



The Lives of  
**WOMEN & Girls**  
in Monterey County

STATUS REPORT

# HIGHLIGHTS

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



# HIGHLIGHTS

## The Lives of **WOMEN & Girls** in Monterey County

### STATUS REPORT

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#### FAST FACTS

Women and girls make up 47.9% of the population of Monterey County (more than 194,000 of a total population of 410,370 in 2009).

#### BACKGROUND

*The Lives of Women & 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/Díganos Center for Community Research 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.

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.

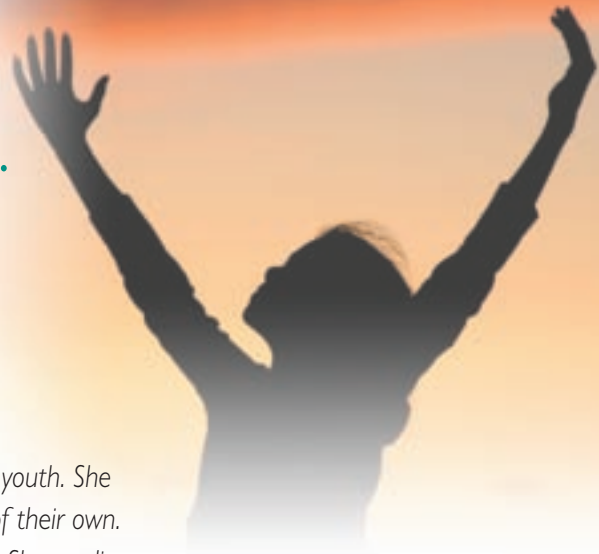
#### OVERVIEW

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. 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.

The following pages highlight a few of the quality-of-life indicators included in the complete report. This Highlights piece brings the data to life, calling out opportunities for further action and investigation. We offer this in 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.

FOR THE FULL REPORT including links to sources visit:  
[www.cfmco.org/womensfund](http://www.cfmco.org/womensfund)

# When a woman thrives, her family thrives. When a family thrives, the community thrives.



## 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.

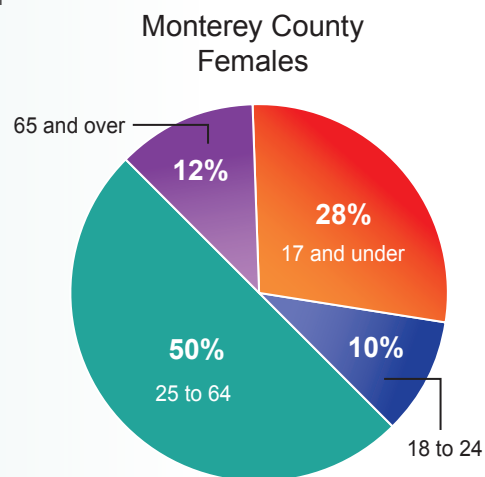
## KEY THEMES

**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.



Source: US Census, American Community Survey, 2009



# 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. 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. Finding and paying for quality, reliable child care are major hurdles. Even though public assistance is the main safety net for many poor women, some earn too much to qualify for services but not enough to adequately provide for their families.

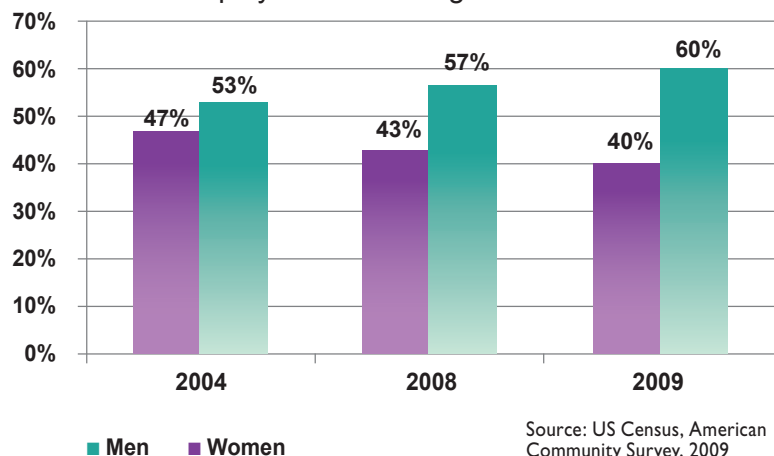
## SNAPSHOT OF KEY DATA

- 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.

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Employment in Management Positions

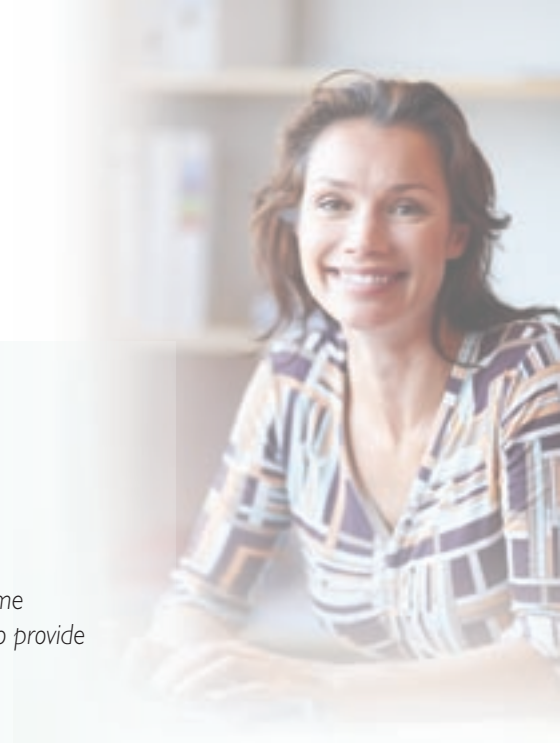


# ECONOMIC SELF-SUFFICIENCY

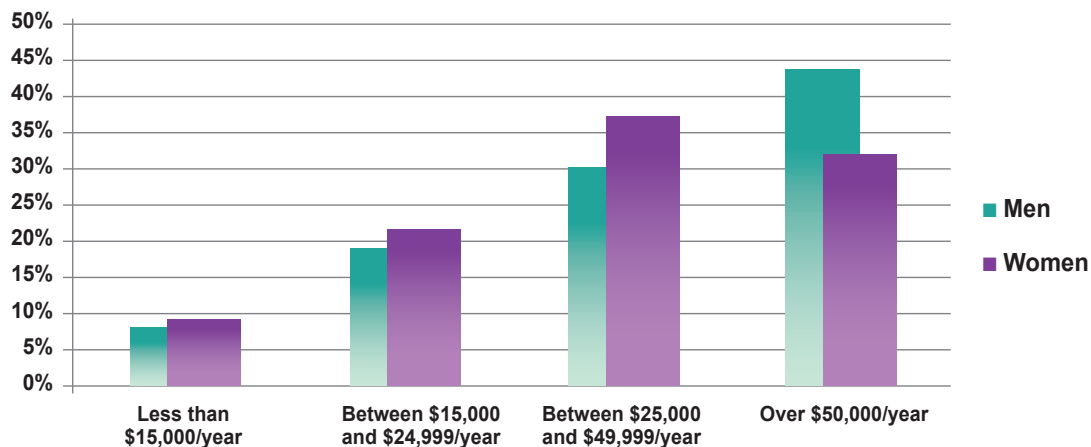
## WHAT WE HEARD

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.**



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



Source: American Community Survey, 2009



## EDUCATION AND 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 a major obstacle 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.

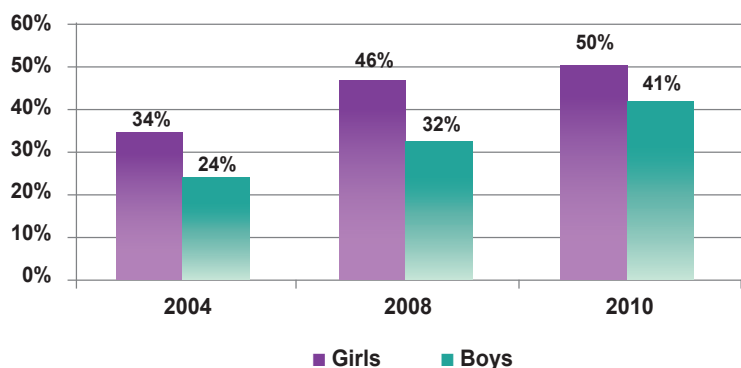
### SNAPSHOT OF KEY DATA

- More than one in six Monterey County girls drops out of high school.
- Educational test scores have improved – 3rd grade girls scores 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 40% for the same time period.

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26.5% of Monterey  
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English/Language Arts Proficiency  
7th Grade Students



Source: California Department of Education, 2011

# EDUCATION AND LEADERSHIP

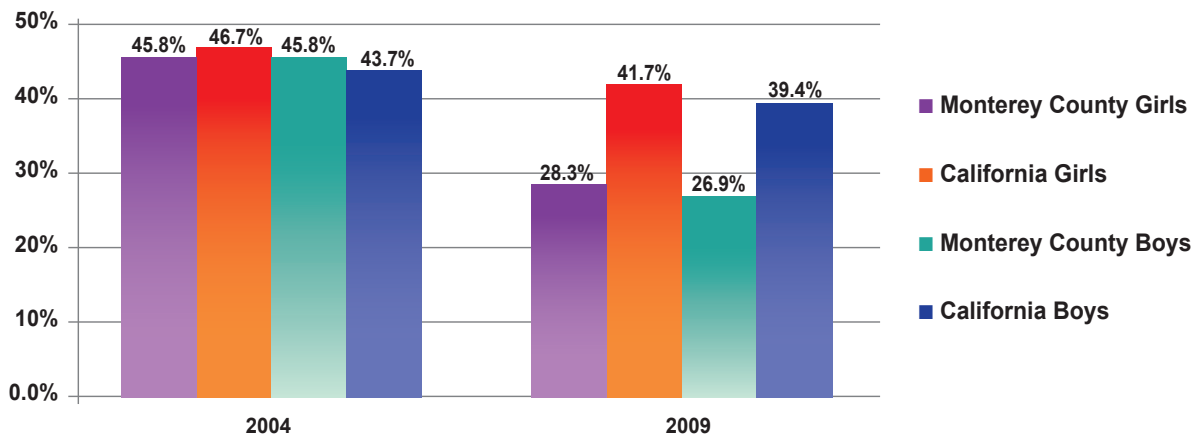
## WHAT WE HEARD

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.



College-going Rates of Public High School Students



Source: California Postsecondary Education Commission, 2011



# 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%).

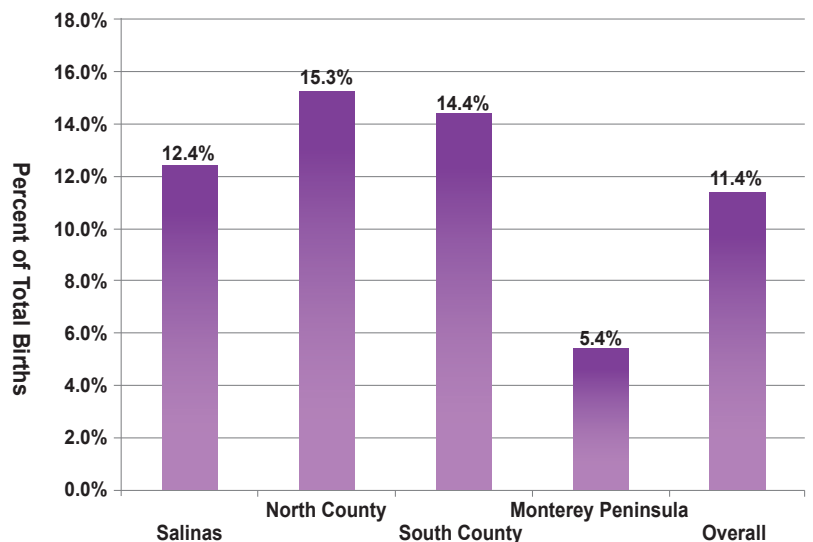
### Births to Teen Mothers (ages 15-19) by Region of Monterey County ▶

Source: American Community Survey, 2009

## 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.





# 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**.



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.



## 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** 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.

## HOW YOU CAN HELP

**CONTRIBUTE** to the Women's Fund for Monterey County as we build our endowment to sustain grantmaking which strengthens and supports women and girls in Monterey County.

**VOLUNTEER** your time or talent to an organization supporting women and girls.

**ADVOCATE** for policy change.

**JOIN** our email list or follow the Community Foundation on Facebook at [www.facebook.com/cfmco](http://www.facebook.com/cfmco) to stay informed and spread the word.

### ABOUT THE WOMEN'S FUND OF MONTEREY COUNTY

A field of interest fund of the Community Foundation for Monterey County, the Women's Fund brings people together, identifies community priorities and funds solutions to generate change. The Women's Fund is part of a global movement, one of 140+ organizations in the Women's Funding Network. Together, we are transforming the lives of women and girls and creating lasting impact on the communities in which they live.

**OUR VISION** *A county where all women and girls are healthy, confident, and able to fulfill their dreams. Investing in women and girls now creates a better future for the entire community.*

### FOR MORE INFORMATION

View the full report online at [www.cfmco.org/womensfund](http://www.cfmco.org/womensfund) or contact the Community Foundation for Monterey County at 831.372.9712.

*The question always is: what is it in life that will pull you out of your seat to be brave, risk, and serve?*

—Janie Jasin

**WOMEN'S FUND  
OF MONTEREY COUNTY**  
A Field of Interest Fund of the  
Community Foundation for Monterey County

# THE LIVES OF WOMEN & GIRLS STATUS REPORT

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California Cancer Registry Cancer Inquiry System ([www.cancer-rates.info/ca/index.php](http://www.cancer-rates.info/ca/index.php))  
California Department of Education Data Quest ([www.cde.ca.gov/ds](http://www.cde.ca.gov/ds))  
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Monterey County Elections ([www.montereycountyelections.us](http://www.montereycountyelections.us))  
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United States Census Bureau ([www.census.gov](http://www.census.gov))  
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