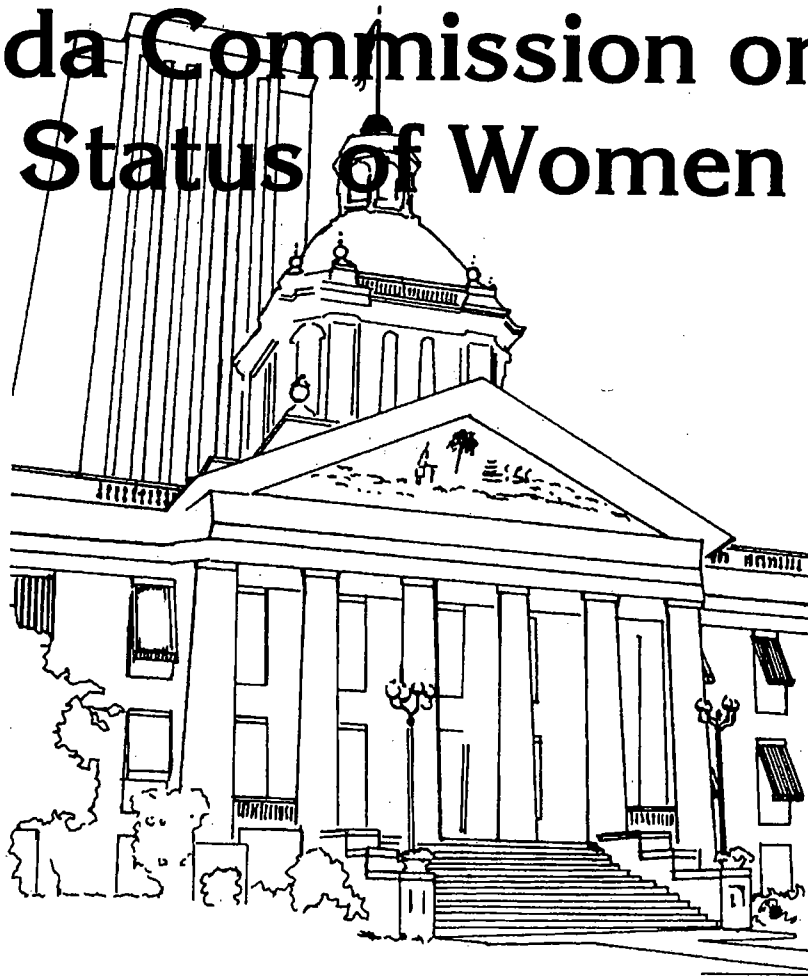
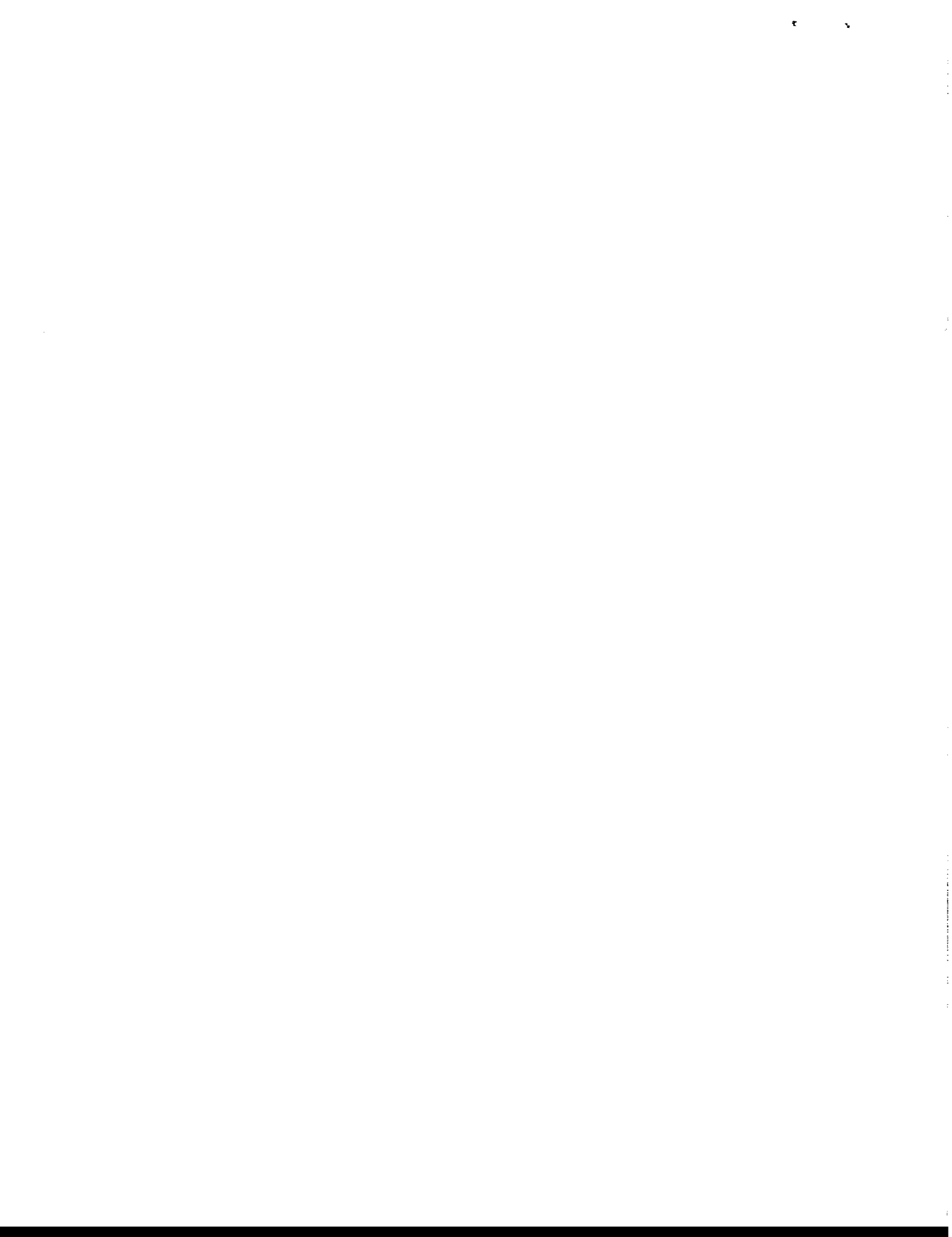


Florida Commission on the Status of Women



Sixth Annual Report, 1997



The Florida Commission on the Status of Women, through coordinating, researching, communicating, and encouraging legislation, is dedicated to empowering women from all walks of life in achieving their fullest potential, to eliminating barriers to that achievement, and to recognizing women's accomplishments.

Florida Commission on the Status of Women

Office of the Attorney General

The Capitol

Tallahassee, Florida 32399-1050

(850) 414-3300

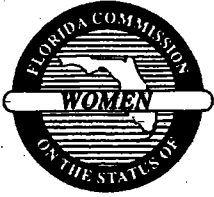
SunCom: 994-3300

FAX: (850) 921-4131

FAX SunCom: 291-4131

<http://legal.firn.edu/units/fcsw/>





STATE OF FLORIDA COMMISSION ON THE STATUS OF WOMEN

Executive Committee

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Chair

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Vice Chair

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Doris Weatherford
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Susan Guber

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Elsie B. Crowell

Susan Glickman

Nancy Clemons

Executive Director

Pat Gleason

General Counsel

Florida Commission on the
Status of Women
The Capitol, PL 01
Tallahassee, Florida 32399-1050
(850) 413-3021
FAX (850) 921-4131
<http://legal.flrn.edu/units/fcsw/>

Dear Florida Citizen:

Since the 1991 Legislative creation of the Florida Commission on the Status of Women, various issues affecting the lives of Florida women have been studied as the primary subject matter for the annual report. The Sixth Annual Report of the Florida Commission on the Status of Women focuses on a matter which affects all Floridians, economic development.

The Report provides statistical data on women's employment and contains an historical overview of employment trends as reflected by the Commission's annual "Women-Friendly Employer Survey."

During the past year, the Florida Commission on the Status of Women has continued its efforts to research and to focus upon all sorts of economic issues, from the "glass ceiling" to sweeping changes that have been mandated in the State's welfare system. Progress toward breaking the "glass ceiling" is the subject of substantial debate. Moreover, whether welfare recipients will be able to feed, clothe and shelter their families in the future will depend, in large part, on the way the State responds to the need for employability skills training, child care and transportation for this population group.

Also included in the Report is an examination of women's insurance and financial management concerns. The historical perspective on the economic contributions of several Florida Women's Hall of Fame members provides stimulating material for reflection about the contributions of women to Florida's economy.

In summary, the Sixth Annual Report of the Florida Commission on the Status of Women is being presented to review the economic lives of Florida's women, both in the past and the present. By analyzing this information, the Commission hopes to improve the economic well-being of all Floridians in the future.

Sincerely,

Marsha Griffin Rydberg
Chair

Judith Byrne Riley
Vice Chair

/gac

MEMORANDUM FOR THE RECORD



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WOMEN AND ECONOMIC DEVELOPMENT

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THE UNIVERSITY OF CHICAGO

DEPARTMENT OF CHEMISTRY

LABORATORY REPORT

EXPERIMENT 1

PREPARATION OF ...

OBJECTIVE

THEORY

PROCEDURE

RESULTS

DISCUSSION

CONCLUSION

REFERENCES

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1997 Annual Report Committee

Judith Byrne Riley, Chair
Rose Marie Cossick
Elsie B. Crowell
Susan Gilbert
Kate Gooderham
Susan Guber
Navita Cummings James
Bob Levy
Mona Reis
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Judy Wilson

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Nancy Clemons, Executive Director
Michele S. Manning, Administrative Assistant III

Interns

Joanne M. Bowman, Ph.D. candidate at The Union Institute,
Cincinnati, Ohio, and University of Florida
Lisa Kauffman, Graduate Student, University of Florida
Lisa Hamilton, University of Florida
Alexi Vital, Women's Presidential Center

Editor, 1997 Annual Report

Kathryn Martens, M.A., Florida State University

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HISTORY OF THE FLORIDA COMMISSION ON THE STATUS OF WOMEN

By Susan Gilbert, Executive Committee, FCSW

"WHEREAS, it is the responsibility of the State of Florida, acting through its appropriate agencies and governmental commissions, to ensure equal treatment on the basis of sex in public and private employment and to develop services which enable all women to maximize their contribution to the world around them..."

Executive Order 79-60

The existence of the Florida Commission on the Status of Women (FCSW) has been anything but consistent. In fact, the Commission was not established by the Florida Legislature until 1991. Prior to that time, the Commission's existence was at the whim of the Governor in office at the time.

The FCSW is administratively located in the Office of the Attorney General, State of Florida. It is composed of 22 members who represent the cultural diversity of the state's population. The Governor, Attorney General, President of the Senate, and the Speaker of the House of Representatives each appoint three members to four-year terms. The Secretary of State, Comptroller, Insurance Commissioner, Commissioner of Agriculture and the Commissioner of Education each appoint two members to four-year terms. No member may serve for more than eight consecutive years.

In 1961, President John F. Kennedy created the Commission on the Status of Women, which was chaired by Eleanor Roosevelt. During that year, the President's Interdepartmental Committee on the Status of Women and the Citizens Advisory Council on the Status of Women decided that each state should have a similar Commission on the Status of Women. Several years later, in 1964, Florida Governor Farris Bryant created by Executive Order the first Florida Commission on the Status of Women.

For several years after its formation, the Florida Commission on the Status of Women was provided little or no funds to support its activities. In 1968, when Claude Kirk became Governor of Florida he made no appointments to the Commission, and the Florida Legislature provided no funding for its activities. In 1972, Florida Governor Reuben Askew reestablished the Florida Commission on the Status of Women by Executive Order. However, by 1978 the Commission's budget had been almost completely absorbed by other entities.

On July 31, 1979, Florida Governor Bob Graham reactivated the Florida Commission on the Status of Women by means of Executive Order 79-60. Furthermore, he supported the activities of the Commission throughout his tenure as Governor. On May 14, 1991, legislation was passed that created the Florida Commission on the Status of Women in its present form. The leading sponsor for CS/CS/HB 109 was Representative Elaine Gordon of Dade County. The Commission's legislative authority is contained at FLA under Section 14.24, F.S., and Chapter 91-77, Laws of Florida.

Since then, the Florida Commission on the Status of Women has been fully supported by the Governor, Cabinet, and the Florida Legislature. As required by Florida Statute 14.24, the Commission's mandate is to study and make recommendations to the Governor, Cabinet, and Legislature on issues affecting women. The duties and interests of the FCSW include, but are not limited to:

- Identifying and studying the socio-economic factors influencing the status of women
- Aiding in the development of individual potential
- Encouraging women to utilize their capabilities and to assume leadership roles
- Coordinating the efforts of numerous organizations interested in the welfare of women
- Identifying and recognizing the contributions made by women to the community, state and nation
- Implementing recommendations to improve working conditions, financial security, and legal status of both sexes

1997 ACCOMPLISHMENTS

Significant Events

- Completed the FCSW Fifth Annual Report, *Benchmark Study: 1996*, January 1997, and facilitated dual press conferences in Tampa and Tallahassee for its release, January 1997.
- Obtained historical memorabilia on important Florida women highlighted during the celebration of Women's History Month at the State Library, March 1997.
- Compiled an intricate ethnicity and gender breakdown of the information provided in the *1996 Report of Minority and Physically Disabled Appointments*.
- Developed resolutions on Genital Mutilation and Sexual Discrimination Against Women within the United States Armed Forces. Presented them for adoption by the National Association of Commissions for Women, July 1997. Both resolutions were adopted.
- Conducted the 4th Annual Women in the Workplace Survey, which was administered to more than 3,000 small and large public sector employers statewide, July 1997.
- Coordinated a Press Conference in cooperation with the Jacksonville Mayor's Commission on the Status of Women, which recognized the 1997 Women-Friendly Employers, September 1997.
- Conducted a Press Conference in cooperation with the Department of State Bureau of Historic Preservation, which announced the parameters for a 1998 Essay Contest that highlights essays written on women suffragists, August 1997.
- Submitted the names of 10 nominees to the Governor for his selection of up to three women for induction into the Florida Women's Hall of Fame. The Florida Women's Hall of Fame Induction Ceremony was held at the Capitol Rotunda, November 1997.

Participation in National and Statewide Conferences/Conventions

- Southern Women in Public Service Annual Conference, Lexington, Kentucky, June 1997.
- National Association of Commissions for Women Annual Conference, Phoenix, Arizona, July 1997.
- 1997 Florida Women's Conference, Tampa, Florida. The FCSW Immediate Past Chair, Navita Cummings James, Ph.D., and Mona Reis, Chair of the FCSW's Family Committee served as members of the Florida Women's Conference Steering Committee, October 1997.

Publications

Women in the Workplace, 1992
Women and Health, 1993
Justice and Human Rights, 1994
Welfare Reform in Florida, 1995
Benchmark Study, 1996
Women and Health, A Status Report, 1996
Women's Hall of Fame Brochure

Other Resources

Home Page -- <http://legal.firn.edu/units/fcsw/>

News Releases
Full Commission Meeting Minutes
Florida Women's Hall of Fame Brochure
Women's Hall of Fame Nomination Form (available April 15-July 15)
Women in the Workplace Survey (available during the survey period)
Governor's Quarterly Vacancy Report
Speakers Bureau



STATE OF FLORIDA

COMMISSION ON THE STATUS OF WOMEN

RESOLUTION

Executive Committee

Marsha Griffin Rydberg, Esquire
Chair

Judith Byrne Riley
Vice Chair

Mona Jain, M.D., Ph.D., Ed.S.
Secretary

Kate Gooderham
Treasurer

Barbara Effman, M.P.H.
Member at Large

Bob Levy
Member at Large

Doris Weatherford
Historian

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Susan Guber

Mona Rels

Lisa A. Tropepe, P.E.

Laura Ward

Judy Wilson, Ph.D.

Susan Wilson

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Susan Glickman

Staff

Nancy Whitfield

Executive Director

Michele Manning

Administrative Assistant III

Pat Gleason

General Counsel

Office of the Attorney General

The Capitol

Tallahassee, Florida 32399-1050

(904) 413-3021

A resolution urging the State of Florida to investigate sexual discrimination against women within the United States Armed Forces affecting military personnel in Florida and military personnel from Florida.

WHEREAS, the Florida Commission on the Status of Women, through coordinating, researching, communicating, and encouraging legislation, is dedicated to empowering women from all walks of life in achieving their fullest potential, to eliminating barriers to that achievement, and to recognizing women's accomplishments; and

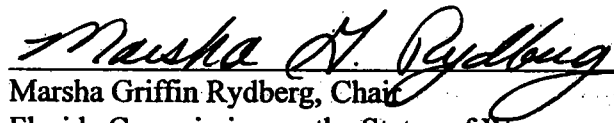
WHEREAS, recent events reveal that a pattern of sexual assault, sexual harassment, and other forms of sexual discrimination continue to exist against women in the United States Armed Forces; and

WHEREAS, the State of Florida, Department of Military Affairs, has an obligation to the people of Florida to ensure that this environment of sexual discrimination does not extend to women who serve in the Florida National Guard, to women who work and live on military installations in Florida, and to all women military personnel from Florida.

NOW, THEREFORE, BE IT RESOLVED that the Florida Commission on the Status of Women urges the State of Florida, Department of Military Affairs, to investigate and report to the Governor of the State of Florida, the President of the Florida Senate, and the Speaker of the House of Representatives, on sexual discrimination affecting women who serve in the Florida National Guard, women who work and live on military installations in Florida, and all women military personnel from Florida; and

That this Commission urges the State of Florida to take appropriate action to end sexual discrimination within the United States Armed Forces wherever it is found.

BE IT FURTHER RESOLVED that copies of this resolution be presented to Governor Lawton Chiles and Major General Ronald O. Harrison, Adjutant General of the Florida Department of Military Affairs, as a tangible expression of the views of the Florida Commission on the Status of Women.



Marsha Griffin Rydberg, Chair
Florida Commission on the Status of Women

As unanimously passed by the Full Commission on
February 24, 1997.



STATE OF FLORIDA COMMISSION ON THE STATUS OF WOMEN

RESOLUTION

Executive Committee

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Judith Byrne Riley
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Elsie B. Crowell
Susan Glickman

Staff

Nancy Whitfield
Executive Director

Michele Manning
Administrative Assistant III

Pat Gleason
General Counsel

A resolution condemning the custom of mutilating the sexual organs of women.

WHEREAS, the Florida Commission on the Status of Women, through coordinating, researching, communicating, and encouraging legislation, is dedicated to empowering women from all walks of life in achieving their fullest potential, to eliminating barriers to that achievement, and to recognizing women's accomplishments; and

WHEREAS, several societies practice a custom of mutilating the sexual organs of women as a compulsory ritual or rite; and

WHEREAS, this custom leaves women capable of reproduction but incapable of sensation during sex; and

WHEREAS, this custom is executed at the age of puberty against the will of women; and

WHEREAS, there is not bona fide medical or scientific justification to legitimate this custom; and

WHEREAS, this custom is severely detrimental to the health, safety, and welfare of women leading to extreme pain, disfigurement, and in some cases, death; and

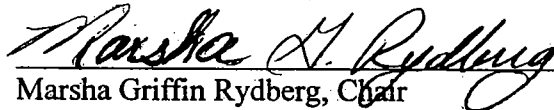
WHEREAS, this custom is one of the highest examples of sexual discrimination by arbitrarily depriving women of fundamental human rights enjoyed by men in these societies.

NOW, THEREFORE, BE IT RESOLVED that the Florida Commission on the Status of Women condemns the custom of mutilating the sexual organs of women as a compulsory ritual or rite; and

That this commission urges the National Association of Commissions for Women to protest this custom and encourage all commissions on the status of women across the United States of America to join this protest; and

That this commission urges the State of Florida, the Government of the United States of America, and the United Nations, to impose sanctions against any nation who permits this custom.

BE IT FURTHER RESOLVED that copies of this resolution be presented to the National Association of Commissions for Women, the Governor of the State of Florida, the Members of the Florida Congressional Delegation, the Members of the Florida Senate, and the Members of the Florida House of Representatives, as a tangible expression of the views of the Florida Commission on the Status of Women.



Marsha Griffin Rydberg, Chair
Florida Commission on the Status of Women

As unanimously passed by the Full Commission on
February 24, 1997.

Current Commission Members:

Conchy Bretos, Miami Beach
Patricia L. Clements, Ph.D., Tallahassee
Rose Marie Cossick, Hollywood
Toni Crawford, R.N., Jacksonville
Elsie B. Crowell, Tallahassee
Karen Cunningham, Ph.D., Tallahassee
Barbara Effman, M.P.H., Sunrise
Peggy Gagnon, Satellite Beach
Susan Gilbert, Miami
Kate Gooderham, Fort Myers
Susan Guber, Miami
Mohinder "Mona" Jain, M.D., Ph.D., Bradenton
Navita Cummings James, Ph.D., Tampa
Robert M. Levy, Miami
Mona Reis, West Palm Beach
Judith Byrne Riley, Valparaiso
Marsha Griffin Rydberg, J.D., Tampa
Lisa A. Tropepe, P.E., Palm Beach Shores
Laura Ward, Fort Lauderdale
Doris Weatherford, Seffner
Judy Wilson, Ph.D., Ocala
Susan Wilson, Alachua

Former Commission Members:

Karen Coolman Amlong, J.D., Fort Lauderdale
The Honorable Rosemary Barkett, Miami
Roxcy Bolton, Coral Gables
Yvonne Burkholz, Miami
Barbara Carey del Castillo, Esquire, Fort Lauderdale
Jennifer Knapp Crock, Ormond Beach
Marilyn J. Dewey, Saint Petersburg
Susan Glickman, Indian Rocks Beach
Donna Hansen, Fort Myers
The Honorable Edward Healey, West Palm Beach
The Honorable Sally Heyman, North Miami Beach
Martha "Marty" Pinkston, Ed.D., Plantation
D. Anne Terrell, Esquire, Ponte Vedra Beach
Karen Woodall, Tallahassee

Quarterly Meetings Florida Commission on the Status of Women

<i>Date</i>	<i>Site</i>	<i>City</i>	<i>Presiding Officer</i>
<u>1997</u>			
November	Governor's Inn	Tallahassee	Rydberg
September	Hilton and Towers Hotel	Jacksonville	Rydberg
April	Supreme Court Building	Tallahassee	Rydberg
February	Riverside Hotel	Fort Lauderdale	Rydberg
<u>1996</u>			
November	Governor's Inn	Tallahassee	Rydberg
September	Full Telephone Conference	Statewide	Rydberg
May	Sheraton Grand	Tampa	Rydberg
March	Governor's Inn	Tallahassee	James
<u>1995</u>			
November	Radisson	Tallahassee	James
September	Hotel Sofitel	Miami	James
June	Sheraton Grand	Tampa	Rydberg/James
February	Hyatt Westshore	Tampa	Crowell
<u>1994</u>			
October	Quality Suites	Indiatlantic	James
May	South Miami Hospital	Miami	Crowell
March	Supreme Court Building	Tallahassee	Crowell
January	Sheraton Design Center	Dania	Crowell
<u>1993</u>			
October	Airport Marriott	Orlando	Crowell
May	Brazilian Court Hotel	Palm Beach	Crowell
February	Supreme Court Building	Tallahassee	Glickman/Crowell
<u>1992</u>			
November	Alexander Building	Tallahassee	Glickman
September	Broward County Center	Ft. Lauderdale	Glickman
May	Supreme Court Building	Tallahassee	Glickman
February	Supreme Court Building	Tallahassee	Glickman
<u>1991</u>			
November	House Office Building	Tallahassee	Glickman/ Rep. Elaine Gordon

**Public Hearings
Florida Commission on the Status of Women**

<i>Date</i>	<i>Site</i>	<i>City</i>	<i>Presiding Officer</i>	<i>Subject</i>
<u>1997</u>				
November	The Capitol	Tallahassee	Rydberg	Issues Facing Young Women In The 1990's
September	Edward Waters College	Jacksonville	Rydberg	Welfare Reform
<u>1996</u>				
May	Audley Evans Youth Center	Tampa	James	Public Housing
<u>1995</u>				
October	S.M.I.L.E. Center	Apopka	James	Welfare Reform
<u>1994</u>				
December	Pasco-Hernando Community College	Dade City	James	Farm Workers

THE FLORIDA WOMEN'S HALL OF FAME

The Florida Women's Hall of Fame began in 1982 under the aegis of the Governor's Commission on the Status of Women, a body that was appointed by Governor Bob Graham. A total of 27 women were selected as members of the Hall of Fame in 1982, 1984, and 1986, but the Hall fell dormant when Governor Graham left office.

In 1992, Governor Lawton Chiles proposed, and the legislature passed, a bill (CSSB 1148) that created a permanent Florida Women's Hall of Fame. Chapter 92-48 of the Laws of Florida now states: "It is the intent of the Legislature to recognize and honor those women who, through their works and lives, have made significant improvement of life for women and for all citizens of Florida."

In addition to creating clear criteria for additions to the Hall, this legislation mandated the inclusion of women who had been honored in the previous decade. The project became a responsibility of the Florida Commission on the Status of Women, which consists of appointees of the Governor, Cabinet members, the Speaker of the House, and the President of the Senate.

Because education of the public is one important purpose of the Hall of Fame, CSSB 1148 provided display space in the Capitol. In 1994, the Commission unveiled plaques that offer a brief biography and photograph of each honoree. The FCSW annually produces a brochure that is intended to allow visitors a convenient form of taking these individual histories home with them. We especially hope that this information will inspire young women and those who teach them.

Since 1993, three women have been inducted into the Hall annually. Nominations may be made between April 15 and July 15. A nomination form may be obtained from the Internet or by contacting the Commission at the address listed in this publication. The Commission appreciates public input that assists us in honoring meritorious women and in educating the public on the significant and varied accomplishments of women in Florida's history.

The Florida Women's Hall of Fame

1982

Mary McCleod Bethune*, Daytona Beach
Helene S. Coleman, Jacksonville
Elaine Gordon, Miami
Wilhelmina Celeste Goehring Harvey, Key West
Paula Mae Milton*, Miami
Barbara Jo Palmer, Tallahassee

1984

Roxcy Bolton, Miami
Barbara Landstreet Frye*, St. Petersburg/Tallahassee
Lena B. Smithers Hughes*, Orlando
Zora Neale Hurston*, Eatonville/Orlando
Sybil Collins Mobley, Tallahassee
Helen Lennehan Muir, Miami
Gladys Pumariega Soler*, Jacksonville
Julia DeForest Sturtevant Tuttle*, Miami

1986

Annie Ackerman*, Miami
Rosemary Barkett, Miami
Gwendolyn Sawyer Cherry*, Miami
Dorothy Dodd*, Tallahassee
Marjory Stoneman Douglas, Miami
Elsie Jones Hare*, Century
Elizabeth McCullough Johnson*, Orlando
Frances Barlett Kinne, Jacksonville
Arva Jean Moore Parks, Miami
Marjorie Kinnan Rawlings*, St. Augustine
Florence Barbara Seibert*, St. Petersburg
Marilyn K. Smith*, Miami
Eartha Mary Magdalene White*, Jacksonville

1992

Jacqueline Cochran*, Pensacola
Carrie P. Meek, Miami
Ruth Bryan Owen*, Miami

1993

Betty Skelton Frankman, Winter Haven/Tampa
Paulina Pedroso*, Tampa
Janet Reno, Miami

1994

Nikki Beare, Miami
Gladys D. Milton, Laurel Hill
Betty Mae Jumper, Indiantown

1995

Evelyn Stocking Crosslin*, Daytona Beach
JoAnn Hardin Morgan, Kennedy Space Center
Sarah "Aunt Frances" Brooks Pryor*, Ft. Walton Beach

1996

Marjorie Harris Carr*, Gainesville
Betty Castor, Tampa
Ivy Julia Cromartie Stranahan*, Ft. Lauderdale

1997

Alicia Baro, Miami
Carita Doggett Corse*, Jacksonville
M. Athalie Range, Miami

* deceased

The Florida Commission on the Status of Women accepts nominations for outstanding women to be inducted into the Florida Women's Hall of Fame annually from April 15 through July 15. A nomination form may be downloaded from the FCSW Home Page <http://legal.firn.edu/units/fcsw/> or may be requested by contacting the FCSW office at (850) 414-3300.

Completed nominations should be forwarded to:

Florida Commission on the Status of Women
Office of the Attorney General
The Capitol
Tallahassee, Florida 32399-1050

WOMEN'S HISTORY AND THE FLORIDA WOMEN'S HALL OF FAME

By Doris Weatherford, Historian, FCSW

Economic development and women: at first thought, the subject seems to be irrelevant to the work of our committee, which deals with history and past achievements. Yet, when we look carefully at women's lives, including those who have been honored with induction into the Florida Women's Hall of Fame, we frequently find that their historical significance was, at least in part, economic. Money matters; its engines drive—or fail to drive—everything.

Often, however, understanding women's economic roles takes a broader comprehension of what the economy is, a reevaluation of what indeed is valuable. The cooking, sewing, child care, nursing, gardening, and other multiple tasks of the traditional "housewife" have never been recognized in Gross National Product (GNP) counts—even though it always has been these fundamentals on which our lives literally depend. Statisticians, financiers, and all matter of international leaders continue to make the huge mistake of failing to include female contributions in both micro and macro economies.

This was even more likely to be true in the past, when most people farmed and typical American division-of-labor roles meant that women held the major responsibility for dairy, poultry, fruit and vegetable production. As people moved into cities, women often continued in such family-owned businesses, but again demographers usually ignored productivity that came from female hands, especially that of married women.

A personal example may illuminate the point best. When I was revising my first book, *Foreign and Female: Immigrant Women in America*, I spent a day in Annapolis studying the 1870 census for Baltimore. I was searching for evidence of a woman reputed to have the state contract for housing newly arrived immigrants, but I was quickly distracted by the discovery of another phenomenon: census takers who apparently could not bring themselves to give occupational titles to women. I would find, for example, a man listed as a baker, a grocer, a confectioner, and then immediately below him on the form was his wife, marked with a "?" under "occupation." In all probability, the census taker knew that this woman worked as a baker or whatever—perhaps more than her husband did—and yet simply could not bring himself to give that title to a woman.

As a historian, I am absolutely sure that our GNP and other national economic data is off by billions every year because we continue to fail to acknowledge work done by women. We women even do this to ourselves. When we think of those in our Hall of Fame, for example, we are likely to praise their moral courage or their personal humanitarianism—as we should—but we often fail to think of their economic significance.

Take Florence Seibert, for example, who invented the tuberculosis test. Her achievement is of incomparable international significance, for tuberculosis killed hundreds of thousands of people annually for at least a century. The lives saved by her test literally are worth billions and billions of dollars—and yet, because Dr. Seibert was generous, she did not patent this or other

medical discoveries. Instead of becoming the multi-millionaire that she could have been, she and her medical-assistant sister lived humbly in Pinellas County, where she continued to do research at the veterans' hospital to the end of her 93 years.

That Florida has never spent the relatively little money that it would cost to erect a memorial to Florence Seibert is unconscionable. Instead, girls and young women lack the inspiration that her life could provide, while they—and young men—grow up to think that female economic roles are insignificant.

A few Hall of Fame members do have physical memorials, but largely because the woman built them as part of her work. Mary McLeod Bethune is well remembered on the campus of Bethune-Cookman College, for example, and Eartha Mary Magdalene White's name lives on at the Jacksonville nursing home that she founded. Again, however, we are likely to remember Bethune, White, and other similar Hall of Famers for their humanitarianism, instead for the job creation and the measurable dollars that their institutions brought to the state's economy.

Finally, let us consider the old and apt maxim that "time is money." If all of the time that our Hall of Fame women gave to Florida were calculated in terms of money, that contribution would be immense. And yet, beyond these famous women, many, many others literally have given their lives to unpaid, unrecognized, unmeasured work for the common good!

If the IRS allowed us to translate time contributions into monetary contributions and then deduct it from our income tax in the way that dollars can be deducted, the loss to the treasury would be incalculable. Philanthropies know this: especially as women have entered the paid labor force in the past few decades, all sorts of charities have had to revamp their work because it is now often easier to find someone who can write a deductible check than to find someone with valuable volunteer time.

This is another aspect of the evolution of women's roles that has both its up and down sides. The point is that women's history is complex, and that as a Commission, we have an obligation to research, teach, lead, and explore many ideas related to women.

In 1997, our committee expanded the ways in which we are meeting this obligation. We revised our form for nominating women to the Hall of Fame in the spring, and at summer's end, we held our fifth annual meeting to choose the ten finalists. They were:

Mary Lou Baker (1915-65) of Pinellas County--the second woman elected to the Legislature, she sponsored bills providing basic civil rights for women, including jury service; an attorney, she kept her maiden name and was pregnant as a lawmaker.

Alicia Baro (1918-) of Miami--a founder of organizations for Puerto Ricans since 1954, she was president of the National Conference of Puerto Rican Women in 1983-86.

Carita Doggett Corse (1891-1978) of Jacksonville--one of the few female state agency heads during the Great Depression's New Deal, she collected valuable historical records, especially of ex-slaves; she also was an early Planned Parenthood leader.

Helen Gordon Davis (1924-) of Tampa--during almost two decades in the Legislature, she sponsored many feminist bills, including one for the creation of displaced homemaker and spouse abuse programs, another banning sexual harassment, and one creating state salary equity.

Alene Duerk (1920-) of suburban Orlando--the commander of the Navy Nurse Corps, she was commissioned as the first female admiral in the United States Navy in 1972.

Chris Evert (1954-) of Fort Lauderdale--an internationally known tennis star, she also heads a multi-million dollar charity to combat drug abuse and child neglect.

Paula Hawkins (1927-) of Winter Park--the first female U.S. senator from Florida, she was also the first to win a statewide election when she was elected to the Public Service Commission in 1972.

Sandra Barringer Mortham (1951-) of Pinellas County--currently Secretary of State, she was the first Republican woman elected to the Cabinet and the first Republican House leader.

Athalie Range (1916-) of Miami--the first African-American to head a state agency, she was appointed to the Department of Community Affairs in 1970; she had been elected to the Miami City Commission in 1965.

Ellen Taaffe Zwilich (1939-) of Miami--the first woman to win the Pulitzer Prize for musical composition, she holds a chair at Carnegie Hall; an FSU graduate, she was the first female doctorate in composition at the famed Julliard School of Music.

On Monday, November 17, 1997, in the Capitol Rotunda, Governor Lawton Chiles announced the names of the three distinguished women who won places in the Florida Women's Hall of Fame. Those inducted were Alicia Baro, Carita Doggett Corse, and M. Athalie Range.

In addition to our work on the Hall of Fame, this year the committee archived all of the various videotapes of Commission events over the years. They were edited on to two VCR tapes, which are available from the Commission office. In addition to some Commission meetings, the tapes include speeches by elected officials at our functions, comments by Hall of Fame inductees, and testimony at public hearings on women's issues. These videotapes should provide a valuable record for the future.

Finally, we began an essay contest this year. In a press release issued for the August 26th anniversary of the Nineteenth Amendment that granted women the right to vote, we announced our new contest. Two categories of essays are expected: one at the student level, with \$50 prizes for elementary, junior, and senior high school students; and a second category for adults. The latter is intended to encourage original research on Florida women, with the focus of this year's contest being on the state's suffrage movement. These prizes will be \$1,000 for first place, \$500 for second, and \$250 for third. We wish to thank Ms. Frances Shaw Starvos of St. Petersburg, who will provide the prize funds.

The committee intends to publicize this essay opportunity throughout the educational system, from the elementary through the university level, as well as with local historical societies. All essays are due for judging on May 29, 1998, and the winners will be honored at an event planned for the next August 26th anniversary of women's right to vote.

COMMISSION REPORTS

Employment: "The Mirror on the Floor"

By Bob Levy, Executive Committee, FCSW
and Lisa Tropepe, Commissioner, FCSW

So many lawmakers and women have focused for so long on the glass ceiling that we have ignored the mirror on the floor—welfare. As much as we would like to believe that it isn't, welfare is indeed about women. Women are the heads of 95% of welfare families. A year after the historic passage of welfare-reform legislation, President Clinton proclaimed, "The debate is over"—but it isn't quite yet.

Welfare recipients have accepted the new notion that adults who collect benefits should be required to work, and more than one million have exited welfare rolls since August of 1997. According to the Administration for Children and Families of the U.S. Department of Health and Human Services, welfare caseloads declined nationwide by 1.2 million people from August of 1996 to April of 1997. During those nine months, a substantial decrease in the number of welfare recipients was experienced by 49 states. In Florida, there were 3.4 million fewer people on welfare in May of 1997 than during the same time period three years earlier.

Under Florida Law, the 24 Work and Gain Economic Self Sufficiency (WAGES) coalitions were established to coordinate services for welfare recipients. The WAGES coalitions are charged with combining those traditional welfare duties now handled by two state agencies, with those services provided by other agencies with similar missions. If new or existing WAGES applicants are unable to secure jobs, the WAGES coalitions will provide "deep end" services. These services include job training, substance abuse assistance, teen pregnancy programs, transportation and child care.

Although welfare reform, WAGES, and welfare-to-work programs are all good ideas, the fundamental problem of access to child care and public transportation remains. These services are critical to the success of the women who must make the transition from welfare to self-sufficiency. Consequently, many of the decisions made by the State of Florida are undermining one of the key principles to welfare reform: it must be more economically feasible for welfare recipients to work than it is to remain on welfare.

A survey conducted by the Progressive Policy Institute found that some states are diverting child care funds from the working poor to welfare recipients. This trend, if sustained, would represent a perverse twist to welfare reform by penalizing those families who are working hard to stay off welfare. To reward work over welfare, states must offer an array of programs to support families. The success of welfare reform depends on the existence of accessible, affordable, and quality child care for all low-wage workers—those who are currently receiving welfare benefits and those who have never received them.

Transportation

The changes to the state's welfare policies were made with the urban poor in mind. However, the welfare-related problems of those who reside in rural areas have been largely overlooked by policy makers. Although the 1996 median household income increased nationwide for the second straight year, the ranks of the rural poor rose to 8.3 million, or 15.9%

of the population living in rural areas. In urban areas, the poor now constitute an estimated 13.2% of the population.

More than 1.2 million low-income persons will enter into the workforce as a requirement of numerous welfare-to-work programs and the Temporary Assistance for Needy Families (TANF) Block Grant Program. Many of these individuals reside in rural areas where there is little or no public transportation. According to the *Community Transportation Reporter*, 38% of rural Americans live in communities that are not served by public transportation systems. The rural poor are caught in a trap: there is no public transportation, and they cannot afford to keep cars. Even in those instances where jobs are available, most welfare recipients simply do not have transportation to those sites. To rectify this problem, some states have offered up to \$1,000 in relocation assistance to encourage welfare recipients to move closer to those areas where employment is available. However, providing relocation assistance does not begin to contend with "city" problems experienced by welfare recipients, such as higher rents and raising children in high-crime and congested environments. Furthermore, recipients may be unwilling to relocate because they fear being laid off far from the safety net provided by family and friends.

In addition, WAGES participants who reside in urban areas may very well require public transportation to jobs located in the suburbs. Upon securing a job, these workers will have to contend with the fact that many bus services are unavailable outside of peak hours, at night, and during weekends. However, TANF funds and other resources are available to address these problems.

Many of these transportation issues can be addressed by providing vouchers, monetary donations, and volunteers who are willing to provide transportation services. However, better coordination between transportation providers, or the use of a single transportation broker, can help to reduce the red tape associated with providing these services.

Child Care

Most child care providers are only open on weekdays and during daytime hours. Additionally, there are very few child care providers who accept children under the age of two. Therefore, those individuals who have young children, or who work irregular shifts—often the norm in service jobs—must seek child care services elsewhere. According to the *Orlando Sentinel*, many insurance companies have made the question of child care thornier; many companies have dropped homeowner's policies for people who operate home child care facilities because of unfavorable legal precedents. A few states have passed laws to protect home child care facilities, because these facilities provide flexible, cost-effective child care for women who work evenings and weekends. In addition, most of these facilities are located in neighborhoods where welfare recipients live. Thus, they represent a safe, affordable and convenient solution of providing child care services for these women.

The increase in teen pregnancy has added to the welfare problem. According to Agatha Papas, Executive Director of the P.A.C.E. Center for Girls in Fort Lauderdale, recent studies indicate that teenage mothers have a 50% higher chance of requiring public assistance than other teenagers. Additionally, many welfare officials believe that having fewer children increases the probability that welfare recipients will be able to secure gainful employment. Toward this end, the Florida Legislature decided to apply statutory rape laws and welfare reform provisions in an effort to decrease teen pregnancy rates. With these changes, any person who is 21 years of age or older can be charged with child abuse, a third degree felony, for impregnating a girl who is under

the age of 16. It is also a felony offense for a person who is 21 years of age or older to engage in sexual activity with a 16 or 17 year old girl. Furthermore, the Florida Legislature has approved a sweeping welfare reform measure that includes a provision called "The Family Cap." This provision decreases the cash benefits by one-half for the first born child of a welfare recipient and provides no additional cash benefits to any subsequent children.

Since 1990, birth rates among teenage girls in Florida have declined. However, a recent study by the Urban Institute in Washington, D.C., found that only 8% of all births to teenagers are deemed statutory rape. These facts, in conjunction with the failure of "The Family Cap" in the states of Arkansas and New Jersey have led to concerns regarding whether Florida's efforts will bring about similar results. It seems that the only accomplishments made by such systems is a decrease in welfare benefits to families. Yet, Florida's WAGES program imposes a lifetime limit on receiving welfare benefits, and remains stricter than federal laws.

Other Problems--and their side effects

Recent changes to welfare policies have resulted in an array of problems for welfare recipients. The first problem is food shortages, and the population affected the most is illegal immigrants. Federal law now allows able-bodied adults between the ages of 18 and 50 years of age to receive benefits for only three months during a three-year time period. However, such benefit limitations have caused yet another hardship for illegal immigrants, who are also ineligible for food stamp assistance. The illegal immigrants are not the only group going hungry. According to the Congressional Budget Office, nearly 1.5 million people have lost food stamp benefits in recent months. In addition, the organization known as Bread For The World reports that demand for assistance from local food banks has increased more than 68%. These facts demonstrate a serious need to take a closer look at the effects of recent welfare reform.

A report published by the *Orlando Sentinel* corroborates these facts, and also reveals the need for food donations. In fact, in an effort to meet increasing demands, central Florida food pantries have been forced to reduce the size of the food packages that they distribute. Many local food providers have concluded that their organizations are expected to replace the assistance formerly provided by government. This notion is supported by a Tufts University Study, which revealed that the distribution of food by government agencies decreased from 22.2% to 13.4% in 1991. Furthermore, projections indicate that there will be a reduction of 24.4 billion tons of food available for the needy within the next six years.

The second problem within welfare reform legislation is that it provides only a short course on education. One of the major components of welfare reform laws is to ensure that able-bodied individuals secure gainful employment; however, gainful employment cannot be secured without an education. Currently, welfare recipients enrolled in high school can receive cash assistance without working. However, those welfare recipients who are enrolled in college courses are eligible to receive cash assistance for only one year. After that, they must work a minimum of 20 hours per week. Many organizations such as the National Committee on Pay Equity believe women must have a college degree in order to earn more money. Their beliefs are supported by the U.S. Department of Labor, which found that women with college degrees earn only 77% of what their male counterparts earn annually. Therefore, welfare law (as it exists now) makes it harder for women to obtain good jobs by earning a college education, and rewards women who aim for the lower-paying jobs available to high school degrees. Perversely, the length of time allowed for welfare recipients to receive benefits has also been shortened. The

new WAGES program allows recipients to receive cash benefits for only two years within a five-year time period. Additionally, recipients can only collect cash benefits for a total of four years in an entire lifetime. These limited eligibility time frames are problematic for most women, and are impossible for those women attempting to earn a full college education.

Lastly, the people most affected by changes to the welfare system are disabled children. Those disabled children with "functional limitations," including mental retardation, uncontrolled diabetes, or asthma, are the hardest hit. An estimated 69% of these children—in actual numbers, 264,000—have been denied access to cash assistance for life's necessities. They are not provided with money for food, shelter, therapy, living modifications or replacement income for family members who serve as caregivers.

Breaking the Mirror

The deadline for states to meet the new federal standards relating to work and child support payments was October 1, 1997. In most cases, states have not reached the established goals. However, more than 52,000 Floridians are no longer receiving welfare assistance since the two-year time limit was established. Thus far, the State of Florida has saved an estimated \$161 million dollars. According to Secretary of Labor and Employment Security Doug Jamerson, those savings will be utilized to provide child care and transportation services. A portion of the savings will also be used to establish an emergency reserve fund.

The Division of Jobs and Benefits of the Florida Department of Labor and Employment Security provides transportation assistance through its program support services fund. The Division of Jobs and Benefits also provides "up front" support services for WAGES participants who are seeking employment. These funds are used by participants for automobile maintenance, gasoline purchases and to purchase passes used for public transportation systems. If necessary, the WAGES program will provide funds for participants to purchase license tags.

The key component required to ensure the success of the WAGES program is the development of jobs for welfare recipients. Florida's welfare reform efforts include a package of incentives developed to enhance the employability prospects of WAGES participants. Such incentives for businesses include subsidies for on-the-job training and property tax refunds. To qualify, businesses must create new jobs for residents who live in enterprise zones and a minimum of 20% of their workforce must reside within enterprise zones. However, this program will only work if the business community is willing to hire WAGES program participants.

So far, the business community has been working well in this effort. However, they have expressed two concerns about the WAGES program. They are: (1) that WAGES participants lack the basic work skills required for the jobs which are available, and (2) that if they employ WAGES participants, the business owners will become bogged down in the massive amount of paperwork required to be submitted to government agencies. However, contrary to common misperceptions, more than 76% of all WAGES participants have work experience and more than one-half have completed high school. Additionally, the WAGES coalitions are available to work with businesses to assist in meeting the reporting requirements associated with the program.

There are numerous organizations that provide the employability training required for welfare recipients to succeed in the workplace. In Florida, "Suited For Success" is an excellent example of how volunteer organizations can assist in this effort. The organization conducts seminars in interview skills and financial planning for welfare recipients. It also provides a

wardrobe for its clients. Additionally, with a \$25,000 grant from the Dr. John MacDonald Foundation, Suited For Success offers dental services to program participants.

A member of the Florida House of Representatives, Representative Mandy Dawson-White (D-Broward) has also taken a novel approach to the welfare-to-work challenge. She has assisted in the establishment of a non-profit boutique in Broward County called Positive Images. The organization provides welfare recipients with up to three business outfits. Representative Dawson-White and others realize that one step in assisting these women is ensuring that they are confident about their skills and appearance.

Florida welfare recipients also have access to the "Transition-To-Work-On-Site Model Program." The program assists these women with personal grooming, explains business protocol, and emphasizes the importance of listening to and following directions. The goal of the program is simply to ensure that these women are equipped with the skills necessary to secure and maintain employment. Programs such as Suited for Success, Positive Images and the Transition-To-Work-On-Site Model are all critical in assisting these women in their quest to become self-sufficient.

A WAGES Success Story—Women Helping Women

One South Florida Woman, Ramona Baker, accepted the challenge of becoming "welfare free." With assistance provided by the WAGES program and the Family Transitional Program (FTP), she developed skills that resulted in an exciting employment opportunity. In March of 1997, after completing computer training courses, she was hired by Palm Beach County Commissioner Mary McCarthy. During her tenure with Commissioner McCarthy, very difficult issues were addressed: the need to secure a high school diploma, personal hygiene, child care, transportation, and office protocol. Both Commissioner McCarthy and Ms. Baker acknowledge that it takes a lot of hard work, patience and determination to help a woman make the transition from being a welfare recipient to being an individual who has the skills necessary to succeed in a work environment. "We worked very hard to make sure that Ramona can continue to have a meaningful job in the work force," said Commissioner McCarthy.

Ms. Baker's life has changed drastically during the three years that she has been off welfare. She is now employed full-time with the Palm Beach County Attorney's Office, has received her General Equivalency Diploma (GED), and has purchased a home. She credits the assistance provided by Commissioner McCarthy in changing her life. She recently said, "If I were to run for an elected office, I would be another Mary McCarthy."

Ms. Baker's story further demonstrates that the best help can be given by direct involvement—women helping women. According to the U.S. Census Bureau's *Economic Census: Women-Owned Businesses for 1987 and 1992* and projections from the National Foundation for Women Business Owners, the women of Florida are in a position to help each other in a manner that no state's welfare system can:

- Women-owned businesses in Florida have grown at a phenomenal rate. As of 1996, the State of Florida ranks fourth out of the fifty states in the number of businesses owned by women, third in employment, and third in sales.¹

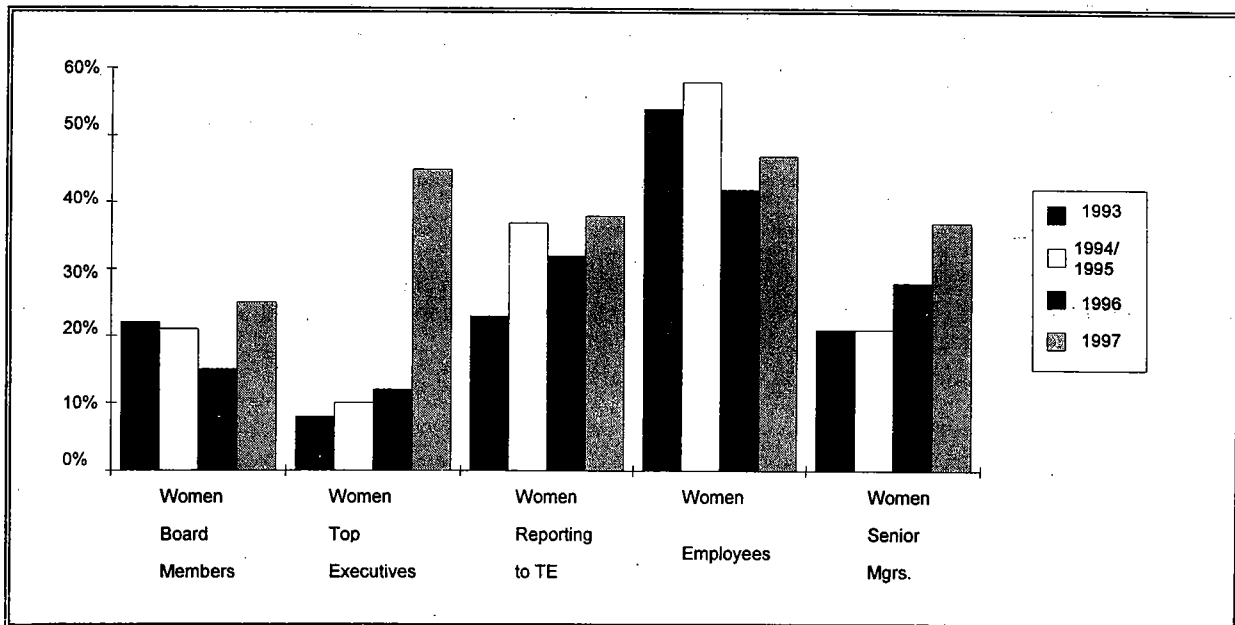
- As indicated by Census Data for 1987 through 1992, Florida leads the southeastern states in the number of women-owned businesses and in total employment of women-owned businesses. In addition, from 1987 to 1992, the number of women-owned businesses in Florida increased from 221,361 to 352,048 or approximately by 59%.
- In 1996, women-owned businesses accounted for 38% of all businesses in Florida. They provided employment for an estimated 33% of Florida's workforce and generated 19% of the state's business.²
- Currently, more than half of the women-owned businesses in Florida are in the service (38.74%) and retail trade (27.54%) industries.
- As of 1996, more than 497,000 women-owned businesses in Florida employed an estimated 1.3 million workers and generated more than \$141 billion in sales.³
- From 1987 to 1992, Florida's women-owned businesses experienced the highest growth in agricultural services, forestry, mining, insurance, real estate, and the wholesale trade industries.
- From 1987 to 1992, Florida led all southeastern states in sales and receipts generated by women-owned businesses. During the years indicated above, sales and receipts increased for women-owned businesses in Florida by 134%, or from \$16,828,094 to \$39,484,595.

Employment: "Trends in Organizational Behavior in Respondents to the 'Women in the Workplace Survey,' for Years 1993, 1994/1995, 1996, and 1997"

By Joanne M. Bowman, FCSW Intern

The Florida Commission on the Status of Women conducts yearly surveys for determining recipients of the "Women-Friendly Employers" recognition. Although responses are evaluated each year, this is the first comparison of all years to determine possible trends in organizational behavior. Chosen for this study were specific questions for their statistical significance and which best exemplify changes in the status of working women. There is no distinction reflecting sizes of responding companies with regard to number of employees.

From 1993 to 1997 the number of companies responding to the survey increased 51.4%, indicating an awareness of and desire for inclusion in these surveys. This chart reflects corresponding trends resulting from five specific questions, representing organizational behavior in recognizing and promoting women.



Although the statistics for women employees in the responding companies indicate a decline in the percentage of women employees, one must "consider the source." In 1996 and 1997 especially, there was an increase in responses from male-dominated companies, such as

law enforcement agencies and utility companies. Traditionally, these companies employ fewer women, resulting in fewer women senior managers while employing a larger population of men.

However, significant increases in women's employment occurred in three areas. First, the percentage of women holding top executive positions rose sharply. For example, in 1993 a mere 8% of reporting companies had a woman top executive; 45% of those reporting in 1997 had women top executives. Second, the percentage of women reporting to top executives increased from 23% in 1993 to 38% in 1997. Influencing these trends are organizations that are hiring and promoting more women, as well as women who have founded and operate their own businesses. Third, the percentage of women senior managers has risen, from 21% in 1993 to 37% in 1997. It appears that women at the top are supporting and providing for the advancement of women in their organizations.

Supporting this concept are statistics in Barbara Miracle's article "On Their Own" in the February 1997 *Florida Trend*, an article which enhanced Jane Tanner's "Florida Women Executives: It's Lonely at the Top." Miracle refers a 1992 U. S. Census study estimating "that in 1996 there were nearly 497,000 women-owned businesses in Florida, employing about 1.3 million people and generating over \$141 billion in sales. This means women-owned businesses account for 38% of all Florida companies, provide 21% of the state's jobs and produce 31% of sales." Women are experiencing greater opportunities to assume control and take risks to improve their status and salary.

Quite apparent is the pride companies have in their formal documented programs for women. A definite increase occurred in the number of copies of programs and policies submitted with completed responses to the FCSW. In addition, these companies also showed an increase in the number of programs and benefits offered to part-time employees.

The intent of the Florida Commission on the Status of Women's study is to provide organizations with an example of trends in employing, promoting and paying women, and to serve as a stepping stone for continued growth among Florida's "Women-Friendly Employers."

If you are interested in reading the full statistical data, a description of the process designed and implemented for this study, and copies of preliminary studies, please contact the FCSW directly.

Family Issues: "Family"

By Mona S. Reis, Commissioner, FCSW

With Alexi Vital, Women's Presidential Center, Intern

"It's very clear," says children's advocate Marian Wright Edelman, "that child care is going to have a private sector piece, a State piece, a community piece and a Federal Government piece." As Hillary Rodham Clinton wrote in her best-selling book, It Takes A Village, "If you want to open the flood gates of guilt and dissension anywhere in America, start talking about child care."

Affordable child care and access to transportation are two of the major issues facing families in the United States. In most instances, women are responsible for ensuring that these needs are provided for the family. Until there are solutions to the issues of child care and transportation, many believe that women will continue to be economically inferior to their male counterparts. Moreover, families will continue to suffer, since women will continue to compromise careers and jobs to take care of their families.

In the United States, 27% of all children under the age of 18 live with a single parent, and 87% of those live with their mothers.⁴

Table 1: Living Arrangements of Children Under 18 Years Old: 1960-Present

Year	Total Children Under 18	Living		With			Non Relatives
		Two Parents	Total	One parent Mother only	Father Only	Other Relatives	
1960	63,727	55,877	5,829	5,105	724	1,601	420
1970	69,162	58,939	8,199	7,452	748	1,547	477
1980	63,427	48,624	12,466	11,406	1,060	1,949	388
1995	70,254	48,276	18,938	16,477	2,461	2,352	688

Even in families where both parents are present, the responsibility for child care tends to rest on the mother.⁵ While more and more children are depending on their mother alone for support (16,477 children in 1995, versus 11,406 in 1980), women continue to make significantly less money than men. Women's salaries amounted to only two-thirds of the salaries of men from 1991 to 1993. In addition, as shown in Table #2, men still hold a commanding lead over women in top-paying positions.

Table 2: Dynamics of Economic Well-Being: Labor Force, 1991-1993, weekly⁶

Earning Intervals	Men 1987-89			Women 1987-89		
	1991-93	1984-86	1991-93	1984-86	1991-93	1984-86
Total jobs	6,314	5,686	5,782	4,373	4,752	5,087
Total (in %)	100	100	100	100	100	100
Less than \$100	4.0	3.0	4.0	9.3	11.9	12.1
\$100 to \$214	19.3	20.6	19.5	37.9	32.6	37.5
\$215 to \$299	19.3	17.2	18.4	17.3	19.6	19.8
\$300 to \$399	16.8	15.8	15.2	12.5	16.2	15.8
\$400 to \$499	9.6	11.2	11.0	7.5	7.1	5.2
\$500 to \$599	8.6	8.7	9.5	6.1	5.2	4.2
\$600 and over	22.5	23.5	22.4	9.4	7.4	5.4
Mean	\$459	\$498	\$480	\$306	\$299	\$269

Such disparity in pay has led to a condition now known as the “feminization of poverty.”⁷ In the United States, over half of all poor families are headed by women.⁸ Thus, it is the entire family, and children in particular, who suffer from pay inequity. Although women assume a far greater proportion of the responsibility of child rearing, they have fewer resources with which to provide for their children.

Women work for many reasons. Many must work out of necessity and others choose to work for personal fulfillment. However, according to a 1996 Wirthlin Poll conducted for the conservative organization Concerned Women in America, more than 80% of women (including 74% of self-described feminists, and 75% of all working women) stated that if they could afford to, they would stay at home and be full-time mothers.⁹ For most mothers, however, economic necessity prevents them from staying home. Many women cite health insurance or educational expenses of the children as the reasons why they work.¹⁰ Others work so that their families can have the lifestyle that they desire (home, cars, clothes, food, etc.). Today, two salaries are required for parents to provide their children with the same lifestyle that was afforded with only one salary a generation ago. For single mothers, there is little choice—either they must obtain employment or go on welfare. However, with recent welfare reform initiatives, many women find themselves in very difficult economic situations.

According to Michael Kharfen, spokesperson for the State of Florida's Department of Children and Families, child care and health care are the two main reasons why many women remain on public assistance.¹¹ In many instances, the jobs that welfare recipients are qualified for do not provide the benefits that they need. Therefore, they are forced to go back on public assistance.¹² A closer look at how welfare dollars are spent further illustrates this point. In March of 1997, 72.28% of welfare dollars in Florida were allocated to minor children under the age of twelve.¹³

Many of these mothers go back to work as their children get older. These women feel that the children are responsible enough to take care of themselves for a few hours.

Unfortunately, this may prove problematic as well. As a society, we are constantly made aware of the numerous problems faced by adolescents. The cover story of the June 1997 issue of *People* magazine addressed this matter. The article described various horrific acts allegedly committed by teens from varying socio-economic groups. Welfare laws may assume that mothers are "able" to leave teens unsupervised, but often this is not the best option. To cite one example, a mother in central Florida worked a night shift to support herself and her two teen daughters. Both of her daughters became pregnant within one month of each other, in the evenings while their mother was at work. The mother thought she was helping her daughters by working, but the opposite was true.¹⁴

In October of 1996, in an effort to meet federal government requirements, the State of Florida established the Work and Gain Economic Self-Sufficiency (WAGES) program. The purpose of this "welfare to work" program is to "end entitlement, require work, support individual initiative and protect children."¹⁵ The WAGES program is supported by local coalitions, which are responsible for implementing economic and workforce development initiatives and providing jobs for welfare recipients. In addition, WAGES participants may only receive benefits for a maximum of 24 months in any sixty month period.¹⁶ However, exceptions have been made for certain disadvantaged groups. This new "work" requirement basically means that welfare recipients must find jobs in order to provide for their families.

The State of Florida wisely anticipated that federal mandates were forthcoming and began to make changes earlier. This proactive approach allowed the State of Florida to secure a larger block grant from the federal government. According to Mike Switzer from Enterprise Florida, Inc., this was occurring at a time when the economy in Florida was strong, and the welfare rolls were falling.¹⁷ The surplus funds were reinvested by the WAGES board to provide additional child care services. In some areas, the WAGES coalitions were actually unable to fill all of the available child care slots. Unfortunately, it became obvious that a mismatch exists between the number of child care slots available and the types of services that most women need.¹⁸ For example, there is a real need for child care facilities with late evening and weekend hours, and for those that will accept infants. There is also a need for child care facilities which cater to sick children. Often mothers are faced with the difficult choice of staying home with a sick child or losing a day's pay.¹⁹

Child care is expensive for everyone, regardless of economic group or class. However, families with gross incomes below the poverty line spend a much higher proportion of their income on child care than families with gross incomes above the poverty line, 18% of a poor family's income compared to 7% of a "middle" family's income. In addition, fewer families below the poverty line pay for child care (37%) than do families above the poverty line (58%).²⁰

According to the U.S. Census Bureau, there are many interesting discrepancies when it comes to who pays for child care. Married couples spend \$78 more per week on child care than do single-parent families, yet that figure is a smaller proportion of their total income, 7% versus 12% for single-parent families. Families with mothers who are 35 years of age or older spend \$14 more a week on child care than do families with mothers under the age of 35. Again, however, this is a smaller percentage of total income. The amount a family spends per week on child care increases with the mother's level of education. In 1993, families whose mothers had not finished high school spent an average of \$60 a week on child care, compared with \$70 a week for mothers who had completed some college, and \$93 a week for mothers who were college educated.²¹

Child care is so important that families below the poverty line are willing to spend a large percentage (18%) of their income on this service. An average of one quarter of the income of a family that earns less than \$1,200 a month is spent on child care.²² These figures are staggering. As stated above, the majority of families below the poverty line are female-headed households. These women are spending a huge percentage of their income on child care, a major factor contributing to their continued economic inferiority to men. It is clear that reform in this area is desperately needed to help alleviate this inequity.

To this day, the sentiment exists among many in our society that women should stay home and look after the children, at least when the children are very young. Perhaps these thoughts, as well as the factors indicated throughout this discussion, are reasons for the disparity in salary levels between men and women.

The recommendations listed below are examples of the types of assistance that the state and/or the federal government need to provide:

- Provide state-subsidized child care for all women, not just those women who receive public assistance. Other nations already provide child care subsidies.
- Increase the availability of specialized child care services to include weekends, evening, infant care and sick child care.
- Provide health care for all citizens. Many industrialized nations such as the United Kingdom and Canada already provide universal health care for their citizens.
- Support tax reform initiatives that allow deductions for babysitting and child care.
- Provide more job flexibility programs such as: (1) increased flex-time and compensatory time so that parents can stay at home with sick children, and (2) more work-at-home options.

Transportation is another very important issue facing families in the United States; unfortunately, its solutions vary depending on where one resides. In some areas, public transportation is safe and easily accessible—but in many areas of Florida there are no public transportation systems. This makes it very difficult for parents to take children to child care providers; doctor's appointments; or pick their children up from after school activities. However, according to Mike Switzer of Enterprise Florida, Inc., Florida does not easily lend itself to public transportation. In general, Florida is too rural, too expansive and does not have the ability to build subway systems that other states rely on so heavily for public transportation.²³ Therefore, the burden of providing transportation rests solely on the family—in most cases the mother.

Until recently, owning a car has been considered a luxury, especially for those women who receive public assistance. The value of an individual's car was taken into consideration when applying for assistance; thus, owning anything more than an old, poorly functioning car became a liability.²⁴ The WAGES program is working to change this problem. In many cases, it is evidenced that owning a car is necessary to maintain employment. According to Switzer, the WAGES program now allows individuals to own cars worth up to \$8,500 without endangering their ability to receive public assistance. The WAGES program also is developing a car exchange program in certain areas. This program would allow people to donate their old cars and receive a tax write-off. People on public assistance then would have access to these cars.²⁵

Some other recommendations to help families with their transportation needs include:

- All welfare programs need to recognize that owning a car is not a luxury, but a necessity. Families need reliable transportation, and should not be penalized for owning a car.
- The State of Florida must address the need for more public transportation systems. Since subways are not an option for Florida, better and more commuter trains may be necessary.
- The distance between the necessary stops women have to make in one day should be condensed. Work, child care, and medical care should be close together. Some larger corporations have started on-site day care centers and schools. While this is not possible for all organizations, companies should realize that programs like this attract workers, ensure company loyalty, and in the end, are beneficial to the bottom line.

Interview with Alissa: A former welfare recipient

I had the pleasure of having lunch with a lovely young woman named Alissa (not her real name) who has been working for a local State Representative in Palm Beach County. She has recently made the transition off welfare, and was willing to share her experiences with me. She spoke candidly about how getting off welfare has affected her family.

Alissa is a 24 year old mother with a three year old son. Her son's father has never played an active role in the child's life. She has had to live with her siblings, and currently lives with her mother. Her mother, who has chronic depression syndrome, is unable to assist with babysitting or participate in household responsibilities. In order to work and attend school, Alissa pays \$35 per week for child care.

Alissa relates to the story of her childhood with much joy. Her father served in the United States Army, and because of his service the family moved around a great deal. The many relocations provided her with an opportunity to experience many wonderful people and places. She and her six siblings are very close. She believes that her parents taught all their children strong family values. Alissa's goal is to teach her son the value of caring for others, hard work, having a positive attitude, and striving to have an impeccable character. She had always wanted to be a parent and to give her child everything!

She did not start receiving welfare benefits until she became pregnant with her son. Although she was on welfare, she continued to work long hours at a local department store. She explained that whatever she earned in wages would be deducted from her welfare check.

Alissa graduated from a New York area high school and currently holds a certificate in data processing. She had attempted to wean herself from the welfare system many times. Her goal was to earn a college degree. With this in mind, she contacted "Project Independence" (the predecessor of WAGES), where she immediately encountered her first roadblock. They informed her that she did not qualify for a job because she did not possess the necessary skills. They also informed her that Project Independence would be unable to assist her with money to attend college. Although frustrated, she applied for and was accepted into college. She then searched for financial assistance on her own.

Upon being accepted into college, she decided to ask the local WAGES board to help her by purchasing books and a \$100 calculator for her math class. She was once again turned down. At this point Alissa was beyond exasperation. She was attempting to become self-sufficient, yet she was finding roadblocks that she did not make. She felt as if no one she encountered cared, or had a real commitment to help welfare recipients improve their lives. Furthermore, because her community did not offer evening child care, she could not attend day classes and work at night.

After much disappointment, she wrote a letter to welfare officials at the state level as a final cry for assistance. Fortunately, someone responded and referred her to a program that could assist her. It was after this challenge that she realized that no one was going to bat for her other than herself; fortunately, she reached her goal and graduated from a local community college.

Alissa and I spoke candidly regarding her suggestions to women who want to make the transition from welfare to self-sufficiency. Her answers are:

- Education must be stressed.
- Available and affordable housing must be offered.
- Systems must be put into place to ensure that those who really need assistance are able to receive it.
- Those employees of state agencies who work with welfare recipients must become more encouraging, compassionate and dedicated to helping women make the transition. They also need to become more knowledgeable about the availability of and access to community resources.

If you are interested in learning more about your rights according to the Family and Medical Leave Act of 1993, or about the Florida Commission on the Status of Women's participation in the Mayor's Commission on the Status of Women in Jacksonville, please contact the FCSW directly.

Health Care: "Florida's Uninsured Women"

By Susan Guber, Commissioner, FCSW
and Rose Marie Cossick, Executive Committee, FCSW

With Lisa Kauffman, FCSW Intern

The lack of health insurance converge remains a problem for women who reside in Florida. This problem is especially pronounced for lower-income minority women. The lack of insurance affects these women and their children.

The number of uninsured people in Florida is almost equal for women and men. Overall, roughly 20% of all people in Florida lack health insurance coverage.²⁶ Florida's elderly population is the only age group that is almost completely covered by health insurance. Only 1% of Floridians aged 65 or over lack insurance coverage.²⁷ Medicare provides insurance coverage for 91.4% of the state's elderly population.²⁸ An estimated 1% of the uninsured elderly are categorized as very poor. An estimated one-half of the elderly fall below the 100% Federal Poverty Level and 89% fall under the 200% Federal Poverty Level.²⁹

In terms of age, 21% of those under the age of 18 are uninsured, 32% of those aged 18-34 are uninsured, and 20% of those aged 35-64 are uninsured.³⁰ Most children who lack health insurance coverage live in poor families, where uninsured rates are among the highest. In these instances, nearly one-third of children fall below the 100% Federal Poverty Level, and two-thirds of children fall below the 200% Federal Poverty Level.³¹ Most young adults change jobs more frequently, and therefore their insurance coverage is interrupted.³² Such career moves have resulted in a higher rate of uninsured in the population group. In addition, many establishments that offer insurance require the employee to work for a month or more before coverage begins.³³ Overall, most uninsured people live in poor families; nearly one third fall below the 100% Federal Poverty Level and two thirds fall below the 200% Federal Poverty Level.³⁴

Race is also a serious factor among Florida's uninsured population. A disproportionate number of minorities lack health insurance coverage. In Florida, African-Americans are 1.3 times more likely to be uninsured than their Caucasian counterparts. In two specific age groups, the problem intensifies. African-Americans who are between the ages of 35-65 are 1.8 times more likely to be uninsured than similarly-aged Caucasians, and elderly African-Americans (65 and over) are four times more likely to be uninsured than elderly Caucasians.³⁵ For Hispanics, the discrepancy is even greater. Overall, they are twice as likely to be uninsured in all age categories when compared to Caucasians. The uninsured rate is even higher for Hispanic children under the age of 18 and adults ages 35-64. Hispanics aged 18-34 are 1.6 times more likely to lack insurance.³⁶ However, the highest rate for uninsured Hispanics is held by the elderly age group (65 and over); this group is three times as likely to lack insurance as Caucasian elderly. Across all minorities and age groups, those with the highest risk for being amongst the uninsured are children. Regardless of the income level of their parents, African-American children are more likely to be uninsured than anyone, with Hispanic children being a close second.³⁷

One might think that most uninsured individuals are unemployed. However, that would be incorrect. An estimated 80% of Florida's uninsured adults are employed and 96.9% of

uninsured children have parents who are employed.³⁸ This paradox stems from the fact that 44% of Florida businesses do not offer health insurance to their employees.³⁹ Additionally, the majority of Florida businesses (90%) are considered small businesses and employ less than 26 people; small businesses are less likely to provide health insurance coverage for their employees.⁴⁰ In addition, those businesses whose employees who earn less than \$20,000 per year are less likely to offer health insurance, as compared to companies with employees who earn more than \$20,000 annually.⁴¹ However, in those instances where small businesses do offer insurance, the employee is usually required pay a deductible; the deductible costs are usually much higher for smaller businesses; and the insurance will probably exclude pre-existing conditions.⁴²

Many small businesses do not provide insurance coverage because of increased competition among insurance providers. In order to offer competitive prices, insurance companies use an experience rating system, which allows them to set different prices depending on a group's risk factor. Such competition among insurance companies has led to a decrease in benefit plans; higher employee contributions and deductibles; and longer waiting periods. Additionally, increased competition among insurers has led to the exclusion of employees with pre-existing medical conditions.⁴³ These activities and industry changes have caused many smaller companies to be dropped from plans because they cannot cost-effectively handle employees with high risk rates.⁴⁴ They do not have a large enough pool within which to spread the risk.

There is no data to indicate how women in Florida are impacted by lack of insurance coverage. However, it can be assumed that national statistics are comparable. As a result of poor economic conditions and lack of insurance coverage, 13% of women as compared to only 9% of men do not receive proper medical care.⁴⁵ These statistics are troublesome because women require preventative health care more than men. As an example: 20-30% more women than men suffer from an acute illness; and more women than men suffer from non-fatal chronic illnesses and short-term disability.⁴⁶ Additionally, among every age group and regardless of race, 58% or more of women do not take calcium supplements, which help to prevent osteoporosis. To make matter worse for older women, 75% of post-menopausal women do not have hormone replacement therapy, which decreases the risk of heart disease and osteoporosis.⁴⁷

Poor women who are also members of minority groups are especially in need of preventative health care services. Of the women from minority groups who have health insurance, one-fifth of them report that their insurance coverage will not cover preventative services. Therefore, more than one-third of these women have not had a pap smear, a clinical breast examination, a pelvic examination or a complete physical examination during the past year.

Only 40% of women as compared to 59% of men have insurance coverage provided by their employer. However, most of these differences can be explained away by the fact that fewer women work full-time, and therefore are less likely to have their own insurance coverage. Nonetheless, as insurance premiums continue to rise, companies may lower their costs by dropping family coverage.⁴⁸ As an example, in 1995, 70-90% of the decrease in insurance coverage stemmed from fewer working-aged adults and children being covered as dependents.⁴⁹

Falling Through the Cracks: The Florida Profiles

One Florida hospital has documented the problems suffered by low income uninsured Florida women. The following profiles are typical of their patients.⁵⁰

- A 27 year old Hispanic female office manager suffered a stroke which left her with left-sided paralysis. She had health insurance that covered rehabilitation and therapy. However, there were limitations on the amount of coverage she was eligible to receive. She also received Medicaid benefits which maximized at \$1,000. The hospital also approved physical and occupational therapy and speech pathology for her, three times each week for six months.
- As a result of an automobile accident, a 42 year old white female had a severe limp and was constantly in pain. Her physician informed her that the way she walked was wearing away her hip bone, and she would need hip replacement surgery. If she did not have the hip replaced, eventually she would become crippled. She was unable to work because of this problem and her husband's employer did not offer medical insurance. Although there was a minor child in the home, she was denied Medicaid because the couple owned two cars worth \$2,000. In order to receive Medicaid, the total value of their cars could not exceed \$1,500. The hospital has given her the replacement surgery pro bono, and she is now pain free.
- A 47 year old white female had a chronic illness which required hospitalization three to four times each year. She started a tutoring business from her home because she had been deemed unemployable. She was able to acquire medical insurance that covered 70% of her hospital costs. However, each time she was hospitalized, the 30% of her bill which was not covered by her insurance kept rising. Fortunately, she applied for and received assistance from the hospital's Financial Assistance Program, which covers the remaining 30% her bill. She teases that the hospital's program has changed her life. She still has her business and did not lose her home.
- A widowed 59 year old woman raised six children alone. She is employed as a machine operator and her earnings fall well below the Federal Poverty Level. Her employer does not provide health care coverage. However, she has a medical condition that requires frequent check-ups and tests to keep it manageable. A physician on staff at the hospital treats her pro bono and so does the hospital. Therefore, her condition is properly managed and she is able to maintain employment. She also receives financial assistance from her children, who are now adults.
- A 57 year old African-American woman was recently diagnosed with breast cancer. She had worked as a maid all her life with no health insurance. She cannot work while undergoing chemotherapy and radiation treatments, yet her condition is not disabling enough for her to qualify for Social Security Disability, Supplemental Security Income, or Medicaid. Her sister is helping to support her while she undergoes treatment through the hospital's Financial Assistance Program, with physicians also working pro bono.⁵¹

These profiles represent women who are neither "welfare mothers," nor members of the middle class. However, they represent those people who are "too poor" to afford health insurance, but are "too rich" to qualify for most federal aid. Their choice to remain in the workforce rather than rely on public assistance could be detrimental to their health.

These women are not the only casualties. When parents lack insurance, children suffer too. Most uninsured children have employed parents who have incomes too high for Medicaid but who still cannot afford insurance. As a result, these children miss regular physical examinations, which allow correctable conditions to go unchecked until they cause problems. Such conditions include acute ear infections, asthma, and strep infections, which may later lead to heart and kidney problems. Since the children do not feel well, they are absent often and perform poorly in school.⁵² Their parents also miss work to stay home to care for them, thereby deepening their financial woes.

The Challenges—and Questions

As this data reflects, most women who do not have health insurance coverage are gainfully employed. They are members of minority populations and work for small companies. They cannot afford preventative medical services and their medical problems usually are not addressed. Most importantly, as we seek to address the problem of Florida's uninsured population we must further seek to answer the questions listed below:

- What are the differences in the types of health insurance plans available?
- What are the differences in the types of health insurance plans that serve both women and men?
- How many women in Florida are in danger of losing dependent coverage?
- How many women in Florida work for small companies who do not provide health insurance?
- Is there a difference by county in the number of uninsured women in Florida?
- How can we make sure that insurance companies include preventative treatments for women in their plans?

What the State of Florida should remember is that women represent more than half of the state's population and almost half of its workforce. Therefore, can *Florida* afford to have these women at home sick?

Financial Management: "We Have More Now than Ever Before"

By Susan Gilbert, Executive Committee, FCSW

"As more and more women have entered the workplace over the last twenty years, especially those in positions where there are discretionary dollars, they have more money to save and invest... I used to think that men controlled everything in the financial arena—but as I have worked more and more with families, in some instances men know very little and women take charge. It's certainly not the majority, but it is a trend. As women gain self-esteem they start demanding information—it's as simple as that."

Linda Lubitz, Certified Financial Planner

In a recent CNBC poll, it was discovered that 49% of all investors in the United States are women. One reason for this high percentage is the existence of salary deferral plans such as 401(k). Virtually all retirement investment plans offered by employers are self-directed; this forces the employee—in particular, women—to pay more strict attention to their personal investment decisions.⁵³

In the days before investment programs, women were rarely in charge of their family's financial matters. It was mostly through precipitous means—divorce, inheritance, or the death of a spouse—that women were forced to take sudden control of their financial lives.⁵⁴ This left them woefully unprepared for the business world. It was by no means rare in those times to meet a woman who didn't even know how to write a check. If that woman's husband died, suddenly she would be expected to manage all his investments, when she didn't even know where the actual paperwork was located or how to make use of it.

This trend has changed. Studies reveal that 90% of all women control their finances at some point during their lifetimes; managing every penny becomes mandatory. Once women become comfortable with money management, it is empowering. As women's salaries grow, their investment choices grow; security comes not with getting married, but with setting their own financial paths.

The Challenges

While women's financial status is better than ever, it still is not commensurate with men's. More than 60% of the nearly sixty million working American women do not have a pension.⁵⁵ This is particularly problematic because women's life spans tend to be seven years longer than men's and because women's health care needs are likely to be greater.⁵⁶ Compounding the problem is the fact that women's incomes are lower; hence, women start saving later in life and save less than men do. Even in their investment choices, women tend to be more conservative, resulting in lesser returns.⁵⁷ Lastly, the greatest difficulty according to Julie Russell, a financial consultant at Smith Barney, "is to convince women that they need to be concerned about their finances and to get them over the Cinderella Complex that says someone else will take care of them and provide them [with] financial security."⁵⁸

The benefit of being more cautious is that, according to Russell, women “are more disciplined. And once they are educated, they actually do make better investors.”⁵⁹

The goal, therefore, of this year’s report is to begin the process of educating women about their investment options. Today’s goal is to teach the woman of the 90’s how to stop living from paycheck to paycheck and to start planning a future. While most women are comfortable managing their checking accounts, they may be daunted by the idea of investing in the stock market or mutual funds.

The Florida Commission on the Status of Women recognizes the need to begin with the fundamentals. The Commission also realizes that this Annual Report has a fairly limited audience; but that audience must recognize the need of their constituency for financial education. Fortunately, Linda Lubitz, a certified financial planner, provided excellent advice in an interview conducted by Commissioner Susan Gilbert.⁶⁰

How to Gain Economic Security

The first step in gaining financial security is to begin by setting goals. Those goals can include one’s own retirement, buying a house, college education for children, or even a big vacation. Whatever the goal is, one must set it first, then quantify it by putting a number to it. For example, when planning for college, one must determine whether that college is going to be the University of Florida or Harvard. These two schools offer very different quantitative goals when dealing with financial reality. Determine what must be done to reach the chosen goal.

Second, identify resources. Assess what is owned and what is owed (assets and liabilities). Ascertain how much cash is coming in and where it is being spent. Often people become paralyzed in making financial decisions because they think the process is too complex. The most important thing to understand is that financial planning is not complex, but simple. However, it is hard work and requires discipline.

In many instances it is important to work with a professional, whether that person is a financial planner, tax accountant, financial advisor, broker, or consultant. Professionals have an objective and unemotional tie to money. Financial planning is not rocket science; however, having money “in hand” profoundly affects individual decision-making ability. Everyone has different perceptions about money; some are savers, some are spenders.

But most of all, it is vitally important that once a plan is in place and professional advice has been obtained, stick with it. Panic over a dip in the market should not drive financial decisions.

Helpful Hints and Asking Questions

The single greatest piece of advice that anyone can give a woman is this: Ask questions! The hardest questions, however, must first be asked of oneself:

- Order a copy of one’s own credit report. Some credit cards offer this service for free. Check the credit report for accuracy, and be sure to correct any mistakes. One’s credit rating is *extremely* important.
- Calculate one’s own net worth. The formula is simple: Assets (everything owned) minus liabilities (everything owed) equals net worth. For assets, include all checking, savings, and money market accounts, as well as other investments such as stocks and bonds. Also include hard assets such as cars, real estate, and cash value life insurance. For liabilities, include all

credit card debts, loans, and other bills. A negative net worth is not necessarily bad if a large expense has been incurred recently, such as purchasing a home or putting children through college. The goal is to work to turn a negative net worth into a positive one over time.

- Create a personal income statement. The formula here is simple: Income versus expenses and what amount is left each month, quarter, or year. That is the amount that should be saved and invested. Remember the old but true adage: *Pay yourself first*. If spending has been exceeding income, start making plans for a change of lifestyle or to reduce expenses to reflect a profit each year.
- Cut credit card debt. These are the most expensive loans available. If possible, hold no more than one or two major credit cards for emergencies and pay cash whenever possible.
- Create a budget. People generally underestimate what they truly spend, then become frustrated and tend to give up. There are several excellent software programs available to help establish a budget and maintain it. But there is also always handy pen and paper. The important thing to remember is discipline; keep this information current.
- Remember that over time, money that is not invested is lost money.
- In order to hedge against various market mishaps, be sure to have different types of investments (“diversification”): cash equivalents like money market accounts and U.S. Treasuries, bonds, blue chip or “large cap” stocks and mutual funds, “small” stocks and funds, and international stocks. The simplest way to reach a diversified portfolio is through mutual funds, which invest in a wide range of different types of stocks and bonds. The types of appropriate investments depend largely on one’s tolerance for risk, one’s tax bracket, how much income is needed and how long one can hold investments.
- Read! A multitude of books and guides to financial planning are on the market today. Invest in a few and read the advice closely. Remember, it is not complicated if one chooses to be educated.
- Tax planning is important. A tax accountant can help plan strategies to minimize taxes and plan for the future. But remember, investment decisions should not be made primarily on tax results. A big return in April can be a nice thing, but reducing take-home pay in order to get that return means reducing the amount of money that one controls. That same amount of money could have been invested and could have been producing interest all year, instead of being tied up by the federal government.

The Long Haul

Most women are so tightly wound into caring for the day-to-day demands of their households that they have no energy to look at the long term. Thus, planning retirement and children’s comfort and education requires widening one’s perspective from “next Friday” to “the next ten years.”

It is extremely important to teach children early about saving and investing. Women must be examples for their children: It is how children learn best. It may sound strange, but parents and children need to read the financial pages of the local newspaper together. Parents must talk to their children about their own financial situations and the decisions they have had to make. In addition, the best way to make investing a part of children’s everyday lives is to set up an investment account for them. This may be possible even for lower income families, since some mutual funds will accept as little as \$50. If children see their investments grow over the long term, they will gain a sense of control of themselves as earners and investors.

Lastly, become an active participant in one's own financial life. It is imperative to ask questions until full understanding is achieved. If someone cannot explain financial decisions understandably, find someone who can. Trust one's own instincts. Never second-guess oneself. And most of all, as Ms. Lubitz said, "Give any financial plan a 'KISS:' Keep It Simple, Sally."

Where Did It All Go?

Thankfully, most women are prepared in terms of their own finances—but are they prepared to manage someone's estate? Even a 90's person—man or woman—can be left exhausted, confused, and sometimes even cheated when that person does not know the whereabouts of the important paperwork a spouse or parent left behind. Managing personal finances can be simple, but managing someone else's money when that person is no longer there to interpret can be a nightmare.

A form such as the following, courtesy of Linda Lubitz, is an excellent example of the careful delineation that may seem needless at first, but when any financial challenge occurs, is the best defense. And as in all financial calculations, discipline must be exercised to keep it current; as in the stock market, old information usually is bad information when dealing with money.⁶¹

Name _____

Social Security Numbers: You _____ Spouse _____

Your Employer _____

Spouse's Employer _____

My valuable papers and assets are stored in the following locations:

- A. Residence (address and location description) _____
- B. Safe Deposit Box (Bank, address, location of key) _____
- C. Office (address) _____
- D. _____
- E. _____
- F. _____

ITEM

LOCATION

	A	B	C	D	E	F
My Will (original).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My Will (copy).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Powers of Attorney.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ITEM**LOCATION**

	A	B	C	D	E	F
My Burial Instructions.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cemetery Plot Deed.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse's Will (original).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse's Will (copy).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse's Powers of Attorney.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse's Burial Instructions.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse's Cemetery Plot Deed.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Letters of Instruction.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Letters to My Family.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Document Appointing Children's Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Handwritten List of Special Bequests.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe Combination, business/home.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family Trust Agreements.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Insurance Trust Document.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Insurance, group.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Insurance contracts, me.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Insurance contracts, spouse.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Death Benefits.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property & Casualty Benefits.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health Insurance Policy.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homeowners Insurance Policy.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car Insurance Policy.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employment Contracts.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partnership Agreements.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of Checking and Savings Accounts.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank Statements, Cancelled Checks.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of Credit Cards.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certificates of Deposit.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Savings Passbooks.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Stock Certificates.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Fund Shares.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonds.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Keogh or Retirement Plan.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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IRA (2).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IRA (3).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annuity Contracts.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stock-option Plan.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stock-purchase Plan.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Profit Sharing Plan.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pension Plan Information.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income and Gift Tax Returns.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Titles and Deeds to Real Estate and Land...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title Insurance.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ITEM

LOCATION

	A	B	C	D	E	F
Rental Property Records.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes and Other Bank Agreements.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Information.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of Stored and Loaned Valuable Items....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Auto Ownership Records.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Boat Ownership Records.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Birth Certificates.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children's Birth Certificates.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My\Spouse's Adoption Papers.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Military Discharge Papers.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marriage Certificate.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children's Adoption Papers.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce\Separation Records.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Names and Addresses of Relatives, Friends...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of Professional\Fraternal Memberships...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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IMPORTANT NAMES, ADDRESSES AND PHONE NUMBERS

Lawyer _____
Accountant _____
Financial Planner _____
Stockbroker _____
Insurance Agent _____
Date Prepared _____
Copies Given To: _____

Please feel free to copy this form for other women and men who would benefit from financial and estate planning.

Job Training: "Job Training in Florida: A Changed System"

By Judith Byrne Riley, Vice Chair, FCSW

Karen Martin was a divorced mother who was falling through the cracks in the job market. She had a low-paying job and a dream of being a nurse. "When I graduated from high school, I was accepted [into] a four-year college program but I had no money to go to school."⁶² As the sole support of her three children, the youngest only one year old, she had a secure job but one with low pay. "In five years I didn't want to still be doing the same job. It was unfair to my children," she says. She completed three semesters of training toward her nursing goal, but ran into an unsympathetic employer and a rigid schedule.

In January 1995, the local Private Industry Council (PIC) stepped in. PIC had contracted with the local Jobs and Education Partnership (JEP) to conduct adult training for the federal dollars granted to the State of Florida under the Job Training Partnership Act (JTPA). With the assistance provided by the system, Karen was able to support her family and to return to school for the training she needed to become self-sufficient. PIC assisted her with tuition, books, and the supplies required for courses at the local community college. Thus, quitting her job in January 1995 led to graduation in August 1996. "I tried to use the system to make my life better," reports Karen, "and now I have a savings account and I'm a good role model for my children, especially my twelve-year-old daughter. You're never too old to work for your dream."⁶³

Overhauling the System

Making the system work for its users is the goal of job training in Florida. It has undergone drastic changes during the last four years, with the goal of making the system more user-friendly, more customer-focused, and more accountable to the taxpayer. The "users" in a majority of cases are women—women with children, women who have no high school diploma, single and divorced women who are the sole support of their children, and women who have low-income jobs with no benefits. Consequently, the changes in the state's training system affect women's lives more than anyone else's.

In 1993, the states were expecting federal legislation that would change the way job training was conducted. The federal government passed block grants on to the states with limited strings and fewer rules. However, somewhere between the Washington planning and the Employment Act of 1994, politics took hold. In many instances, though, the states had already begun to reorganize job training programs—how it was done, where it was done and what the required outcomes must be. The State of Florida has been acknowledged as a leader in the nation for its innovations in this area.

The state's Job Training Coordinating Council, an oversight body for federal job training dollars, was abolished and a new council was created in 1994. Formed under the newly created Enterprise Florida, Inc., the Florida Jobs and Education Partnership directed local regions to redefine their territories; to replace the Private Industry Councils and to form a new local

workforce board; to divest themselves of operating any programs; and to apply for a charter as a Regional Jobs and Education Partnership (JEP). Long-standing local partnerships between training representatives, education, community-based organizations and others were challenged in the process. This obligatory forging of liaisons created some new partnerships. Some original alliances became stronger and some may never recuperate.

The goal of the reorganization was to fix a job training system that was seen as cumbersome, unresponsive and unproductive, and to form a job training system that was responsive to all people—not just to targeted populations such as the economically disadvantaged. Combining state and federal dollars for training and education would mean better use of funding.

One of Florida's most encompassing changes was the inclusion of Performance Based Incentive Funding (PBIF). The Private Industry Councils were familiar with incentive funding, but only for a portion of their funds. A percentage of federal dollars were set aside by the governor of each state and divided at the end of the program year, by formula, to each local area based on its score on a number of pre-set criteria. The community colleges and other training locations found PBIF to be a gamble. It was difficult to project financial planning based upon planned-for performance. They argued that professors, for example, don't get paid by the number of students who complete their courses and get jobs.

Florida's legislators, however, wanted training to be tightly tied to outcomes. If a person were to be educated by state dollars or state-controlled dollars from the federal government, those involved in the planning and the training of that individual should have a strong investment in making sure that each student was employed at a living wage at the end of that training.

A key link in this system is the Targeted Occupations List, which is unique to Florida. The list is compiled by the state, with input by local representatives of economic development, education and job training. It is a snapshot of the local job market that indicates where the jobs are now, and where they are expected to be in the near future. It also projects the wage scale for those jobs. Approved by the state's JEP on an annual basis, these are the only jobs for which training will be reimbursed to the local JEP and the local training center.

In 1996, the State of Florida created its welfare reform program, known as Work And Gain Economic Self-sufficiency (WAGES). Using many of the same philosophical theories as the job training system, such as local control and performance-based payments, the state organized the system in the same manner. Local workforce boards were given the option of being the oversight board for the WAGES programs. Sixteen of the twenty-four boards agreed to serve both purposes.

In the Jobs and Education Partnership's 1995-96 Year End Report, it was reported that more than 213,000 Floridians were enrolled in job training programs, with more than 50,000 completing their training in that time period. Of the top five occupations of those 50,000 people, three are in the medical field and the other two were correctional occupations. More than 62% of those who enrolled in the training program were women, and a high majority of those women, like Karen Martin, trained for nursing careers.⁶⁴

Becoming a Licensed Practical Nurse was the goal of Holly Merrifield. Unlike Karen, Holly took advantage of many assistance programs to reach her goal. "My daughter was really sick and I wanted to be able to provide care for her. I was getting AFDC, Medicaid, food stamps and couldn't pass my entrance exam for nursing training."⁶⁵

In 1994, she enrolled in Project Independence, the precursor of WAGES, with the help of the local PIC. She trained to be a Certified Nursing Assistant at the local vocational technical school. "I did great," she reports, "graduating with an A." But she did not stop there. She decided to go back onto Aid for Families with Dependent Children (AFDC) in order to continue her education full-time. In December 1996, she completed her Licensed Practical Nursing degree and has worked full-time ever since. "The system worked for me," she notes, "but I was lucky and had a support system with my parents. The hardest part was giving up my job and going to school for one full year."⁶⁶ Because of job training, Holly is a homeowner and a taxpayer.

Even More Options—And Cautions

The second most common occupation for training is in the field of corrections. More than 75% of those trained in these fields are men, thus qualifying these jobs as nontraditional work for women. Training women in non-traditional areas is not only a federal mandate but a priority for the state. As it affects some young girls, Florida's strategy is direct. In the November 1997 report on Florida's School-to-Work (STW) programs, Equity Administrator Barbara Gershman, reported that "the STW Opportunities Act mandates that young women be provided with opportunities to participate in programs leading to high-skill, high-wage careers in nontraditional employment."⁶⁷ This program brings together middle and high school students with employers, and requires the employers to include counseling and mentoring for women in non-traditional and high wage fields as part of their staff development programs. Gershman notes the importance of early options. "Evidence indicates that job choice, more than education, positively affects women's income. With the exception of health occupations, most traditionally female occupations fall at the low end of the income scale. Furthermore, current labor force data reveals that the majority of women will be the sole support of themselves and their families at some point in their lives. Consequently, women must plan their education and careers with a view to being able to sufficiently support their households."⁶⁸

One of those women is Cherie Feltner, who is the single parent of two young sons and their sole support. After fourteen years working for a regional grocery store chain, earning high pay and some benefits, Cherie was fired. She found herself in the job market with few skills, a high school education and minimum wage job offers with no benefits. "I had seen people in my grocery line with food stamps and thought how terrible that must be."⁶⁹ She was aware of the programs offered by the PIC, and she also knew that positions within the corrections industry paid good wages and offered benefits. "I had decided. This was what I wanted to do!" But Cherie needed an Associate of Science (AS) degree. She received money from the job training program, and was able to complete her training. She is currently employed at her county's correctional institution. "The hardest part was also the most rewarding part," Cherie reports. "Going to school, studying and passing the test was a challenge, but I accomplished it all. If you can do that you can do anything!"

Her success is, however, in the minority. In the program year ending in July 1997 almost 60,000 people were enrolled in JTPA training programs in the State of Florida.⁷⁰ Of that number more than 36,000 were women (62%); however, only 1,682 women were participants in nontraditional training, of which only 1,293 completed training. Reducing the number further, of those 1,293 only 728, according to state records, were placed in nontraditional jobs. Once

working, however, the wages received by these women were up to 17% higher. The average age of those women in nontraditional training was 29.

Noting state statistics from the program year 1994-95, the top fifteen occupations in which women had enrolled included careers in the medical field, office work such as billing, programming and secretarial work.⁷¹ Toward the bottom of the fifteen were corrections officer and maintenance repair.

Conclusions

Training is a vital link between the unemployed and working poor, and a self-sufficient, productive career. Increasing one's skills, completing one's education, changing jobs and beginning a "career" are movements up the financial ladder, and many women need to make those changes. In Florida's program for displaced homemakers, women completing the training program increased their wages from an average of less than \$10,000 per year to an average annual income of \$20,700, an increase of 71%.⁷² More women are in the state's training system than men, and more women are participants in the welfare program than men, many with children in tow. Either training or luck can move a woman up the financial ladder. The Florida workforce system is designed to make sure that its citizens do not have to depend on luck.

ACKNOWLEDGMENTS

The Florida Commission on the Status of Women extends its appreciation and thanks to the following individuals for their efforts and support.

- Governor Lawton Chiles and Lt. Governor Buddy MacKay.
- Attorney General Bob Butterworth and his staff.
- Senate President Toni Jennings, Speaker of the House of Representatives Daniel Webster, and Members of the Florida Legislature.
- Commissioner of Education Frank Brogan, Commissioner of Agriculture Bob Crawford, Comptroller Robert F. Milligan, Secretary of State Sandra B. Mortham, and Insurance Commissioner Bill Nelson.
- Dr. Jean Bryant, Director of Women's Studies Program, Florida State University.
- Dr. Sue Rosser and Pam Vetro, Center for Women's Studies and Gender Research, University of Florida.
- Kim Freire, Research Analyst.
- Kathryn Martens, M.A., Florida State University, Editor.
- Lisa Hamilton, University of Florida, Intern.
- Lisa Kauffman, University of Florida, Intern.
- Alexi Vital, Presidential Women's Center, Intern.
- Joanne M. Bowman, Ph.D. candidate at The Union Institute, Cincinnati, Ohio and University of Florida, Intern. Produced the Employment report "Trends in Organizational Behavior..."
- Mel Chang, State of Florida, Agency for Health Care Administration.
- Pat Hamilton, Pastoral Care Department, Baptist Health Systems.
- The Honorable John A. Delaney, Mayor, City of Jacksonville.
- The Jacksonville Mayor's Commission on the Status of Women.
- Guest speakers: Dr. James T. Howell, Department of Health; Betty Castor, President, University of South Florida; Brigadier General Mary Mathewson-Chapman and Captain Pamela Ellison, Florida National Guard; Samelia King, Governor's Appointments Office; Doris Reeves-Lipscomb, Executive Office of the Governor; Greg Novak, National Victims Constitutional Amendment Network; John Culbreath and Irene Stavros, Dental Hygiene Association.

FLORIDA COMMISSION ON THE STATUS OF WOMEN WOMEN IN THE WORKPLACE SURVEY An Overview

Description of the Questionnaire

The questionnaire seeks specific information about your organization's experience in recruiting, retaining, developing, and advancing women. Additionally, this year we are focusing on long term retirement planning/volunteerism. Special recognition will be given to unique or innovative programs in organizations that may not achieve a top rating. Other data will be aggregated and reported across employers.

General Information

We are interested in your Florida workforce. Although your organization may have employees in states other than Florida, we would like you to provide data for your Florida workers only.

Submissions with incomplete data will not be considered. It is especially important to provide your best estimate in answering the quantitative questions in the survey. Additionally, we will conduct either on-site interviews or telephone interviews with women who work in each organization identified as a finalist. Your organization needs to be willing to participate in this process to be considered. At that time, you may be required to provide additional information.

Returning the Questionnaire

If you are interested in more information or in submitting your company's name for consideration, please contact the FCSW directly. Copies of the survey may be obtained by writing to the FCSW at: Florida Commission on the Status of Women, Office of the Attorney General, The Capitol, Tallahassee, Florida 32399-1050. Copies may also be obtained via the Internet at: <http://legal.firn.edu/units/fcsw> (Please note: The Survey will only be available on the Web during the few months previous to the deadline.) It is asked that every employer fill out two (2) copies of the survey completely. The completed questionnaires are also returned directly to the FCSW, Office of the Attorney General, The Capitol, Tallahassee, Florida 32399-1050.

If you have any questions regarding this survey, either before or after your participation, you are welcome to contact Dr. Deborah Johnson, President of Associates in Organizational and Health Psychology, at (941) 594-3004.

Additional Information

For some questions on the survey, written materials have been requested to support and confirm your responses. Please submit two (2) copies of your supporting documents with your completed survey. We encourage you to provide any additional information you feel will support your efforts in attaining recognition for your organization.

Survey conducted by:

Associates in Organizational and Health Psychology, Inc.
Naples, Florida 33940
(941) 594-3004

COMMISSION MEMBERS

Conchy Bretos of Miami

Conchy Bretos is the President of MIA Consulting Group, a management firm that specializes in elderly housing and services. She served as the Director of the Dade County Commission on the Status of Women for four years, as the Florida Assistant Secretary for Aging for two years, and as Program Director for the World Health Organization in Sydney, Australia. She is the past President of the Coalition of Hispanic-American Women and the past Chair of the Florida Hispanic Affairs Commission. Ms. Bretos is a graduate of Oberlin College, the first college to admit women in 1836.



Patricia Clements, Ph.D., of Tallahassee

Patricia Clements is a communications strategist who has served on publicity and fundraising committees for numerous organizations statewide. She is a historical preservationist, acquiring significant documents and artifacts as they pertain to women's history in Florida. She serves as a liaison for the Women's History Committee and works with the Bureau of Archives and Records Management. She also served as the Director of Special Events for the British Olympic Team in Tallahassee.

Rose Marie Cossick of Hollywood

Rose Marie Cossick is a Realtor and past President of the South Broward Board of Realtors. She served on the City of Hollywood Equity Study Commission and Community Redevelopment Advisory Board. She is a board member of the Community Health Purchasing Alliance of Broward and is Vice-Chair of the Broward County Planning and Zoning Board. Ms. Cossick also serves as an officer and member of numerous civic and community organizations in the Broward County area. She has volunteered her time to various charitable organizations, including the Boy Scouts of America, the United Way, and the American Cancer Society.



Toni Crawford, R.N., of Jacksonville

Toni Crawford is a registered nurse by profession. She is an active Community Volunteer involved in many children-related activities, particularly in the fund-raising aspect. Serving presently on the Board of Baptist Hospital Foundation, Emergency Pregnancy Center and the Exchange Club Family Center to prevent child abuse, Ms. Crawford also serves as Chairman of the Republican Party of Duval County and on the Jacksonville Mayor's Commission on the Status of Women.

Elsie B. Crowell of Tallahassee

Elsie B. Crowell is the Insurance Consumer Advocate for the State of Florida. She represents consumers in several capacities as a member of statutorily created organizations designed to fill unmet consumer needs by the voluntary insurance market. She is a graduate of Florida A&M University and has had extensive experience in government, serving on numerous community boards, both public and private. She has been active in women's issues for many years, with emphasis on health care and insurance. She is Past Chair of the FCSW.





Karen Cunningham, Ph.D., of Tallahassee

Karen Cunningham is an Associate Professor in the English Department at Florida State University. Her specialties are Shakespearean and Renaissance Drama, and Literature of the 16th and 17th Centuries. She currently is working on Gender Studies and the Law in the 16th and 17th Centuries. The recipient of multiple teaching awards, she serves as a member of the American Association of University Women, the Women's Caucus of the Modern Language Association, and the Society for the Study of Early Modern Women.

Barbara Effman, M.P.H., of Sunrise

Barbara Effman served as the Executive Director of Planned Parenthood of South Florida, and has a background in public health and business administration. She chaired the Broward County Commission on the Status of Women. She is currently a board member of the American Cancer Society and the Broward Health Planning Council, and is a Trustee of the Westside Regional Hospital Board. She is married to State Representative Steven Effman.



Peggy Gagnon of Satellite Beach

Peggy Gagnon served as a community volunteer for many years in the Brevard County area, and currently serves on the Brevard Heart Foundation Board of Directors, Selective Service Commission Board, Farm Share/Sea Share Food Distribution, and several panels at the First United Methodist Church of Melbourne. She previously served on the boards of Habitat for Humanity, American Heart Association, the Junior League of South Brevard, Brevard Museum of Art and Science, South Brevard Alumni Panhellenic, and the Haven for Children.

Susan Gilbert of Miami

Susan Gilbert is the owner of a marketing, advertising, and public relations firm. She has a long history of political advocacy. Susan Gilbert is a past Governor of the 4th District American Advertising Federation and serves on the Florida International University Foundation Board of Trustees. She has been named in Who's Who and Why of Successful Florida Women, named Outstanding Young Women and Women of America for the past 8 years. She has also won many awards for her advertising abilities.



Kate Gooderham of Fort Myers

Kate Gooderham is the owner of a Fort Myers consulting firm, specializing in issues management, grassroots organizing, lobbying and monitoring, coastal permitting and strategic planning. She is First Vice President of the National Women's Political Caucus, and is the Immediate Past President of the Florida Women's Political Caucus. She served as Chair of the National Women's Political Caucus' Political Planning Committee, and is a member of the National Steering Committee of NWPC. She serves as Chair of her church's Committee on the Status of Women.

Susan Guber of Miami

Susan Guber served three terms as a Florida Legislator, representing House District 117 where she chaired the committee on Vocational-Technical Education. She also has served as vice chair of the Dade Legislative Delegation. Susan Guber's community involvement includes chairing the Appointment Subcommittee of the Florida Bar Grievance Committee, Dade County's Common Cause, the Citizen's Coalition for Public Schools, and Dade County Women's Political Caucus. She now serves as a lobbyist for several hospitals in Florida. She has also published a book, How to Win Your 1st Election, (2nd Edition, April 1997).



Mohinder "Mona" Jain, M.D., Ph.D., of Bradenton

Mona Jain serves as Director of Family Health for Manatee County Head Start, and she holds both M.D. and Ph.D. degrees along with four other degrees in education and science. Her affiliations include: American Medical Women Association, American Public Health Association, American Association of University Women, Kiwanis International, United Nations Association, President's Council, Life Member of the University of South Florida, and Who's Who in American Education. She is a Fulbright and National Science Foundation scholarship recipient, and she holds leadership positions many other organizations. Dr. Jain serves on the Governor's Commission on Education.

Navita Cummings James, Ph.D., of Tampa

Navita Cummings James, an Associate Professor of Communication at the University of South Florida, is currently serving as the Faculty Assistant to USF President Betty Castor. Dr. James is on leave this year from her position as Director of Africana Studies where her teaching, research, and service focus on race, ethnicity, gender, and communication. She recently served as the President of the Southern States Communication Association, and is currently the Immediate Past Chair of the FCSW. Dr. James represented the State of Florida in planning sessions for the 1995 United Nations World Conference on Women in Beijing, China, and she attended the NGO Forum in Beijing. In addition to this Commission, she also serves on the Florida Management Council and other professional and community boards.



Robert M. Levy of Miami

Bob Levy is the owner of Robert M. Levy & Associates, a public and governmental relations firm with offices in Miami and Tallahassee. He is active in political campaigns and campaign management. Bob Levy is a veteran of the Vietnam War, where he was awarded the Vietnamese Cross of Gallantry, the Silver Star, the Bronze Star, and three Purple Hearts.

Mona Reis of West Palm Beach

Mona Reis has been a strong advocate of reproductive health care and protecting a woman's right to choose for three decades. She has been President/Director of Presidential Women's Center since 1980, which provides comprehensive health services for women. She serves on the Board of Directors for the Anti-Defamation League and is a member of the Executive Women of the Palm Beaches and the Palm Beach County Democratic Executive Committee. She was recently appointed to the Board of Directors of the National Abortion Federation in Washington, D.C.





Judith Byrne Riley of Valparaiso

Judith Byrne Riley is a senior vice president of a real estate development company focusing on commercial leasing and management in Florida and Alabama. She serves as chair of the National Association of Private Industry Councils and as vice chair of Enterprise Florida's Region II Jobs and Education Partnership Board. Judy Riley also serves as a Gubernatorial appointment to the Constitution Revision Commission and is a member of the Northwest Florida Water Management District.

Marsha Griffin Rydberg, J.D., of Tampa

Marsha Rydberg is an attorney focusing in real estate, commercial litigation and bankruptcy law. She has been awarded an AV rating from Martindale-Hubbell, its highest. She serves on the Florida Bar Board of Governors and its Executive Committee, and she was the first woman to serve as President of the Hillsborough County Bar Association. Her varied areas of service include her membership on the Board of Directors of the Jacksonville Branch of the Atlanta Federal Reserve, and Board of the Tampa Housing Authority. She chaired the Tampa Downtown Partnership and is on the Board and Executive Committee of the Greater Tampa Chamber of Commerce, chairing its Committee of 100. Also, she is the first woman to chair Tampa's Exchange Club. Marsha Rydberg is Chair of the Commission.



Lisa A. Tropepe, P.E., of Palm Beach Shores

Lisa Tropepe is a Registered Professional Engineer in the State of Florida and is an associate with the firm of Shalloway, Foy, Rayman & Newell, Inc. in West Palm Beach. She has received two Bachelor of Science degrees: Architectural Engineering and Civil Engineering; and was one of only two University of Miami graduates in 1987 to receive double engineering degrees. Lisa Tropepe is the past secretary of the National Young Republicans, a member of the Women's Political Caucus and Pinion, Inc., a not-for-profit organization for Special Olympics.

Laura Ward of Fort Lauderdale

Laura Ward is an Urban Affairs Coordinator for Broward County. She serves on Florida's Historic Preservation Advisory Council. A native Floridian, she has a Bachelor of Arts degree in American Studies from Florida State University and a Masters degree in Urban and Regional Planning from Florida Atlantic University. Laura Ward is married to retired Circuit Judge Lavon Ward and has three grown children.



Doris Weatherford of Seffner

Doris Weatherford, who serves as the Commission's historian, is an author whose works include Foreign and Female: Immigrant Women in America, which was reissued in an expanded edition last year. Among her other books are American Women and World War II, which is being translated into Japanese, and American Women's History: An A to Z of People, Organizations, Issues, and Events, which was published by Prentice Hall in 1994. Milestones: A Chronology of American Women's History begins in 1492, and continues on a yearly basis through 1995. She also has many years of experience as a political consultant and is listed in Who's Who of American Women, and Who's Who in America.

Judy Wilson, Ph.D., of Ocala

Judy Wilson is a psychotherapist who specializes in survivors of physical and sexual abuse. She is the Executive Director and original founder of the 22-year old Ocala Rape Crisis-Domestic Violence Center. Her expertise includes expert witnessing in sexual battery and battered women trials. She has a private counseling practice for victims, offenders, and other types of mental health problems. She also serves as an adjunct professor at Central Florida Community College in Women's Studies and law enforcement training. Dr. Wilson is a recipient of the 1996 Governor's Peace at Home Awards.



Susan D. Wilson of Alachua

Susan Wilson is the Employee Benefits Specialist for the Alachua County Board of County Commissioners. She served several terms as Treasurer of the Florida AFL-CIO, the first female to do so, managing a \$1 million annual budget. She is actively involved in state politics, and is experienced in labor/management relations. She has taught "Personal Empowerment" courses for women, and is interested in health care issues. Susan Wilson was selected for the Civil Rights Advocacy Award in Business and Industry by the Florida Commission on Human Relations in 1993. She has recently built an eco-friendly house, and has studied environmentally sustainable building and development.



Endnotes

¹ National Foundation for Women Business Owners, 1996

² Ibid.

³ Ibid.

⁴ It is interesting to note that while these are the statistics for the entire U. S. population, 21% of white children live in a single parent home, 83% of which are headed by women. For black children, the numbers are frightening: 56% of children in single parent homes, 93% of which are headed by women. For Hispanics, 32% of children live in single parent homes, 87% of which are headed by women. The table that follows is taken from U.S. Census Bureau, "Living Arrangements of Children Under 18 Years Old: 1960-Present," accessed 23 May 1997; available from <http://www.census.gov:80/population/socdemo/ms-la/95his01.txt>; Internet.

⁵ J.A. Wiggins, B.B. Wiggins, J. Vander Zanden, *Social Psychology*, 5th ed. (New York: McGraw-Hill, Inc., 1994), 84.

⁶ U.S. Census Bureau, "Dynamics of Economic Well-Being: Labor Force, 1991 to 1993 - Table B.," accessed 23 May 1997; available from <http://www.census.gov:80/ftp/pub/hhes/laborfor/dewb9193/tableb.html>; Internet.

⁷ Lisa Hamilton, *Women and Welfare Reform: A Comparison of Florida's Welfare Reform Programs*, paper written for the Florida Commission on the Status of Women, Tallahassee, FL, spring 1997, 3.

⁸ Wiggins, Wiggins, Vander Zanden, *Social Psychology*, 450.

⁹ Anita K. Blair, "Rock the Cradle: The Politics of Child Care," *Impact: The Quarterly Magazine of Florida Policy and Culture* 2, no. 4 (Spring 1997): 14.

¹⁰ Blair, "Rock the Cradle," 14.

¹¹ Hamilton, *Women and Welfare Reform*, 4.

¹² Hamilton, *Women and Welfare Reform*, 4.

¹³ Hamilton, *Women and Welfare Reform*, 8.

¹⁴ Due to confidentiality, the subjects of this interview must remain anonymous. Anonymous, interview by author, in person, West Palm Beach, FL, 7 May 1997.

¹⁵ The Florida Legislature, 1996:1, as cited in Hamilton, *Women and Welfare Reform*, 15.

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¹⁷ Mike Switzer, interviewed by author, telephone, West Palm Beach, FL, 6 June 1997.

¹⁸ Switzer, interview, 6 June 1997.

¹⁹ Representatives Evelyn Lynn and Faye Culp, "Solving the Child Care Dilemma," *Impact: The Quarterly Magazine of Florida Policy and Culture* 2, no 4 (Spring 1997): 7.

²⁰ Lynne M. Casper, "What Does it Cost to Mind Our Preschoolers?," U.S. Census Bureau Report P70-52, 9 May 1997, accessed 23 May 1997; available from <http://www.census.gov:80/population/www/socdemo/child/p7052.html>; Internet.

²¹ Casper, "What Does it Cost?."

²² Casper, "What Does it Cost?."

²³ Switzer, interview, 6 June 1997.

²⁴ Switzer, interview, 6 June 1997.

²⁵ Switzer, interview, 6 June 1997.

²⁶ Agency for Health Care Administration Office of Health Policy. *Florida Employer Health Insurance Chartbook*, April 1995, 13.

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- ²⁷ Agency for Health Care Administration Office of Health Policy. *Florida Individual Health Insurance Chartbook*, July 1996, 12.
- ²⁸ Ibid., 41.
- ²⁹ Ibid., 43.
- ³⁰ Ibid., 12.
- ³¹ Ibid., 35.
- ³² *Health Care Financing and Utilization: A Special Study on Health Care Reform*, HCSP, 1992, 13.
- ³³ AHCAOHP: Employer, 48.
- ³⁴ AHCAOHP: Individual, 17.
- ³⁵ Ibid., 14.
- ³⁶ Ibid., 15.
- ³⁷ Ibid., 36-7.
- ³⁸ Ibid., 19.
- ³⁹ AHCAOHP: Employer, 13.
- ⁴⁰ Ibid., 31.
- ⁴¹ Ibid., 33.
- ⁴² *Health Care Financing and Utilization*, 81.
- ⁴³ Ibid., 13.
- ⁴⁴ Ibid., 14.
- ⁴⁵ The Commonwealth Fund. *National Survey of Women's Health*. July 1993.
- ⁴⁶ Marilyn Murray Willison, "Health Care and Women: Where We are Today." *Women's Business Journal*. July 1997, South Florida ed: 7.
- ⁴⁷ The Commonwealth Fund, 1993.
- ⁴⁸ Ibid.
- ⁴⁹ General Accounting Office. *Employment-Based Health Insurance: Costs Increase and Family Coverage Decreases*. 24 Feb. 1997.
- ⁵⁰ Baptist Health Systems
- ⁵¹ Pat Hamilton, faxed profiles from Baptist Hospital. Interviewed by author 10 June 1997.
- ⁵² Women's Network for Change, *Get the Facts: All Children Need Health Coverage*. 8 May 1997.
- ⁵³ Interview with Linda Lubitz, Certified Financial Planner; Woolf, Lubitz, and Foldes, Financial Advisors; Miami, Florida.
- ⁵⁴ Ibid.
- ⁵⁵ Dian Vujovich, *Miami Herald*.
- ⁵⁶ Ibid.
- ⁵⁷ Ibid.
- ⁵⁸ Ibid.
- ⁵⁹ Ibid.
- ⁶⁰ Personal interview of Linda Lubitz conducted by Susan Guber.
- ⁶¹ Headline and chart courtesy of Linda Lubitz, *Effective Financial Strategies*, Newsletter for Woolf, Lubitz, and Foldes.
- ⁶² Personal telephone interview, Fort Walton Beach, FL, October 1997.
- ⁶³ Ibid.

⁶⁴ "Performance Based Incentive Funding Program—Program Year 1995-96," presented to Enterprise Florida Jobs and Education Partnership, September 1997.

⁶⁵ Personal telephone interview, Fort Walton Beach, FL, October 1997.

⁶⁶ Ibid.

⁶⁷ *School-to-Work OnLine*, Vol. 7, Nov.1, November 1997, 5.

⁶⁸ Ibid.

⁶⁹ Personal telephone interview, Fort Walton Beach, FL, November 1997.

⁷⁰ "Performance Reports, PY 1996: July 1, 1996-June 30, 1997," Enterprise Florida Jobs and Education Partnership.

⁷¹ "Reported School District PBIF Performance of Targeted Populations by Gender, Fiscal Year 1994-1995," Enterprise Florida Jobs and Education Partnership.

⁷² "Get the Facts," fax service, American Association of University Women, August 14, 1997.

Florida Commission on the Status of Women Survey Response Form

The Florida Commission on the Status of Women represents all citizens residing in the State of Florida and is very interested in your opinions regarding issues facing women and families in this state. Your response to this survey will help us to identify key areas of concern and to determine future priorities for the Commission.

Name: _____

Address: _____

Telephone No.: _____

Gender: Male Female

Race: Hispanic White Native American African American Asian

Education: High School Some College College Degree Some Graduate/Graduate Degree

Age: 16-24 25-34 35-44 45-54 55-64 65+

Are you a resident of Florida? Yes No If yes, how long? _____

How did you become aware of the Commission? _____

Do you have a local county or city Commission on the Status of Women? Yes No

If yes, please provide the name and address: _____

Would you be interested in starting one in your county/city? _____

Are you a member of a woman's organization? Yes No If yes, please provide the name and address: _____

Please indicate the five most critical issues you believe are facing women and families in Florida today. For the most critical, place a "1" in the box to the left of the item. For the next most critical, place a "2," and so on. Use the blank lines to write in additional critical issues not listed.

- | | |
|---|--|
| <input type="checkbox"/> Health Care | <input type="checkbox"/> Domestic Violence |
| <input type="checkbox"/> Education | <input type="checkbox"/> Housing |
| <input type="checkbox"/> Quality of Jobs | <input type="checkbox"/> Child Care |
| <input type="checkbox"/> Age Discrimination | _____ |
| <input type="checkbox"/> Pay Equity | _____ |
| <input type="checkbox"/> Sexual Harassment | _____ |

If you would like additional information about the Florida Commission on the Status of Women and/or would like to provide your expertise to the Commission, please call the Commission office at (850) 414-3300, or FAX (850) 921-4131.

Thank you for taking the time to respond to our survey. Your views are very important to us.

Please detach this sheet from the report and return to: FCSW, Office of the Attorney General, The Capitol, PL-01, Tallahassee, FL 32399-1050.

place
stamp
here

**Florida Commission on the Status of Women
Office of the Attorney General
The Capitol, PL-01
Tallahassee, FL 32399-1050**
