improvement despite intimidating challenges: family responsibilities, difficulty finding a well-paying job, the high cost of post-secondary education. The absence of reliable, affordable quality childcare is one of the major obstacles for local women. While more girls are graduating from high school, the numbers of those continuing on to college are decreasing. Without mentoring and role models, some girls find little support to stay in school or to persevere through the challenges of pursuing a higher education. Without a good educational background or support from role models, women are less likely to take on leadership positions in business, in politics and in civic organizations.

SNAPSHOT OF KEY DATA

- More than one in six Monterey County girls drops out of high school.
- Educational test scores have improved – (3rd grade girls increased 25% in English/Language Arts and 36% in Mathematics over 2004). For 7th grade students gains were even better: English/Language Arts scores were up 47% and Mathematics scores climbed by an average of 54% for the same period. However scores for both grades still lagged behind state averages.
- 26.5% of Monterey County women over age 25 did not have a high school diploma in 2009
- The rate of State college or university attendance among public high school graduates has declined steadily, dropping from 46% in 2004 to only 28% in 2009.
- The percentage of elected offices held by women has increased 10% to 36% since 2004. However, the number of women in management positions is down 7% to 47% for the same time period.

WHAT WE HEARD

- Women and girls of all ages face barriers to pursuing and completing an education.
- The **cost of education** and financial constraints often prevent women from pursuing post-secondary education.
- **Under-resourced schools**, colleges and communities struggle to provide the educational experience that women need to succeed in a new economy.
- Traditional **gender roles and family obligations** place limitations on many young women's pursuit of academic and career goals.
- Geographic distances, **lack of transportation** and incompatible schedules are obstacles to accessing educational opportunities.
- **Lack of affordable, quality childcare** forces women to postpone or abandon their educational goals.
- Girls brought to the United States as children, but who lack **legal residency status**, face barriers to higher education.
- Females in Monterey County continue to experience a **“glass ceiling”** in terms of education and leadership opportunities.

CONCLUSIONS & RECOMMENDATIONS

Community members of all ages recommended creating a “place” or opportunities for women to come together for respite, to share ideas and concerns, to develop self-advocacy and self-sufficiency skills, to participate in to civic life, including policy making, and to act together.

Regardless of age and socio-economic status, women recommend:

Financial support for women to complete and further their education;

Training / life skills development programs for women entering or re-entering the job market;

Support to help advance women in leadership positions;

Cooperative associations for women in business and women business owners;

A broad range of curricular and free extra-curricular opportunities for K-12 students (e.g., arts and sports programs, bullying prevention programs, and community-based inter-generational support programs);

Improved educational experiences (e.g., better “advanced placement” classes for students, reducing teacher turnover; raising performance expectations, and adequately staffing the schools with health educators and mental health and career counselors);

Academic programs and tutorials outside the school setting, including home-based tutorials (e.g., for girls who must care for siblings after school);

Opportunities for recreation and productive, healthy experiences in the community (teen center; bookstores, library computer space and quiet study areas);

Quality, affordable and accessible child care for teen mothers to enable girls to stay in school and complete their education, and for working women;

Life skills training that promotes independence and self-sufficiency, such as knowing how to search for opportunities and services, knowing how to get involved and participate in community, and giving voice to other women and the issues that impact them.

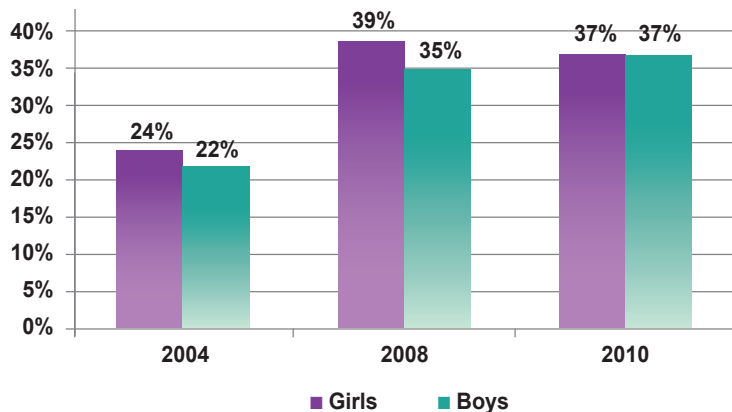


Educational Test Scores

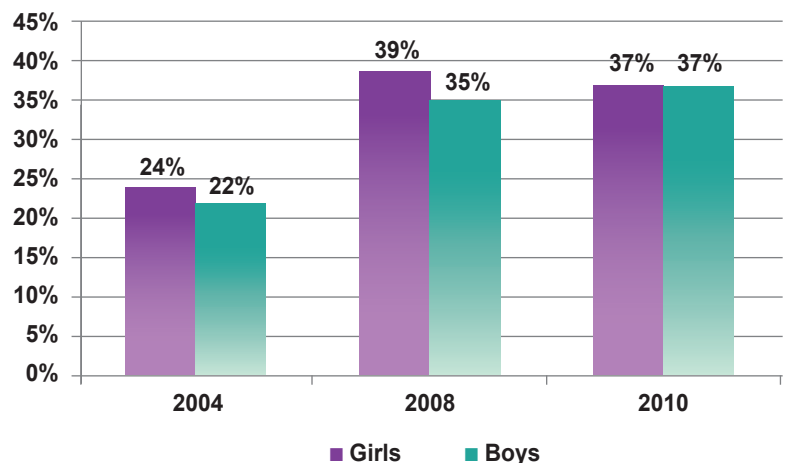
Gains have been made in educational test scores of Monterey County girls in recent years. In 2009 local 3rd grade girls' scores in English/Language Arts increased significantly compared to those of 3rd grade girls in 2004 (up by 25 percentage points), and even greater progress was made in Mathematics (up by 36 points on average). However, scores in both academic areas for that year lagged behind the state average.

For 7th grade students, the gains during this period were even better. English/ Language Arts scores for this group were up by 47 percentage points over 7th graders in 2004, and Mathematics scores climbed by an average of 54 points. Still, local girls' scores lag behind state averages. Half of 7th grade girls in 2009 scored at the "proficient" level or above on standardized tests for English/ Language Arts (compared to 59% statewide), and 37% reached this level of proficiency in Mathematics (compared to the state average of 42%). (Source: [California Department of Education](#), 2011)

**English/Language Arts Proficiency
7th Grade Students**



Math Proficiency – 7th Grade Students



Source: [California Department of Education](#), 2011

Drop-out & College-going Rates

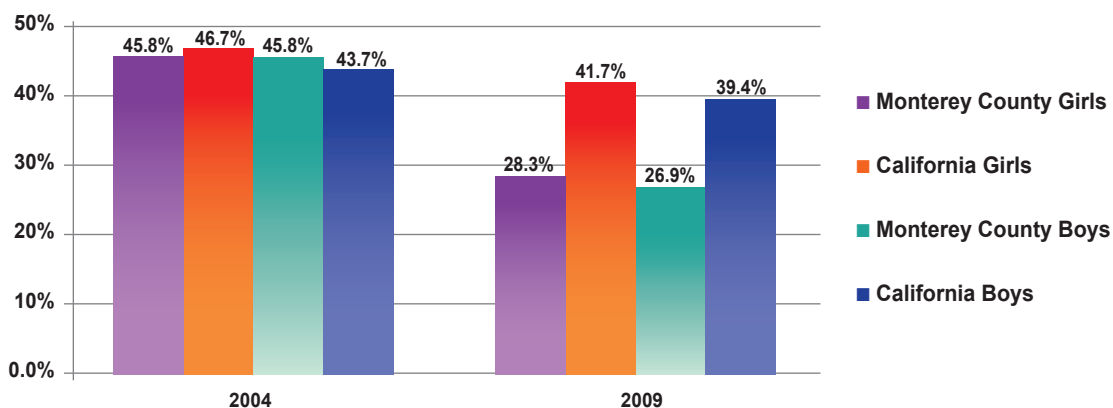
More than one in six Monterey County girls (16.2%) drops out of high school before graduating, a rate that is lower than the state average. (Source: [California Department of Education](#), 2011)

Specific data on girls' reasons for dropping out of school are not readily available, and this merits additional investigation in future reports on the status of women and girls in Monterey County. Anecdotal evidence suggests that a number of girls drop out to work full-time to help support their families and/or to care for their siblings or their own children. Teenaged focus group participants pointed to traditional gender roles as a factor that discourages girls from staying in school. One observed,

“Girls are often told that they are needed at home to help with chores and childcare.”

While most local girls do graduate from high school, the rate of State college or university attendance among graduates of public high schools in Monterey County has declined steadily over the past 5 years, dropping from 46% in 2004 to only 28% in 2009. (Source: [California Postsecondary Education System](#), 2011)

College-going Rates of Public High School Students



Source: [California Postsecondary Education System](#), 2011

Leadership

Few community-defined indicators exist to track progress in women's leadership. The following discussion focuses primarily on women leaders in elected office, but women's leadership takes many other forms: women are union leaders, business leaders, leaders of neighborhood groups and social and community-based organizations. A woman's ability to take care of herself and her family, particularly in difficult economic times, is an indicator of leadership in and of itself. In future efforts to assess the status of local women and girls, attention needs to be paid to defining appropriate indicators and developing mechanisms to track "women in leadership."

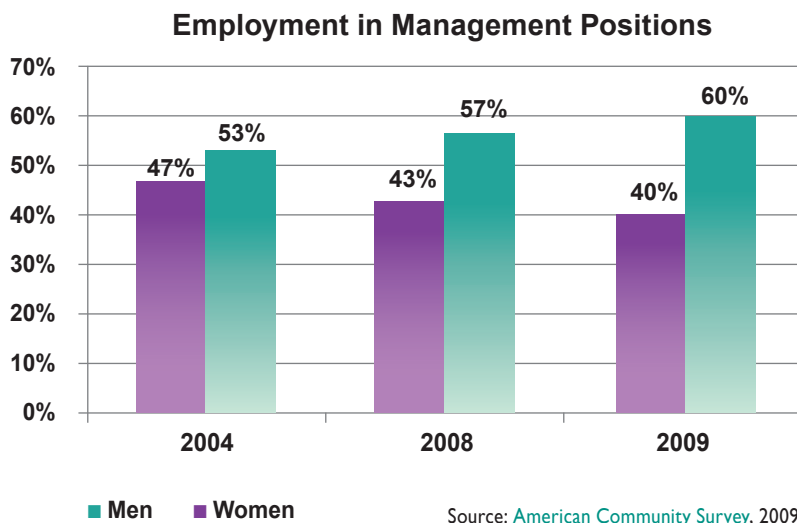
WOMEN IN ELECTED OFFICE

The number of local women in elected office is increasing, but is still not proportionate to the population as a whole. In 2010, Monterey County women held roughly one-third (36%) of elected positions in local county offices, city councils and mayoral seats, school districts, and special districts (e.g., water, airport, hospital districts). This represents a gain over 26% in 2004 and 24% in 2008. (Source: [Monterey County Elections](#), 2011)

Women appear to be well represented on school boards, and in executive positions in nonprofit health and human services organizations (though less so among nonprofits focusing on environmental and arts/cultural issues.) Anecdotal data suggests a significant proportion of women in middle management positions in public agencies.

PRIVATE SECTOR LEADERSHIP

In the private sector, women have been losing ground on the leadership front: Local women now hold a smaller share of management positions than in previous years (40% in 2009, compared to 43% in 2008 and 47% in 2004). (Source: [American Community Survey](#), 2009)





Health

Many health indicators are improving for women in certain demographic and socio-economic groups, but not for low-income women, women with limited education and those with language and cultural differences and geographic barriers. Publicly funded insurance programs are not universally accepted by healthcare providers, and escalating costs put medical services and preventative care out of reach. A majority of local women struggle with unhealthy weight. Teenage pregnancy rates are still a concern. Although more pregnant women are receiving timely prenatal care, those with language and cultural differences often do not access care in the early stages of their pregnancy.

SNAPSHOT OF KEY DATA

Some good news

- Four out of five Monterey County females (86%) surveyed felt their overall health status was “good,” “very good,” or “excellent.”
- Monterey County has the 6th lowest rate among California’s 58 counties of any type of cancer among women and girls.

But health disparities persist

- 25% of women 18-64 have no health insurance coverage.
- Nearly 2/3 of all women and 71% of Latinas are overweight or obese.
- 82% of all women over age 50 get mammograms; the figure drops to 58% for low-income women.
- The percentage of all births that were to teen mothers (ages 15-19) is 11%. The highest percentages were in the North County (15%) and South County (14%) regions, and the lowest percentage was in the Monterey Peninsula area (5%).

WHAT WE HEARD

Health inequities in our community are perpetuated by

- The **cost of health care** and complexity of the health insurance system
- **Inadequate health education** in schools
- **Ineligibility** for public benefits and services
- **Lack of English language proficiency** and legal residency status
- High cost and **low availability of healthy foods**
- Lack of neighborhood-based and **safe recreational facilities** that encourage and enable residents to combat unhealthy weight.



Healthcare Coverage

Publicly funded insurance programs like MediCal are not universally accepted by healthcare providers, and the cost of treatment and preventative care put medical services out of reach of many women and girls. Local women are increasingly relying on publicly funded health insurance programs, or going without healthcare coverage, as employer-sponsored insurance is being reduced.

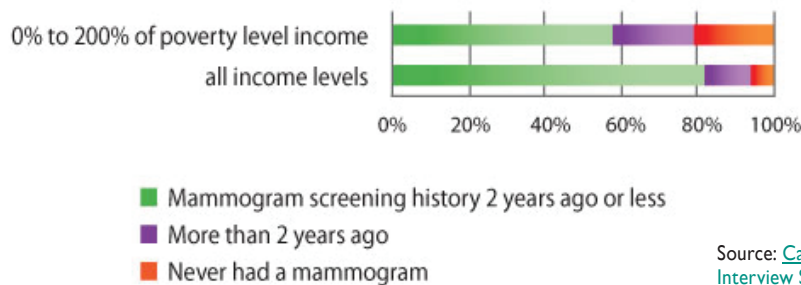
- One-fourth of adult women in Monterey County (age 18 to 64) were without health insurance of any kind in 2009, up from only 16% in 2004.
- One in every 4.6 (21.8%) was covered by some form of public insurance program (e.g., MediCal, Medicare, Healthy Families, etc.).
- The number of local adult women with private health insurance dropped from 9% in 2005 to 3.5% in 2009.
- Only about half of the women in Monterey County receive health insurance through an employer (49.2% in 2009), a rate slightly less than, but comparable to that reported in 2004 (52%) and 2008 (53%).
(Source: [California Health Interview Survey](#), 2009)

Mammogram Screening

Of women in Monterey County age 50 and over, more than four out of five (82%) had a MAMMOGRAM SCREENING for breast cancer within the past two years. Poorer women are far less likely to have received timely breast cancer screenings, with only 58% of those whose income was between 0% and 200% of the federal poverty level reporting having had a mammogram within the previous two years when surveyed in 2009. (Source: [California Health Interview Survey](#), 2009)

Many Hispanic women are diagnosed with breast cancer late in the course of the disease, worsening their prognosis significantly.

Mammogram screening among Monterey County women age 50 and over, 2009



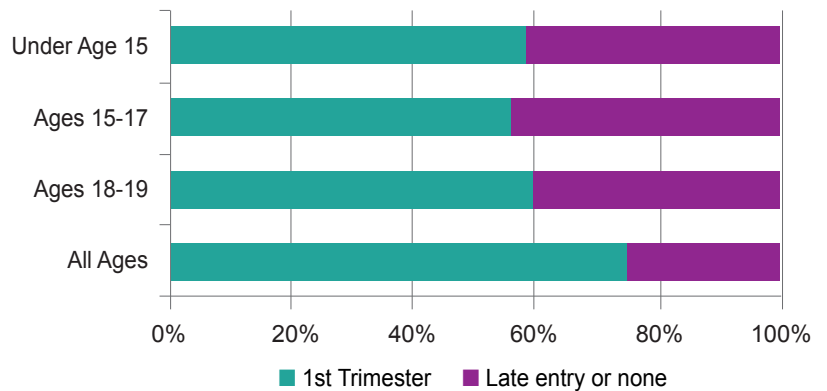
Source: [California Health Interview Survey](#), 2009

Prenatal Care

The majority of local pregnant women are receiving timely prenatal care. Three-fourths of all local mothers who gave birth in 2009 started prenatal care during their first trimester. Rates of late entry to prenatal care have shown a slight decrease in the past three years, and vary noticeably along racial and socio-economic/geographic lines, and by mother's level of educational attainment (2009 data): White and Asian women (86.2% and 82.1%, respectively) have the highest rates of first-trimester prenatal care. Among mothers who received late or no prenatal care, the most births were to women from East Salinas (688), Greenfield (194), Seaside/Sand City (123) and King City (113). (Source: Monterey County Birth Outcomes 2009, [Monterey County Health Department](#))

First-trimester care was most prevalent among local mothers who gave birth at Community Hospital of the Monterey Peninsula (88.3%) and Salinas Valley Memorial Healthcare System (91.6%), and lowest at Watsonville Community Hospital (66%), Natividad Medical Center (62.1%) and Mee Memorial Hospital (58.7%). Sixty-four percent of local mothers who received prenatal care in their first trimester had completed high school or some college, whereas 60.7% of those with late entry or no prenatal care had not completed high school. (Source: Monterey County Birth Outcomes 2009, [Monterey County Health Department](#))

Prenatal Care by Age of Mother



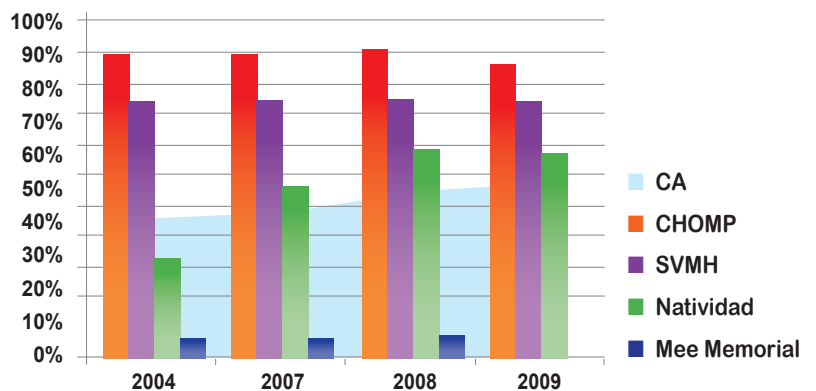
Source: Monterey County Birth Outcomes 2009, [Monterey County Health Department](#)

Breastfeeding

It is well known that breastfeeding provides significant advantages to both infants and mothers. In 2009, hospitals in Monterey County reported notably higher rates of infants receiving at least some mother's milk (96%) as well as those feeding exclusively on breast milk (70%) before their discharge from the hospital, when compared to statewide rates (which were 90% and 52%, respectively). (Source: [California Public Health Department](#), 2011)

However, local breastfeeding rates vary significantly by hospital/geographic region, with those facilities serving the preponderance of poorer families reporting notably lower rates of exclusive breastfeeding. Working mothers find it more difficult to continue breastfeeding for the minimum one to two years recommended by health experts, and those who don't exclusively breastfeed during the first few days after birth are less likely to rely on breast milk in subsequent weeks and months.

Exclusive Breastfeeding in Monterey County, by hospital of birth, plus California rates 2004 & 2007-2009



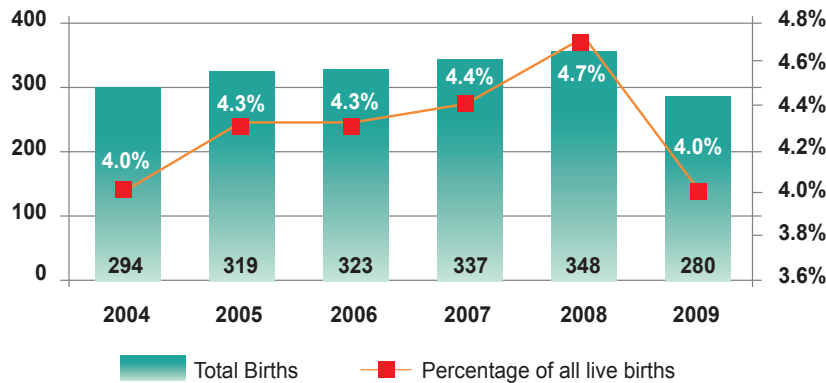
Note: 2009 figure from Mee Memorial was fewer than 15 of 71 reported births, and is not reflected here as a percentage rate due to low actual numbers

Source: [California Public Health Department](#), 2011

Teen Births

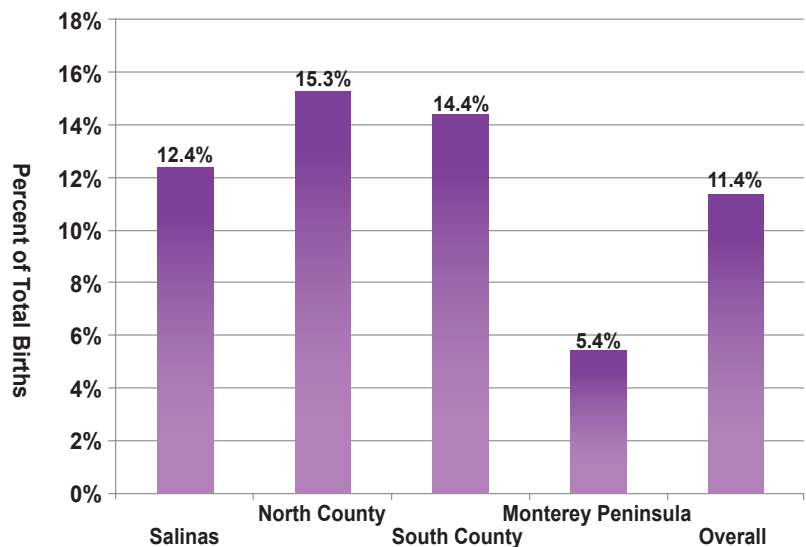
In 2009, the number of birth to teen mothers dropped notably in comparison to the previous few years: 280 births (4 % of live births) in Monterey County were to mothers 17 and under in 2009, compared to 348 in 2008 (4.7% of live births). (Source: [Monterey County Birth Outcomes](#) 2009, [Monterey County Health Department](#)). The percentage of all local live births that are to mothers in this age group has remained constant between 4% and 5% since 2004. The majority of teens giving birth are residents of communities in North County, South County and Salinas.

Births to Mothers age 17 and under, Monterey County, 2004–2009



Source: [Monterey County Birth Outcomes](#) 2009, [Monterey County Health Department](#)

Births to Teen Mothers (ages 15-19) by Region of Monterey County



Marijuana Use

The use of marijuana among teenage girls appears to be on the decline. In 2004 the California Health Indicators Survey showed that 24% of local girls between the age of 12 and 17 reported having used marijuana in the previous year. In 2008 that figure dropped to 16%, and in 2009, it dropped even further, to only 7.2%. (Source: [California Health Interview Survey](#), 2009)



Safety

Women and girls in Monterey County continue to be vulnerable to violence. Economic uncertainty, stigma, fear of deportation, fear of losing their children, insufficient knowledge about community and law enforcement support and lack of education programs to prevent bullying and harassment continue to contribute to unsafe conditions. Many abused women don't have the means to support themselves or the legal protection to feel safe, and the risks of venturing out on their own outweigh the physical and emotional risks of staying in a violent relationship.

SNAPSHOT OF KEY DATA

- One in every 5.4 adult women in Monterey County has experienced physical or sexual violence by an intimate partner since the age of 18.
- 55% of girls in the 11th grade reported occurrences of harassment based on race, ethnicity or religion; gender; actual or perceived sexual orientation; physical or mental disability; or some other factor.
- Only 35% of local forcible rape cases result in an arrest.
- Many abused women lack employment and don't have the means to support themselves. They are afraid to venture out on their own, despite the risk of remaining in an abusive situation.

WHAT WE HEARD

Many factors contribute to making women and girls vulnerable to violence:

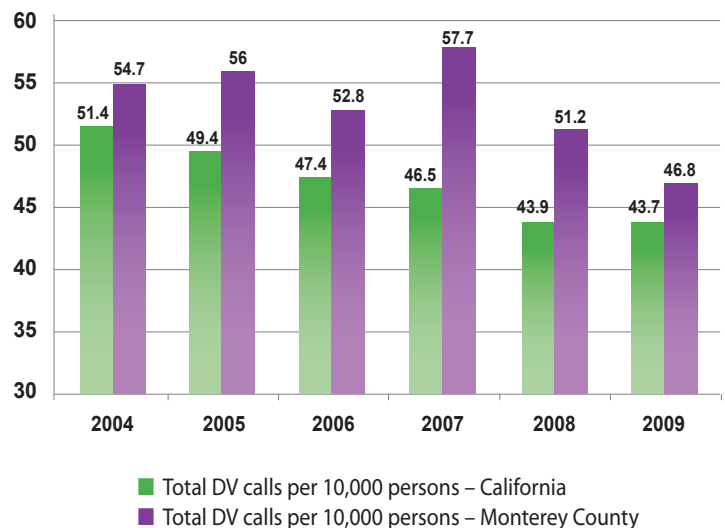
- **Economic uncertainty**
- **Stigma** associated with sexual abuse and domestic violence
- A woman's **fear** of deportation and of losing her children
- **Lack of knowledge** about community and law enforcement support systems to address sexual assault and domestic violence
- Lack of educational programs to prevent **bullying and harassment**.

Domestic Violence

While there has been a declining trend in domestic violence calls made to Monterey County law enforcement organizations in the past six years, the rate of local calls per 10,000 people in the population consistently exceeds the statewide rate. In 2009 there were 46.8 calls per 10,000 Monterey County residents, and 43.7 per 10,000 California residents. (Source: [Monterey County Rape Crisis Center](#), 2011). One in every 5.4 adult women in Monterey County (18.4%) has at some time experienced physical or sexual violence by an intimate partner since the age of 18. (Source: [California Health Interview Survey](#), 2009)

Economic pressures have been linked to increased incidence of domestic abuse, and local service providers report having seen in recent years an increase in women from a wider demographic group and higher income levels on their caseloads. Anecdotal information suggests that, due to economic hardship, more women may be experiencing domestic violence but not reporting it to the authorities. Many abused women don't have the means to support themselves and, particularly in times of high unemployment, it may seem too financially risky to venture out on their own, despite the physical and emotional risks of staying in a violent relationship.

Domestic Violence Calls



Source: [California Health Interview Survey](#), 2009

Women who also lack documentation of legal residency have even greater disincentives for leaving their abuser or reporting their abuse. Many of them are afraid to seek assistance from community organizations or report domestic violence to the police for fear of deportation and separation from their children. This is particularly true among women whose abuser does have legal status.

PEER VIOLENCE

According to the [Girls' Health in Girls' Hands](#) research project, in 2008 more than one in four girls surveyed (28%) reported knowing other girls who have experienced PEER VIOLENCE. More than half of Monterey County girls in the 11th grade (55%) reported occurrences of harassment based on race, ethnicity or religion; gender; actual or perceived sexual orientation; physical or mental disability; or some other factor. (Source: [California Healthy Kids Survey](#), 2009)

Out of 410 local girls surveyed for the Girls' Health in Girls' Hands report, 45% reported knowing other girls who have experienced dating violence or rape. Dating violence was identified by 80% of respondents as a topic "it's important to have education about" (with only two issues receiving more votes: birth control/ pregnancy, and sex).

FORCIBLE RAPES

The number of FORCIBLE RAPES reported to law enforcement agencies in Monterey County averaged 118 per year between 2004 and 2009. This represents a rate somewhat higher than for the State as a whole. Sadly, only about 35% of local cases resulted in an arrest in 2009, compared to 43% of cases statewide. In 2009 there were 125 reported local rapes, only 44 of which were cleared by an arrest. (Source: [Monterey County Rape Crisis Center](#), 2011).

STRATEGIES/RECOMMENDATIONS

Focus groups called for:

- More effective support systems for women to seek safety, regardless of legal documentation status
- More effective support systems for women to develop their self-sufficiency and self-esteem
- Stronger education programs in the schools to prevent harassment and bullying
- A more engaged police force “that cares,” noting that now crimes often happen “without consequences,” and that investigations in many areas are “not effective” in bringing criminals to justice



What We Can Do

Throughout the research process, many promising ideas emerged about what can be done to address the economic, educational, health and safety challenges faced by women and girls in Monterey County.

WE CAN PROMOTE:

EDUCATIONAL AND TRAINING OPPORTUNITIES that help women become self-sufficient:

- **IMPROVED K-12 EDUCATIONAL EXPERIENCES** for girls including better “advanced placement” classes; adequately staffed schools with health educators, mental health and career counselors; free extra-curricular opportunities such as art and sports
- **FINANCIAL ASSISTANCE** and guidance for women to enter and complete post-secondary education.

- **LIFE SKILLS TRAINING** to strengthen independence and self-sufficiency, such as how to search for opportunities and services, how to manage money, and how to get involved and participate in the community.
- **SPECIALIZED PROGRAMS** providing creative solutions to the unique challenges faced by elder women and others re-entering the job market, such as training in the use of technology, navigating a job search and intergenerational job sharing.
- **BUSINESS DEVELOPMENT** training, mentors and financial support for women wanting to start their own business.

SELF-HELP, MENTORSHIP AND LEADERSHIP DEVELOPMENT to encourage women of all ages in discovering and reaching their full potential:

- **PLACES/OPPORTUNITIES** for women to come together, learn from each other, develop self-advocacy skills, participate in civic life, nurture leadership and act together on their own behalf.
- **LEADERSHIP TRAINING** for girls and young women that promotes personal development and provides role models, linkages, community experience, and strengthens resolve to pursue higher education and professional careers.
- **ADVOCACY** efforts that engage women in mobilizing community support for policy and systems changes needed to improve the lives of women and girls.

SOLUTIONS TO THE LACK OF AFFORDABLE, QUALITY CHILD CARE and early childhood education — a serious impediment to economic security for families and the healthy development of our next generation. We can support:

- **PUBLIC CAMPAIGNS** to promote policy and creative options for investing in care for children in Monterey County.
- **CHILD CARE CENTERS** serving low-income families
- **HOME CHILD CARE PROVIDERS'** business development and training in child development.
- **REDUCTION OF HEALTH DISPARITIES** across racial/ethnic, geographic and socio-economic lines by supporting:
 - Community-based and culturally appropriate approaches that encourage immigrant and low-income women to access early **PRENATAL CARE** and other health services.
- **HEALTHY LIFESTYLES** promotion and greater access to affordable fresh foods, recreational facilities, parks, walking trails and other neighborhood-based wellness programs.
- **HEALTH EDUCATION** and classes in schools and community settings, particularly on proper nutrition, exercise, and reproductive health.

SAFETY FROM VIOLENCE AND ABUSE by making it a community priority and supporting:

- Effective **SUPPORT SERVICES** for women of all ages to find protection from abusive situations, regardless of legal residency documentation status.
- **PREVENTION PROGRAMS** in the schools to prevent harassment and bullying.

“This data represents the strengths and challenges faced by real women and girls in local communities. We are grateful to all who took the time to voice their opinions and share their experiences. We are truly inspired by their passion and honesty that bring these numbers to life. And we are committed to collaborating with local policy makers, agencies and concerned citizens to take actions supporting a better quality of life for the women and children of Monterey County.” – Julie Drezner, VP Community Engagement, Community Foundation for Monterey County

INVEST IN THE FUTURE OF WOMEN AND GIRLS

Though the nature of the needs of women and girls in Monterey County will change over time, the need to invest in them will remain constant. The Women's Fund is building its endowment to insure that there are permanent resources available to meet those changing needs. With your support, we will continue to make a difference today, while building the endowment to meet the challenges of the future.

We invite you to partner with us. For more information, please call 831.375.9712. www.cfmco.org/womensfund

