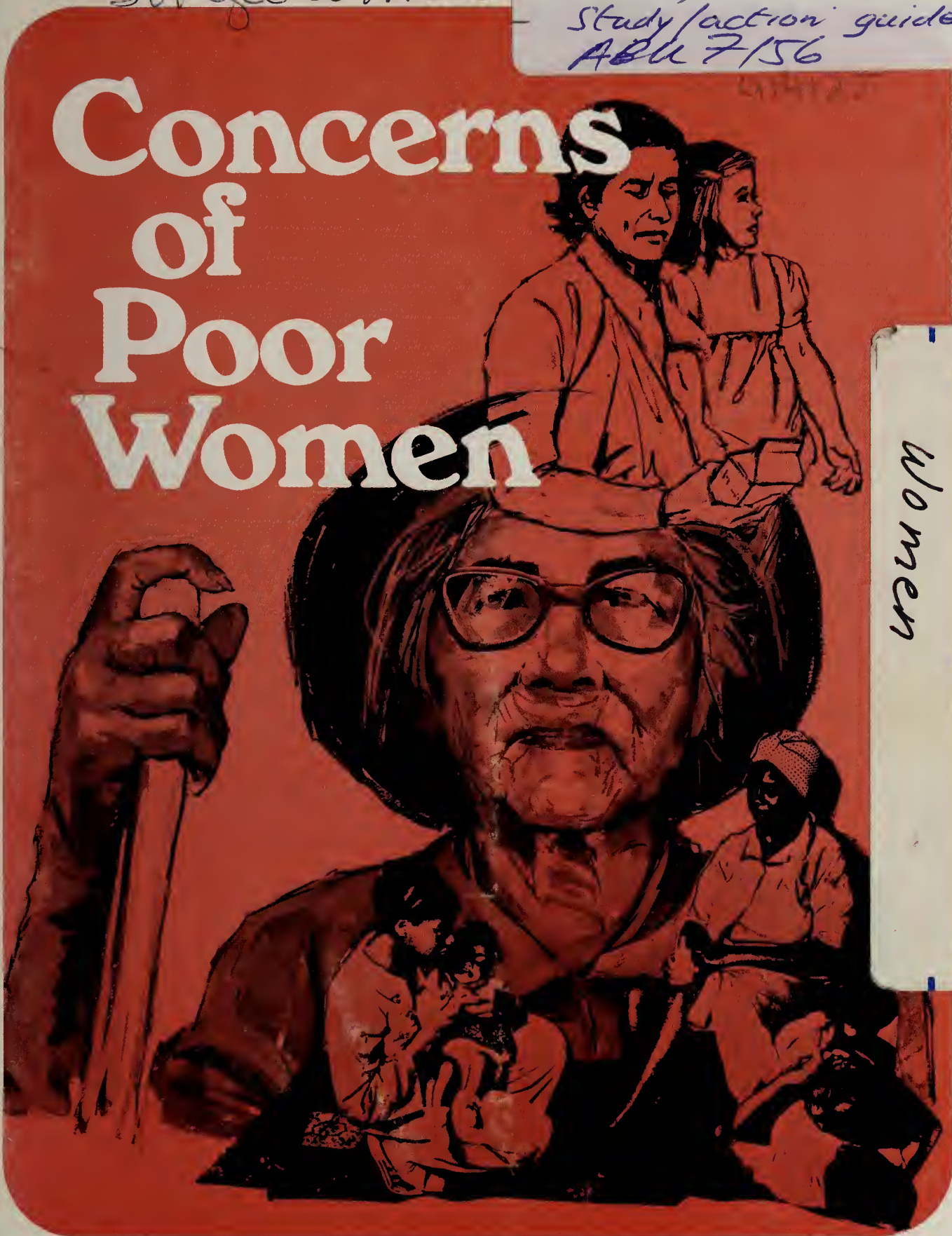


Single woman

Sto/2, Barbara Ann.
Study/action guide
ABU 7/56

Concerns of Poor Women



Women



A study action guide

UNITED STATES CATHOLIC CONFERENCE

*Blessed are the poor in spirit:
for theirs is the kingdom of heaven.*

*Blessed are they that hunger and thirst after justice:
for they shall have their fill.*

A STUDY / ACTION GUIDE
On the Concerns of Poor Women
In the United States

UNITED STATES CATHOLIC CONFERENCE
Office of Domestic Social Development

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Table Of Contents

I.	INTRODUCTION	1
II.	THE CHURCH AND WOMEN	5
III.	CONCERNS OF POOR WOMEN	9
	Employment.....	9
	Education	14
	Health	18
	Housing	22
	Welfare	24
	Other Concerns	27
	Political Responsibility	30
IV.	SUGGESTED ACTION FOR CHURCH GROUPS	35
V.	APPENDICES	43
	Appendix A—Model: Local Consultation Process	
	Appendix B—General Resources	
	Appendix C—Suggested Approaches for Using the Publication	

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INTRODUCTION

While women constitute over 51% of the total United States population,¹ among the poor of the nation their representation is even greater. In 1976, the 15 million women living in poverty in the United States accounted for 3 out of 5 (58%) Americans who were poor.² In light of their overrepresentation among the poor, there is a need to examine the particular concerns and the situation of poor women in the United States. Within the context of the Church's traditional concern for the poor, the needs of poor women present a special challenge to dioceses, parishes and Church organizations. These women by their experience can contribute much to the mission of the Church.

Whether they are black, white, Chicana, or American Indian and whether they come from rural or urban communities, poor women share many common concerns. Lack of economic and educational opportunities, unavailability of health care, nonexistent or inadequate housing, lack of self-worth and the need to provide for their children are problems which poor women confront daily. Although the same types of problems can be faced by women who are not poor, for poor women these concerns are a matter of basic survival.

Statistical evidence and personal testimonies bear out the seriousness of the problems confronted by poor women, as well as the difficulties experienced in attempting to resolve them. Securing the means for basic economic survival is a common concern of poor women, whether they are single, married, elderly, or single parents. The reality is that these women are solely responsible for their own and their family's income or responsible for supplementing family income necessary for their survival. Fulfilling this responsibility is not easy. In the United States, for example, half of the women 16 and over were employed or looking for work in the second half of 1978. Yet, since the 1960's the increase in absolute numbers of working women has occurred most in low-paying clerical and service jobs.⁴ Furthermore, there is a wide gap between the salaries received by men and women, even for doing the same type of work. In 1976, females earned half of what the majority of males with similar work related characteristics earned.⁵

The findings of a recent study released by the U.S. Civil Service Commission suggest that although there has been much public discussion about this problem, little progress has been made.⁶

Women are a valuable societal resource. Their needs, however, have been systematically ignored. This is short-sighted, but more important it is an injustice. It is an injustice which needs to be addressed by communities, society, and the Church.

The Church's Concern

In his encyclical, *Pacem in Terris*, Pope John XXIII recognized the injustices which women have suffered and their rights as persons. "Since women are becoming ever more conscious of their human dignity, they will not tolerate being treated as inanimate objects or mere instruments, but claim, both in domestic and in public life, the rights and duties that befit a human person."⁷ In encyclicals and other documents, the Church's concern for women and existent discrimination on the basis of sex has been articulated.⁸ Similarly, the Church has expressed concern for the poor and addressed the responsibility of the Christian community to respond to the needs of the poor. Based on this tradition of concern for the rights of women and the needs of the poor, this publication will focus specifically on the problems of poor women.

Objectives

This document is directed primarily toward parishes, dioceses, and other Catholic organizations. There are two specific objectives underlying this project. The first purpose is to present the concerns of poor women as they perceive them. Information has been gathered from poor women across the United States. While not a scientific sampling, an attempt has been made to discover the concerns of poor women, as they define them. It should be noted that many of the issues raised in this document have previously been addressed from a general perspective in Church statements.

The second purpose of this document is to precipitate action by suggesting responses to these concerns which might be undertaken by individual parishes, dioceses and Church organizations. Most of these suggestions have been made by the women consulted and thus reflect their felt needs. They indicate a variety of functions that might be performed by Church groups. These include service provider, mobilizer of community resources and advocate for public policy initiatives directed toward the societal factors which contribute to the situation of poor women. Many of these recommendations have been discussed in the NCCB/USCC statements on food policy, welfare, economic justice, aging, criminal justice, human rights, among others. In this publication, it will be demonstrated how these concerns impact women. This document marks a first step in fulfilling the commitment made in the bishops' statement, *To Do The Work of Justice*—to "purposefully study and dialogue regarding issues of concern to women and the eradication of sex discrimination in current practices and policies."⁹

Process

In the preparation of this publication several types of informational resources have been utilized. First, the materials were prepared with the assistance of a task force of individuals from Washington, D.C. based

organizations that are involved with the concerns of poor women. These included representatives from Church organizations, a community planning group, a home for destitute women, an organization concerned with rural issues, as well as individuals working on international women's concerns.

Second, we received information from poor women through a consultation process in which local contacts sponsored discussions with poor women in various parts of the United States. The input from these local consultations essentially provided the basic structure for the publication. The process is described in Appendix C. It is applicable in local communities as a means to determine the needs of poor women in a particular community.

Third, studies and information were gathered from private and governmental sources. These have provided the research data used to underscore the dimensions of the concerns examined. This information is printed in different type than the text. It should be noted, however, that most statistical research does not categorize data by both sex and income simultaneously. Consequently, not all the statements and observations of the women consulted can be highlighted by national statistics. The gaps in the data indicate problems in research and the gathering of statistics. The importance of this document is that the consultation process has raised concerns which need to be addressed from both action and research perspectives.

FOOTNOTES

1. *Women and Poverty*, Washington, D.C.: U.S. Commission on Civil Rights (June, 1974), p. 1.
2. "Women With Low Incomes," Washington, D.C.: Women's Bureau, U.S. Department of Labor Employment Standards Administration.
3. *Employment in Perspective: Working Women*, Washington, D.C.: U.S. Department of Labor, Bureau of Statistics (No. 2, Second Quarter 1978), (August, 1978), p. 1.
4. *Loc. cit.*
5. *Social Indicators of Equality for Minorities and Women*. Washington, D.C.: U.S. Civil Rights Commission (August, 1978), p. 65.
6. *Ibid.*, p. 86.
7. Pope John XXIII, *Pacem in Terris*, in Joseph Gremillion, ed., *The Gospel of Peace and Justice*. New York: Orbis Books, 1976, No. 41.
8. See Part I of this publication.
9. *To Do The Work of Justice*. U.S. Catholic Conference (May 4, 1978), p. 17.



PART I—*The Church and Women*

The Church has on numerous occasions addressed the rights and dignity of the person, the evils of discrimination, and the needs of the poor. Drawing upon documents of the Second Vatican Council, recent statements by the United States Catholic Bishops and by individual bishops, women can find a source of support and strength. The affirmation of personal worth and dignity is important for all women, but especially for poor women for whom basic survival is often a daily struggle.

In beginning the consideration of the concerns of poor women and actions which may be undertaken through the Church community to address these concerns, it may be useful first to reflect briefly on several of the recent Church statements on women. They should help guide the examination of these concerns, as well as any actions taken in response to them.

The Second Vatican Council provides the following reflection in its *Pastoral Constitution on the Church in the Modern World*:

...with respect to the fundamental rights of the person, every type of discrimination, whether social or cultural, whether based on sex, race, color, social condition, language, or religion, is to be overcome and eradicated as contrary to God's intent. For in truth it must still be regretted that fundamental personal rights are not yet being universally honored.¹

In 1976, in their pastoral on moral values, *To Live in Christ Jesus*, the U.S. bishops declared:

As society has grown more sensitive to some new or newly recognized issues and needs (while at the same time growing tragically less sensitive to others), the movement to claim equal rights for women makes it clear that they must now assume their rightful place as partners in family, institutional, and public life. The development of these roles can and should be enriching for both women and men.²

The issue of sex discrimination was more specifically addressed in the bishops' Call to Action Plan, *To Do The Work of Justice*, which was approved in 1978. In that document they stated:

Discrimination based on sex, because it radically undermines the personal identity of both women and men, con-

stitutes a grave injustice in our society. At this point in history, marked, as Pope John indicated in *Pacem in Terris*, by the growing struggle of women to achieve full development, it is urgent that the Church give tangible evidence of its commitment to the rights of women, affirming their dignity as persons and promoting their expanded participation in ecclesial and civic life. We will further purposefully study and dialogue regarding issues of concern to women and the eradication of sexist discrimination in current practices and policies.³

Individual bishops have also addressed the concerns of women. In 1975, Bishop Carroll Dozier, D.D., of Memphis issued a pastoral letter, *Woman: Intrepid and Loving*. In that document, he states:

Twentieth century woman cannot be expected to treasure those institutions that have limited her freedom, growth and opportunity in life. In faith, she has remained faithful to the Church. But, we must share the pained presence of those who seek to relate more maturely in love and service to the whole People of God. Let us hear, then, those voices that vocalize woman's determination to assert her equality and profess her competence. Heedless institutions must inevitably pay the costs of indifference.

... The evolution is irreversible; we are entering a period in which men and women are being called to become partners. The process is at work not only in factories, business and administrative offices, and universities, but also in schools and youth movements.⁴

In his 1977 pastoral letter, *Installing Women in Church Ministries and Positions*, Archbishop William Borders of Baltimore stated:

In the past two decades the pattern of work and responsibility for women has undergone a radical change in public life and in the business world. Studies in the fields of psychology, sociology and anthropology have demonstrated the competence of women and their great potential in the professions and in leadership positions currently dominated by men. Inasmuch as many women have taken advantage of educational opportunities and have received some welcome in the world of business and the professions, their contributions and influence presently are felt more deeply. The Church, recognizing these changes, is seeking more opportunities for women to use their talents effectively in leadership roles and ministries heretofore closed to them because of custom or discipline.

There is always a danger in change of denigrating the good and positive in vocations of both past and present. The role as wife, as mother, as religious and as single woman re-

mains equally as important today as in the past though women may live these vocations in different ways. However, more opportunities of leadership service and influence are available. In today's society if the Church is to continue as a force in the world, women must enter into decision and policy making and accept leadership roles within the Church. Such activity should find expression in all areas of the Church: parish, diocesan and national councils; international synods; liturgical commissions; boards of education; and similar policy making bodies.

. . .If we believe that every human person is a gift born of the love of God, then we must affirm that belief in the respect we show to everyone, regardless of their sex, their race, their background.⁵

In 1979, the bishops of Minnesota presented their pastoral reflections on women. The following excerpts are taken from their document, *Woman: Pastoral Reflections*:

A woman who views herself as the image of God is conscious of her great dignity, a dignity which bestows self-acceptance and self-esteem. Holding this God-view toward herself and towards other women, she is called to extend this recognition outward to all people, enabling all to value and enhance each other's dignity as responsible and loving persons. . .

Each Catholic woman should be able to find encouragement and strength in the Church. Where the Church has influence, from small communities to international gatherings, its care and attention should be given to woman's needs. The Church should not only free its structures and attitudes for each woman, but should also welcome and support groups which strive for a solidarity of faith and love among themselves. Functioning within the Church with support and encouragement, women should be able to find affirmation from each other, married women with single women, young with old, lay women with professed religious women. . .

We hear the cries of all women who are hurting, whose growth in love is stifled by society and the Church. We recognize that the correction of injustice implies ecclesial, political, and social changes; we commit ourselves to join in efforts to achieve justice. We pledge our care for women's growth, our attention to their concerns, our support in their search for justice, and our love.⁶

These statements by no means exhaust those that reflect the Church's concern for women. They do, however, provide a basis from which to approach the concerns of poor women, as they have been ex-

pressed by the women consulted in the development of this project. They provide a hope that the Church, through local parishes and dioceses, will join with poor women and confront their struggle for basic survival and human dignity. This effort must be through mutual collaboration. Poor women, as well as the Church, have a responsibility to seek this change for, as Pope John XXIII observed, a person "who possesses certain rights has the duty to claim those rights as marks of (his) dignity, while all others have the obligation to acknowledge those rights and respect them."⁷ Among those rights, he included the right to life, to bodily integrity and the means necessary and suitable for the proper development of life—food, clothing, shelter, rest, medical care, necessary social services. For women, Pope John spoke of the right to working conditions in accordance with the requirements and duties as wives and mothers. Furthermore, he included the right to participate in public affairs, to a decent standard of living, and to investigate the truth freely.⁸

FOOTNOTES

1. *Pastoral Council on the Church in the Modern World*. Walter M. Abbot, S.J., Ed., *Documents of Vatican II*, New York: Guild Press, 1966; U.S.A.: American Press and Association Press, 1966, No. 29.
2. *To Live in Christ Jesus: A Pastoral Reflection on the Moral Life*. National Conference of Catholic Bishops (1976), p. 24.
3. *To Do The Work of Justice: A Plan of Action for the Catholic Community in the United States*. National Conference of Catholic Bishops (May 4, 1978), p. 17.
4. Bishop Carroll Dozier, D. D., *Woman: Intrepid and Loving*. Pastoral Letter to the People of the Diocese of Memphis (Epiphany 1975), pp. 3-4.
5. Archbishop William Borders, *Installing Women in Church Ministries and Positions*, Pastoral Letter (August 19, 1977).
6. *Women: Pastoral Reflections*. The Roman Catholic Bishops of Minnesota (March 21, 1979), pp. 10, 11, 13.
7. Pope John XXIII, *Pacem in Terris* in Joseph Gremillion, ed., *The Gospel of Peace and Justice*. New York: Orbis Books, 1976, No. 44.
8. *Ibid.*, No. 11, 19, 26, 29.

PART II—What are the Concerns of Poor Women?

The local consultation utilized in the preparation of this publication, provided insights into many of the problems confronted by poor women. The substantive issues most often raised were the need for employment, education, health care, housing and welfare. Related issues less frequently raised, but mentioned in several sessions, included the problems of single women, domestic violence, and adequate transportation. Another issue raised, which cross-cut these substantive issues, was the minimal involvement of women in the political process. This included preliminary considerations such as the need to affirm self-worth and to develop organizational skills, as well as the lack of women in leadership positions to serve as role models. For poor women all of these concerns can be a matter of basic survival.

Part II is organized into seven sections: employment, education, health care, housing, welfare, other concerns and political responsibility. The textual materials are based on the information gathered from the local consultations. National statistical data and comments are provided in different type. Each section begins with a quotation from NCCB/USCC statements on the issue. Resources relevant to the specific concern are printed at the end of the respective section.

The materials provided in this section are designed to inform and to facilitate small group discussions about these concerns. The resources included at the end of each section may be used in conjunction with the text. The section may be used as a basis for a discussion series on the problems of poor women with a specific issue providing the basis for each of several sessions. Further suggestions on how to utilize the materials are included in the Appendix at the end of the publication.

“...Opportunities must be provided for those who are able and willing to work. Every person has a right to useful employment, just wages, and to adequate assistance in case of real need.” (*The Economy: Human Dimensions*, U.S. Catholic Conference, 1975.)

Employment

The concern most often mentioned by the women consulted was employment at an adequate wage. Employment for these women is necessary for their survival and, for many, the survival of their families as well. Their employment problems are numerous and diverse including lack of job opportunities, discriminatory employment practices, nonexis-

tent or inadequate auxiliary services such as day care, few business opportunities, among others. Some of the job concerns are related to educational and training opportunities, which will be examined in the next section.

50% of women are now in the job market.¹

In 1976 the median earnings of year-round full-time women workers (\$8,312) were only 60% of men's (\$13,859). The major explanation for the earnings gap between women and men is the greater concentration of women in the low-paying and low-skilled occupations—those in which advancement and upward mobility are particularly limited.²

The first employment problem confronted by some poor women is the scarcity of job opportunities. In some communities both urban and rural, there is an overall lack of jobs and in general the level of income is low. Farmworkers are just one example.

In 1978 the rate of unemployment for those over 16 years stood at 7.2% for women and 5.2% for men. Among women the rates were 6.2% for white, 13.9% for black and 11.3% for Hispanic women.³

In 1978 for women 20 years old and above, the rate of unemployment was 8.7% in poverty areas and 5.5% in non-poverty areas. In poverty areas, the rate for black women was 13.4% and white women 6.5%.⁴

The second concern, articulated more often, however, was that women were discriminated against in hiring, particularly for jobs that pay high wages. The Appalachian women consulted complained that they had traditionally been excluded from the better paying jobs, specifically coal mining. The nonaccessibility of higher paying jobs is often also the result of discriminatory practices by labor unions. While many of the women have not received the training necessary for the higher paying jobs, discrimination based on sex, role stereotyping and sometimes in addition nationality or race has an adverse impact on their ability to secure adequate employment.

In 1976, vocational education programs still reflected sex-segregation. Enrollment of women was: 78.7% health, 78.7% consumer and homemaking, 84.7% occupational home economics, 75.5% office occupations, 11.3% agricultural, 11.3% technical and 12.7% trades and industrial.⁵

One of the women consulted had confronted discriminatory labor union practices and the special problems of ex-offenders. The woman was an inmate in a county jail. She had learned pipefitting by working with her husband. She knew, however, that she would not be able to get a job as a pipefitter when she was released, because she had not completed

her high school education, did not have a journeyman's card, could not get into a union and she had a jail record. The female ex-offender must deal not only with sex discrimination but the unwillingness of many employers to hire someone who has been in jail or prison.

There are approximately 15,000 women incarcerated in federal, state and local facilities on any one day.⁶

Women who are mothers are unlikely to have any greater means of providing for their families' economic needs after they are released than they had before they were imprisoned. The prospects of receiving adequate preparation for economic independence are even worse for the high proportion of women sentenced to serve time in jails.⁷

The elderly women consulted sought job opportunities for retirees. Being retired does not mean that these women are disabled or can survive on social security or pensions. Many women are forced to retire. They seek jobs out of financial need and out of a desire not to be relegated to a rocking chair. Widows who are too young to qualify for social security may have particular problems finding jobs because of age, lack of job skills and recent work experience, as well as sex discrimination. Divorced women may confront similar situations.

In 1976 the greatest differential (in the poverty rate between men and women) occurred among those persons 65 and over. There were 2.3 million poor women and about 1 million poor men in this age group.⁸

A third area of concern, confronted by women who are able to find employment, is discriminatory practices on the job. Like all employed women, they may be subjected to sexual harassment or oppressive management practices. Many women because they work part-time are ineligible for benefits such as health insurance and retirement plans. The difficulty of part-time workers to unionize makes it less possible for them to change their work situation.

Thousands of household workers, one of the predominant occupations for women, are excluded from workers' compensation programs, medicaid, or unemployment programs.⁹

Women with children, particularly single parents, have additional concerns. Child care for pre-school children and after school program services for school-aged children are needed to assure care and supervision of the children and peace of mind for the mothers. Day care available in or near the work place permits contact between mother and child during the work day. A variety of types of approaches to day care can be supported to meet the needs and preferences of women and their

children. Without low cost day care, these women cannot work. Such auxiliary services are essential to poor women. Many who are presently dependent on welfare would prefer to work, but cannot because of child care and transportation costs as well as loss of Medicaid benefits.

There are over 13 million working mothers with children under 18 years of age.¹⁰

Day care costs vary according to the type of service received. In 1977 the average estimates were: \$105-\$175/month for full-time center; \$95-\$132/month for family day care—one to take care of several children; and \$65/month for in-home care—neighbors or relatives.¹¹

To address these auxiliary concerns effectively, other ways of approaching work are needed. Flexi-time can help some to work while their children are in school and be home when the children are home. Alternatives to the 9 to 5 job are many and can assist men as well as women with children.

Alternative Job Patterns¹²

- Permanent part-time: less than 35 hours per week.
- Job sharing: two or more persons share a part-time position.
- Flexi-time: same number of total hours but varied starting and quitting times.
- Temporary full-time: short time but full-time.

Many women have talents from which they could earn money, by working at home. For example, a woman in Illinois sells custom made draperies with two hired helpers. A Nebraska woman operates a wallpapering business with a friend. An Ohio woman gives sewing lessons for pay.¹³ Opportunities and business training are needed to assist many women in marketing their talents. Non-recognition of the demand for their products or reliance on middle men for marketing have resulted in limited income from these abilities. Craft cooperatives and in-home industries run by women themselves could result in employment and a decent income. The women consulted said their primary need was a job paying an adequate wage. With this they could provide for themselves and their families.

FOOTNOTES

1. *Employment in Perspective*. Washington, D.C.: U.S. Department of Labor, Bureau of Labor Statistics, No. 2, Second Quarter 1978 (August 1978), p. 1.
2. *Women With Low Incomes*. Washington, D.C.: U.S. Department of Labor, Employment Standards Administration, Women's Bureau, p. 1.

3. *Employment and Unemployment During 1978: An Analysis*, Washington, D.C.: U.S. Department of Labor, Bureau of Statistics, Special Report #218, Chart #49.
4. *Ibid.*, Chart #55.
5. "Vocational Education," *Women and Work*, Washington, D.C.: League of Women Voters Education Fund, p. 1.
6. Brenda G. McGowan and Karen L. Blumenthal, *Why Punish the Children?* Hackensack, N.J.: National Council on Crime and Delinquency 1978, p. 3.
7. *Ibid.*, p. 17.
8. *Women With Low Income*, p. 2.
9. *NCHE News*, National Committee on Household Employment, Vol. VIII (October 1977), p. 5.
10. *Child Care and the Working Woman*, Report and Recommendations of the Secretary's Advisory Committee on the Rights and Responsibilities of Women, Washington, D.C.: Department of Health, Education and Welfare, 1975, p. 9.
11. "The Day Care Dilemma," *Women and Work*, Washington, D.C.: The League of Women Voters Education Fund, 1978.
12. "Status Report: March 1978," *Women and Work*, Washington, D.C.: The League of Women Voters Education Fund, 1978.

RESOURCES

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The Vatican II *Declaration on Christian Education* speaks of an inalienable right to an education, based on the dignity of the human person. (*Declaration on Christian Education, Documents of Vatican II, page 640.*)

Education

Securing an education is perceived as one of the major problems of poor women. It affects their self-esteem and feeling of self-worth. Limited education may restrict their ability to procure a good job at an adequate wage. Inadequate education and educational incentives are perceived as contributing to teenage pregnancies and to poor preparation for motherhood. It contributes to their sense of poverty on many levels—spiritual, psychological and social as well as financial. Lack of education inhibits their ability to change their situation. Levels of educational attainment are low in many poor communities for both men and women. If they are not lower for women, the differences between the educational training given to men and women still result in women being channeled into the traditionally low-paying jobs.

The median number of years of education for black women is 11.1 years;¹ for Hispanic women is 9.7 years; and for white women is 12.3 years.²

The educational situation confronted by poor women is multifaceted. Lack of educational opportunities; non-existent resources to pursue an education; lack of auxiliary services, e.g., child care; and lack of or conflicting incentives to complete their education are some of the obstacles that poor women seeking an education must overcome.

The most obvious problem is the lack of educational opportunities. Without basic educational and vocational training, poor women can only qualify for unskilled jobs. Their lack of education thus influences their ability to provide for themselves and for their families. The opportunities needed, however, are not simply those necessary for a better job. Health care education directed both toward the needs of women and their children is vital. For example, education regarding necessary immunizations for children and nutrition would be a step toward preventing childhood diseases. The lack of educational opportunities is therefore essential to poor women in their role as mother as well as wage-earner.

Vocational education has traditionally offered two different types of education—one for males and one for females. In 1976, the female documented categories were: health occupations, consumer and homemaking, occupational home economics, and office occupations. Nearly all girls were enrolled in programs that either did not prepare them for work or steered them into jobs at the lower end of the pay scale.³

Where opportunities are available, they may not be geared to the needs of women. The women consulted articulated a variety of needs: high school equivalency classes; vocational training, particularly for well-paying jobs and those not traditionally held by women; classes in English language skills for practical everyday use; lessons in minor home repairs; budgeting and family financial management; and educational counseling. The approach to these subjects should also reflect the learning needs and styles of poor women. Yet, too often the opportunities that are available, are not based on the needs of the women but on the perceptions of the educators. For example, a recent study on the educational needs of rural women and girls indicated that “with respect to educational needs, little attention is directed to rural girls and women—by either rural educators and advocates for rural development, or women’s education advocates and providers.”⁴ The women consulted felt that education should be directed toward the needs and aspirations of the women being educated.

When educational opportunities are available, the additional services needed may not be. The existence or lack of day care or child care may facilitate or preclude a woman’s attending classes. A woman may receive a scholarship to cover tuition, but she has other expenses. For a single woman without children a job may help pay the other expenses, but jobs are not always readily available or the hours flexible. For a woman with children, there may not be sufficient time to take on a job. Women who have not had previous job experience confront additional barriers.

One of the women consulted in the study was given a grant to attend college. She did not, however, have any income for daily living expenses for herself or her children. In desperation, she turned to prostitution, her former method of employment, for money to live on. In a few months she was arrested and returned to jail. The women felt that the needs of the whole person and her family should be considered when grants such as these are given.

Many women are confronted by obstacles in addition to sex discrimination in education. For example: Chicanas face multiple discrimination because of their race, culture, national origin, and language, as well as their sex. Then there are damaging or inadequate counseling, ill-prepared and unmotivated teachers, culturally biased achievement tests, inequality of school finances, tracking into non-college preparatory courses, economic deprivation and a lack of role models.⁵ The place where classes are conducted may not be accessible to

these women or may have certain regulations which inhibit participation by the poor.

Another aspect of the education problem, which was articulated by the women consulted, was that of teenage girls dropping out of school. There are often few incentives for teenage girls in poor communities to stay in school. Sometimes the incentives of adult status and financial "independence," such as those that appear to be provided by a girl having a child even if she is not married, conflict with education. An unwed mother receives her own welfare check and seemingly, by this, independence; but not the girl who stays in school. A meaningful education can assist these women not only to secure better jobs, but also to better prepare them to be mothers. Providing incentives for young poor women to complete school may also reduce the teenage pregnancy problem.

Title IX (of the Higher Education Act of 1972) provides that a pregnant student may not be discriminated against in any aspect of the educational program. Full compliance with Title IX vis-a-vis teenage mothers clearly involves not only elimination of old policies of outright exclusion and benign neglect, but also establishment of affirmative action programs in the form of positive incentives to help them remain in school.⁶

The women consulted also expressed the need for training to help them help themselves. This might mean learning community organizing skills in order to secure a service or a change in community policy. It might mean learning how to market crafts made at home or discovering how to run a cooperative to secure a better price for one's goods.

Examples of the effects of such skills development were provided by some of the groups consulted. When a local supermarket closed, a group of senior citizens in Maryland organized themselves, sent representatives to the county council to articulate their need for buses for shopping and succeeded in getting their needs met. Once organized, they began seeking other ways to help themselves. Welfare mothers in Nevada organized themselves, learned how to deal with the state legislature, and began to secure changes that the women saw were needed. They are now pressuring employers to hire women presently on welfare, in traditional and nontraditional jobs. The group is also providing such job training for women. Other women have learned how to form cooperatives and businesses and are earning money from crafts made at home. Providing people with the skills to help themselves—whether community organizing skills or business skills—not only helps achieve a particular objective, but also gives them a feeling of self-worth and accomplishment. The skills also provide them with a means to respond to other situations and problems.

It should be noted, however, that providing educational opportunities will not eliminate other factors of discrimination. To not provide

an adequate education, however, will leave women ill-equipped to confront more specific types of discrimination.

... women who work year year round full-time earn substantially less than fully employed men who have the same number of years of education.⁷

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4. Kathryn F. Clarenback, *Educational Needs of Rural Women and Girls*. Washington, D.C.: Report of the National Advisory Council on Women's Educational Programs (January 1977), p. 11.
5. Donna Hart, "Enlarging the American Dream." Reprinted by Project on the Status and Education of Women, Washington, D.C. (October 1977), p. 4.
6. *Almost As Fairly*, Atlanta, Georgia: Southeastern Public Education Program (April 1977), pp. 83, 116.
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“... every person has the right to life, to bodily integrity and the means which are necessary and suitable for the development of life. The right to life clearly implies health care; indeed, the two are philosophically and practically inseparable. The right of persons to health care further implies that such health care will be available, and that the route of access to necessary and comprehensive care will not be strewn with impediments.” (*Testimony on National Health Insurance*, U.S. Catholic Conference, Catholic Hospital Association and National Conference of Catholic Charities (July 2, 1974)).

Health Care

Providing all Americans with quality health care at an affordable price is depicted as one of our nation's most serious problems. This is particularly a concern for poor women. It is a problem on several inter-related levels: availability and accessibility of services, cost, adequacy of care, and need for health education.

“It is easier in rural areas to get health care for a brood of sows than expectant mothers. Farmers are organized, mothers aren't”¹

In many communities, particularly in rural ones, there is a lack of basic health care services. In other communities, the facilities providing service to the poor are overcrowded. Services may also not be accessible simply because these women are poor. Clients are often interrogated about their ability to pay and method of payment must be established before they can receive services. Some are therefore refused services because of their inability to pay or inability to provide the proper documents. For example, in an urban area like Washington, D.C., it is not uncommon for a poor woman to be unable to obtain prenatal care. She learns that she is “ineligible” for such care because she does not live in the “catchment” area that the hospital clinic defines as their patient service tract or she does not qualify for Medicaid (over income) assistance and she is unable to present the several hundred dollars payment for prenatal care, delivery and a postpartum visit. This payment is frequently required prior to the first visit to the doctor and if the woman is already seven months pregnant usually must be paid at once. As a result, many women receive no medical attention during pregnancy and are forced to seek care at Emergency Rooms at the time of delivery. If a

woman is not sufficiently along in labor she may even be denied care there or if she is at a private hospital, she may be transferred to a public facility.

“Rural residents, both white and black, face special barriers to receiving medical care. Medicaid often does not cover rural families at all because in typically poor rural families both parents are present and do not qualify for AFDC in most states. Limited availability of medical personnel and lack of transportation also deter some of the rural people from needed medical services.”²

In 20 states, single women pregnant with their first child are not eligible for Medicaid or welfare.³

For “undocumented persons” the barriers are still greater. They do not possess the “green” card (Alien Registration Card) required by most institutions even for patients with the required payment. Since many of these patients are Hispanic and cannot communicate with the health system, it is not unusual that, when experiencing serious complications, they may be unable to explain this to busy Emergency Room or clinic personnel. The care of this population is a special responsibility for Church programs and agencies in light of the Church’s pro-life stance and the fact that these patients are usually Catholic.

Particular types of health care services either may not be available in a community or are not accessible to poor women in those communities. Mental health services and eye care, as well as foot care for the elderly, are important but often unmet needs.

Service facilities may not be accessible by public transportation. Other means of transportation, such as taxis or private cares, may be too expensive or not available. In the case of prolonged illness or pregnancy, the cost of getting to a health facility or pharmacy may be prohibitive and preclude the obtaining of essential health care.

Transportation is also a significant barrier to health care in some rural communities. Without special programs to bring patients to medical services or medical services to patients, many rural residents, particularly those with low incomes and the elderly, are unable to get care even if it is provided at little or no cost.⁵

The cost factor also influences the ability of poor women to secure adequate health care. In the United States, private health insurance has traditionally been available through places of employment. This often leaves many women and children ineligible. In some instances, they may receive Medicaid or Medicare, but even then many costs are not covered

or, if so, inadequately. For example, the cost of prescription drugs, or eye glasses, are not covered by Medicare. It is of little use to know what one's ailment is if the treatment is not available. It is not uncommon that the patient may have to choose between medication and food. Furthermore, special medical needs, such as special food or dietary supplements, may not be covered by Medicaid or food stamps because they are viewed neither as medication nor as food. Yet they can be necessary for life. Welfare programs frequently provide for the baby care for the child of a single parent, but not for prenatal care, which is so important if a child is to be born healthy.

Only 40 percent of an elderly person's medical bill is paid by Medicare. Some elderly are excluded from coverage, because they are not covered by social security.⁶

In 1974 the infant mortality rate of the United States ranked 15th in the world: 16.7/1,000 births; 14.8/1,000 white and 24.9/1,000 blacks.⁷

Not only are poor woman faced with the problems of availability, accessibility and cost of health care, but they are often treated with disdain by medical professionals because of their poverty. The women consulted said that "Medicaid cardholders are treated with less respect, and, in general get hassled more." This attitude is not only found in the medical profession, but among other service providers as well. The black women from the South who were consulted also stated that they were still confronted with segregation in doctors' offices. The feeling was articulated that "those needing assistance need to be understood, not degraded."

An important measure that is lacking is basic health care education to maintain health and prevent illness. This is of paramount importance where medical care is not available, but also reflects a new emphasis in the health field. One of the effects of this lack of education is a high rate of pregnancy among young poor women. The women expressed the view that with more emphasis on health education as well as more opportunities available to women such as vocational and college education, the incidence of teenage pregnancies could be reduced.

While all minority women are not poor and all poor women are not minorities, the following quotation illustrates the health problems of many poor women. "The probability that a non-white woman will die of child bearing complications is 5 times the rate for white women. This statistic gives witness to the fact that nonwhite pregnant women are in poor health; that prenatal care for nonwhites is inadequate and not sufficiently utilized; and that a higher proportion of nonwhite teenagers and low income women have unplanned pregnancies for which they have less extensive care."⁸

High levels of teenage pregnancies, legal drug abuse with tranquilizers, mental illness, physical illness, suicide, premature deaths of children, high morbidity and mortality rates among pregnant women, and poor nutrition, all impact the quality of life within the total society. The immediate bearers of the cost of inadequate health care are the poor women themselves, and their families, but ultimately society too must pay a price.

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2. Karen Davis and Cathy Shoen, *Health and the War on Poverty*. Washington, D.C.: Brookings Institution, 1978, p. 77.
3. *Ibid.*, p. 53.
4. A local social worker, Washington, D.C.
5. Davis and Schoen, p. 82.
6. *Ibid.*, p. 209.
7. Beverlee A. Myers, "Paying for Health Care," *Civil Rights Digest* (Fall, 1977), p. 16.
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"We begin with the recognition that decent housing is a right. Our Catholic tradition, eloquently expressed by Pope John XXIII and Pope Paul VI, insists that shelter is one of the basic rights of the human person." (*The Right to A Decent Home*, November 1975, p. 2, U.S. Catholic Conference.)

Housing

In 1949, the United States Congress declared the housing policy of this country to be “a decent home in a suitable living environment for every American family.” This promise has not been fulfilled for many poor women and their families. For them, housing is often unavailable or inadequate.

One of every five families in America suffers from serious housing deprivations.¹

In 1970, . . . 68 percent of all families headed by men owned their own homes contrasted to 48 percent headed by women.²

Neither public agencies nor private organizations maintain and compile statistics pertinent to women’s access to shelter or housing related services and facilities.³

The housing shortage in the United States is well documented. The tight supply means that those with low incomes cannot afford rents in available decent housing. Inadequate may mean no plumbing or seriously deteriorated and dangerous housing. The problem is both a rural and an urban one.

4.7 million housing units lack adequate plumbing facilities and 5 million families live in overcrowded housing.⁵

Spiraling housing and rent costs cause particular problems for those living on fixed incomes. Even when benefits are increased through federal programs, those increases and more are immediately absorbed in meeting basic necessities.

Among rentees, . . . female headed households are more likely than majority (and male) headed households to spend 25 percent or more of their income for housing.⁶

A significant factor related to the housing problem is the sharp increase in utility costs. This may be reflected in increased rents where utilities are included, or simply increased utility costs. While many in the nation are affected by increased utility costs, the burden falls heavily on those who live on fixed or limited incomes. Necessities begin to compete.

Increases in property taxes affect poor women, as well. Again the costs may be passed on to the renter or be borne by those who own their own homes. The tax situation can result in those on fixed incomes losing the homes in which they have invested their life’s savings.

Housing practices also have a serious impact on the poor. Women with children may find it more difficult to find adequate housing, because of the landlord’s bias against children.

A "no child admitted" policy tends to have greater exclusionary consequences for women than for men.⁷

Getting needed repairs can be a problem. In instances where the repairs are serious, complaints to public officials may result in the building being condemned and the tenants evicted rather than in the needed repairs being made. The formation of tenants' organizations such as Inter-Faith Adopt A Building, and participation by poor women in them may effectively confront some practices.

According to a recent study by the U.S. Department of Housing and Urban Development, "Women in the cities studied have faced in the past discrimination on account of their sex on a variety of fronts in their search for housing. Much of this discrimination continues to the present and includes sex bias in marketing, lending, and shelter-related services. Lack of equal rental opportunities represents an especially pressing problem. . . ."⁸

There are also many destitute women who cannot afford shelter. Sometimes this situation is a result of temporary circumstances. A woman may move to a new area seeking work and run out of money before she finds a job. A visitor in a city who becomes a victim of a purse-snatching may have nowhere to spend the night. Other women face prolonged destitution and walk the streets with all their belongings in a shopping bag. These women need special emergency shelters.

The House of Ruth is an emergency shelter in Washington, D.C. where Women without funds, can come to get a new start on life. It provides attention for their immediate needs, assistance in finding regular resources, including arranging for permanent housing.⁹

Adequate housing is thus a critical need for poor women and their families. It is a basic human right, which they are denied.

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“... Every person has the right to an income, sufficient to insure a decent and dignified life for one’s self and one’s family.” (*Welfare Reform in The 1970’s*, U.S. Catholic Conference, February, 1977.)

Welfare and Public Assistance

Welfare and public assistance were concerns of the women consulted, but two approaches to these concerns were stressed. Some of the women focused on the need for assistance and adequate benefits. Others emphasized the view that job opportunities were needed to help women get off welfare.

Three-fourths of AFDC families were headed by women in 1973. Nearly half of these women—47 percent—cared for pre-school children full-time. Sixteen percent worked and an additional 11.5 percent were seeking work. About 8 percent were incapacitated.¹

Many women, it was agreed, are on welfare because they have no other alternative. In some cases, this is because of a crisis or emergency. In others it is because of long-term illness. Often it is the result of the death of a spouse, divorce, or inability to get a job at an adequate wage. Social security benefits for the elderly make these women dependent on a sum of money that barely meets their basic necessities. They too are often without alternatives. For those who must rely on assistance, the women consulted felt that benefits should be adequate and information should be readily available as to the benefits for which individuals are eligible.

The median state paid a maximum AFDC grant of \$294 a month for a family of four with no countable outside income in July 1976, or \$3,528 per year—only 62 percent of the 1976 poverty line for a female-headed non-farm family of four.

In the same month, maximum benefits, again for a family of four with no outside income, ranged from \$442, or 94 percent of the poverty line in Hawaii, to \$48, or 10 percent in Mississippi.²

Mistreatment by caseworkers was repeatedly cited as a problem. This is not just a complaint against red tape, which also caused concern, but involves abuse, improper advances by male caseworkers, and inhumane and degrading treatment. It was suggested that caseworkers be trained to provide information with warmth and kindness and not disdain for those who are poor.

The second perspective of welfare stressed that for those who could work, the program should be structured to help people help themselves instead of making them dependent upon a sum of money that just barely meets their needs. Job opportunities as well as incentives for personal initiative need to be created. Consequently, this approach to welfare raises many of the issues addressed in the sections on education and employment. To qualify for jobs that will provide an adequate income, education and job training opportunities as well as child care facilities are usually needed by poor women. Jobs paying adequate wages must be available after completion of training.

Programs discourage work effort by reducing benefits as earnings increase. . . .

Benefit structures have the perverse effect of making recipients worse off when they increase the amount of time they work. . . .

Jobs or training programs often have not provided an alternative to welfare. . . .³

Food and nutritional needs are also part of the welfare problem. At times food needs conflict with other basic needs such as medicine because there is only so much money. The elderly women stated that in some cases the tension between basic needs is resolved by individuals eating one meal a day or by eating cat or dog food. Some elderly persons, who are relatively immobile, receive assistance through the "meals on wheels" program, but even that is sometimes too expensive for some. The women consulted perceived the need for nutrition centers for the elderly to provide basic and good food to meet their nutritional needs. Such centers could also provide opportunities to socialize and might serve an educational function as well.

"A person in Chicago said that the choice this winter for many people on welfare was whether to 'heat' or 'eat.'"⁴

FOOTNOTES

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Other Concerns

Areas of concern mentioned by one or two of the groups were special needs of single women, domestic violence, and transportation. Each of these areas will be examined briefly.

Single Women

There are many problems unique to or particularly serious for single women. Women may be single for different reasons. Some have never married; others are single with children and may be divorced or separated; still others are widowed. The specific situations of these women create particular problems and concerns.

Between 1950 and 1976, the proportion of single women in the U.S. female population went up from 35% to 41%.¹

Women who are poor and single and have never been married bear the responsibility for their own livelihoods. Since programs for assistance like Aid to Families for Dependent Children are tied to children, these women are ineligible for welfare and must work. They must earn enough to support themselves; thus they are hard hit by the lack of job and educational opportunities. In many instances they do not have community and family supports because they are single.

Those ineligible for welfare include widows and single persons under 65.²

Single parents have particular problems because of their being both single and having children. These women must be both father and mother. They must provide not only for their own needs, but for those of their children. Even where job and educational opportunities are available, they need additional services such as child and day care. Where job opportunities are not available they may be forced to exist on welfare which provides basic assistance but does not enable them to improve their situation and that of their children. In raising their children, they must also confront, alone, major societal problem such as drug abuse, alcoholism and juvenile delinquency.

In 1975, although women were only 14 percent of all family heads, they made up 48 percent of all poor family heads.³

The median income for all low-income families headed by women in 1975 was \$2,936 less than the \$3,234 income of poor families headed by men.⁴

Teenage pregnancies were cited as a special aspect of the single parent problem. Age can make it even more difficult for these mothers to provide for their children.

Families with female heads are more likely to be poor if the head is young.⁵

The women also expressed concern that the children of single women were often stigmatized because of their mother's problem. If the mother is an unwed mother, the children are stigmatized as illegitimate by society. The women felt that the children should not be penalized because of the problems of their mothers.

Some single women and single parents are single because of divorce or separation. These women suffer not only from the problems created by their being single but also often from rejection by the Church community because of their divorced or separated status. Some of the women consulted expressed the need for the Church to extend counseling in a helping ministry to divorced and separated women and their families.

Less than one-third of divorced women receive support from their ex-husbands. In 1975, only 27 percent of divorced and separated women under age 60 with minor children—and 9 percent without children—received such support.⁶

Women who are widowed may face problems created by age and lack of work experience. Women who are widowed at a young age do not qualify for social security. If they have no young children, they do not qualify for AFDC assistance. Yet, they may not have job skills to secure a job and/or they may be discriminated against because of their age. Moreover, even a woman who qualifies for social security or a pension receives significantly less as a widow than her husband would as a widower. She may not have enough income to live decently.

Survivors' benefits are payable to a child and a surviving spouse who cares for an entitled child. . . .

Benefits for widows are payable at age 60, reduced if taken before age 65. In June 1977 3.9 million widows and 4,000 widowers received these benefits.⁷

Many of the needs of elderly poor women are similar to those of other poor women—health, housing, welfare or employment. They may be exacerbated by age, because needs such as health care become more frequent and services less accessible because of disabilities caused by age.

Many elderly women are poor for the first time in their lives. With their increasing numbers, these women are creating demands that cannot go unattended.

Battered Women

Battering by one's husband, partner or children, is not just a problem for poor women. Limited resources because of poverty may, however, make it more difficult for poor women to resolve their situation. There is not only the problem of lack of resources to enable the woman to leave, but also there are none available to provide assistance to the batterer to change his behavior.

Approximately 1.8 million women are battered every year.⁸

Often poor women simply remain in a battering situation. Their children continue to witness the abuse, which research suggests will later influence their behavior toward their spouse and/or children.⁹ Elderly women may be abused by their children, but many have no other place to go.

Transportation

One of the themes running through this publication has been the problem of accessibility to services. Often accessibility means transportation. Transportation problems include availability, accessibility and cost.

In many communities there is no public transportation. People are dependent on cars. Yet, often for cultural reasons, women in these areas have never learned to drive. Driver education was perceived to be a critical need in these communities.

In other areas, there is public transportation, but it is inaccessible. Individuals live too far from the roads used by public transit or it is too difficult for them to use public transit to get where they need to go. For example, it may take several buses to get to the supermarket or doctor. This is a particular problem for the elderly and in some communities has resulted in efforts to provide special transportation.

The cost of transportation may also be a problem. For those unable to drive and with no access to public transportation, taxis (where available) may be the only form of transportation. Yet, they may be too expensive.

Transportation costs, particularly combined with child care costs, may consume most of the income of women working in a low paying job. Transportation can thus have a significant effect on the ability of poor women to meet their and their families' needs.

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"Christian social teaching demands that citizens and public officials alike give serious consideration in all matters to the common good, to the welfare of society as a whole, which must be protected and promoted if individual rights are to be encouraged and upheld." (*Political Responsibility: Reflections On An Election Year*, U.S. Catholic Conference, February 12, 1976.)

Political Responsibility

The women consulted expressed the concern that poor women lack self respect and a positive self image. There is little or no affirmation of their self-worth particularly outside the home. This lack of a feeling of

self-worth is exacerbated by their contact with social service agencies. These feelings make it difficult for poor women to be active in the political process.

With respect to political office, many women engage in political activities but do not perceive themselves as office holders. For women, often, campaigning is a challenge to self-confidence.¹

They also found themselves bound to cultural expectations and traditional role stereotypes. These cultural limitations were mentioned by Appalachian and Mexican-American women. Furthermore, like all working women, if they take on other roles they are still expected to carry on all the responsibilities at home.

Stereotypes of women which limit their participation in politics include perceptions that a woman's place is only in the home and that women are emotional and cannot exercise good judgment. A more specific problem in campaigning is that votes are won by visiting "bars" while the stereotype is that women should not go into bars.²

This personal situation is reflected in the wider social condition of isolation and alienation. Consequently, the building of a community is often difficult for women. The women consulted expressed the need for a caring community to help women respond to their needs. Mechanisms to overcome the isolation experienced by many women as well as their negative self-image need to be developed to create the individual blocks for building community.

There are many structural factors which further inhibit political participation by women. Those women who have overcome many of the personal aspects of cultural expectations and role stereotypes are confronted with cultural and economic discrimination. Many of the black women consulted had experienced racial discrimination. Hispanic women are often confronted by cultural prejudices. Economic discrimination was experienced by members of all the groups consulted. Appalachian women lacked land ownership. The exclusion from land ownership was perceived as a handicap in the struggle for economic equality. Credit has often not been extended to women or credit practices have limited their ability to establish credit independent of their husbands. The lack of economic resources and racial and cultural biases limit access to the political system.

Moreover, time is a problem. Family, employment, and providing for one's basic survival leaves little time for political activity by poor women. Yet, non-involvement in the political process almost assures that the policy changes necessary to alter their situation will not be made.

The effect of stereotypes, poor image and economic discrimination

is that these women have not had an effective voice in the political system. While the percentage of women voting is similar to men, there is a lack of visible women's leadership in politics.

U.S. officeholders, 1979:³

	% Men	% Women
U.S. Senate	99	1
U.S. House	96	4
U.S. Supreme Court	100	0
Federal Judges	99	1
Governors	96	4
State Representatives	90	10
State Senators	95	5
Statewide Elective		
Appointee Offices	89	11
County Governing Boards	97	3
Mayors and Councilors	92	8
School Board Members	75	25

In some communities there are cultural barriers to women's participation in politics and/or in political leadership roles. Confronting this situation is difficult because of the problem of community building faced by women which makes it difficult to create the support base needed to achieve political participation and leadership. Discrimination and injustices within the political system itself limit access for women. Women are rarely, if ever, part of the personal network that promotes candidates and provides financial resources. Unlike most male candidates they must prove they have the basic ability to do the job. Yet without effective political participation it is difficult to confront cultural biases, stereotypes, and various types of discrimination.

Barriers to office holding by women include:

- Selection of candidates through an "old boys" network of which women are not members;
- Refusal of party organizations to give money to women candidates;
- The need to convince other politicians that they can do the job;
- Campaigning in all-male bastions such as bars and private clubs; and
- Lack of campaign funds.⁴

The lack of leadership and barriers to participation make it difficult for women to develop the necessary resources to provide for their needs. Yet the need to mobilize resources underlies most of the concerns previously addressed in this publication as articulated by the women. Meeting health, housing, employment, education and welfare needs of women requires the mobilization of resources. It requires community and political organization. Enabling women to help themselves meet

their own needs should produce a feeling of self worth. It should further encourage them to take on their political responsibilities and meet their concerns through their own efforts.

FOOTNOTES

1. *Campaign Work Book*. Washington, D.C.: National Women's Education Fund 1978, pp. i-ii.
2. Center for the American Woman and Politics, *Women in Public Office*, New York: R. R. Bowker Company 1976, p. xvii.
3. *Men Run America*. Washington, D.C.: National Women's Education Fund and the Center for the American Woman in Politics, 1979.
4. *Women in Public Office*, pp. xvii.

RESOURCES

Campaign Workbook. Washington, D.C.: National Women's Education Fund 1978.

Women in Public Office. Center for the American Woman and Politics—The Eagleton Institute of Politics, Rutgers University.

Marilyn Johnson and Susan Carroll. *Profile of Women Holding Office, III*. New Jersey: Center for the American Woman and Politics 1978.

Organizational

Network

1029 Vermont Avenue, N.W., #650
Washington, D.C. 20005

National Women's Education Fund
1410 Que Street, N.W.
Washington, D.C. 20005

League of Women Voters
1730 M Street, N.W.
Washington, D.C. 20036

State organizations of the League
of Women Voters.



PART III—The Roll of the Church in Response to the Concerns of Poor Women

The concerns raised by the women who were consulted are multifaceted and complex. Some require societal change. Others involve services for individuals. Many of the issues raised can, at least in part, be responded to by the Church, ecumenical and local community groups. The women themselves provided numerous suggestions for action that could be undertaken to address their concerns. These are described in the next few pages.

The implementation of the suggested activities should be undertaken in a spirit of shared responsibility. Poor women lack resources, but they are capable individuals and should be active participants in cooperation with others in the community. Fostering their personal and organizational skills will facilitate their developing the resources to help themselves. Involving poor women in parishes and dioceses, moreover, will enable them to contribute their gifts to the Church.

Three categories of activities were suggested: provision of services, mobilization of community resources, and advocacy.

Service

The services discussed in this section include educational and informational services, as well as programs. In some cases, they may simply involve permitting utilization of Church facilities by groups in the Church or in the community that can provide needed services. In other instances, the Church may sponsor or provide services. Often they will require ecumenical efforts, which will help foster other linkages in the community. In still other cases, a good way to begin is to support programs already underway.

1. *Information services:* Through Church communications such as bulletins, bulletin boards and newspapers, information describing local resources for poor women can be provided. This might include information on job placement opportunities, shelters for battered women, child care programs, and welfare benefits. The use of radio and other media should also be explored.

2. *Communications networks:* Local Church organizations can facilitate transportation and telephone contact networks among women in the parish or diocese. Through such communications networks, women can assist each other in meeting needs and responsibilities.

3. *Justice discussions:* Church organizations can sponsor discussions to develop mechanisms to implement Church statements on the

dignity of women, such as those found in *Pacem in Terris* and *To Do The Work of Justice*.

4. *Cross-Cultural and Socio-Economic Linkages*: Linkages within and between parishes with different socio-economic and cultural populations can be fostered. This might involve pairing parishes in order to facilitate sharing needs, responsibilities, and different cultural values. It might involve encouragement of interchanges and sharing by groups and individuals within the parishes.

5. *Family Retreats*: Family retreats to facilitate communication within families and between families in a religious context can be sponsored. In order to encourage participation by lower income families, the programs should be free.

6. *Parish or diocesan outreach efforts*: Outreach efforts to foster involvement and input from poor women and their families, as well as to provide assistance, can enable the local Church to meet critical needs of poor women. Such outreach should respect the dignity, self-worth and gifts of those in need.

7. *Bilingual activities*: In many communities poor women also have different cultural backgrounds. Programs sponsored by Churches in these communities should reflect a recognition of cultural diversities and where necessary, activities should be bi-lingual. Specific projects, such as adult education language classes geared toward practical language usage could be sponsored by local parishes.

8. *Adult education*: The local Church might sponsor adult education classes directed toward the specific needs of those in the local parish. These programs could be directed toward educational needs such as health and nutrition, driving, budgeting and household management, and consumer awareness. They should also reflect different educational approaches directed toward the learning skills of the student. Such efforts might involve professionals within the Church community, enabling them to utilize their skills to assist the poor.

9. *Adult religious education*: While not solely a concern for poor women, adult religious education was perceived as a need by the women consulted. It is a primary responsibility of the local parish. Reflecting the social justice teachings of the Church, such programs might also foster social action within parish communities.

10. *Utilization of Church facilities*: In many communities lay citizens wish to organize activities, but do not have the physical resources such as meeting rooms. Utilizing parish and school facilities for such activities as senior citizen group meetings; women's groups; self-help support and peer counseling groups; child care or day care can facilitate meeting the critical needs of poor women.

11. *Sponsorship of activities for elderly poor women*: The Church sponsorship of activities needed by poor women can give those programs a credibility which government-run efforts cannot. They can provide these services in a value context, respective of human dignity. Such activities include senior citizen organizations or day care for the elderly.

12. *Sponsorship of activities for children of poor women:* The rationale for such activities is similar to that found in number 11. Activities needed by children might include: day care for pre-school children of mothers who must work, child care after school for children whose mothers cannot be at home, temporary foster care in emergency situations, education programs in child health and development, and immunization services.

13. *Crisis intervention in family violence situations:* Church organizations can sponsor a variety of services in family violence situations. Emergency shelter might be made available to those in danger. Many Church groups are already sponsoring shelters for battered women and programs to assist parents who abuse their children. More specific proposals are found in *Violence in the Family: A National Concern/A Church Concern*, U.S. Catholic Conference, 1979.

14. *Family assistance and counseling:* Church social services agencies and educational institutions should be encouraged to pay special attention to the problem of family violence and teenage motherhood. Counseling, child care education, and crises services can help to maintain and assist these women and their children.

15. *Shelter for destitute women:* Women who are destitute usually have no place to go. Church groups might provide single-night emergency shelters where a woman can stay for the night and then be referred to appropriate services in the morning. In some communities longer-term temporary residences have been created by Church supported groups or religious orders. Similar programs could be established in other communities.

16. *Assistance to divorced and separated Catholics:* Divorce or separation often impoverishes women who have not been poor previously or exacerbates the situation of those who are already poor. For many their needs include providing for their children, although they have limited job skills. Programs to assist and counsel these women would help both them and their children. It should help foster the maintenance of family ties under adverse conditions.

17. *Scholarships:* In light of the educational needs of many poor women, Church sponsorship of scholarships for professional training would help these women achieve the skills necessary to provide for themselves and their families.

Mobilization of Resources

Many of the needs expressed by the women consulted in the development of the project require greater resources than those available in a parish or diocese. They therefore would involve broader community efforts, although still directed toward local needs. Church organizations may, however, play a significant role in the mobilization of these resources.

What is needed varies. A critical consideration is human resources. Professionals and those with particular skills might be mobilized to volunteer to develop projects or to assist others in developing those skills. Previously unrecognized talents may be fostered by mobilizing indigenous community leaders, particularly women and minorities who have experienced the problems to be addressed.

As in their efforts to provide immediate services, so too should parishes and dioceses in their community mobilization projects seek to respect the dignity and to utilize the talents of poor women. They should also seek to work in cooperation with other groups in order to achieve a greater impact.

The women consulted suggested many projects for which parish and dioceses might mobilize community resources. These will be enumerated briefly.

1. *Job training, job development, career preparation and job placement.*

Develop a multi-faceted community-based jobs program to provide job training for real jobs. Efforts should be made to train women not simply for domestic and clerical positions, but for careers in mechanics, carpentry, and other high paying fields in which women have not traditionally held jobs.

Support from business and industry should be secured in order to ensure that there will be jobs for those who have been trained.

2. *Technical assistance to develop cooperatives.*

Provide opportunities to facilitate the training of women in occupations that can be done in the home. Sponsor workshops to assist these women in marketing these skills through cooperatives and other mechanisms. This is particularly important for women whose culture inhibits them from leaving home, but who must work.

3. *Day care and child care for children.*

Mobilize community resources to assure that day care and child care programs are available to the children of mothers who must work.

4. *Adult basic education.*

Through local schools and community colleges sponsor adult education programs which respond to the needs of poor women. These might include high school equivalency courses, vocational training, bilingual education, among others, and should utilize learning approaches appropriate to the needs of the students.

5. *Increase educational opportunities; educational assistance.*

Where educational opportunities are not available, efforts should be made to create those opportunities in the local community. Talents of others in the community could be utilized to provide such opportunities.

Local groups should be encouraged to provide educational assistance to poor women, particularly for part-time education, vocational education and for needs not covered by scholarships.

6. *Local health care centers.*

The development of local community health centers is needed in

many areas to assure health care for the poor. Particular attention should be paid to the needs of pregnant women, elderly women and young children, as their needs tend to be the greatest.

7. *Housing and rehabilitation of housing.*

Local and state efforts are needed to expand housing opportunities and to improve the quality of housing. Land use, zoning, and rental policies should be evaluated to insure that they do not discriminate against women. Attention should be focused on populations with special needs such as women with children and elderly women.

8. *Emergency assistance for destitute women.*

Shelters for destitute women can be established in the community. In many areas, such facilities are provided for men, but not for women. Contributions of services, materials, as well as financial assistance can be mobilized to support such a project.

9. *Battered women shelters and family counseling.*

Shelters to assist battered women and their children to meet short-term and immediate needs have been created in many communities. There is a need to develop such facilities in other communities. Volunteer services and resources can be critical to such efforts.

10. *More accessible public and private transportation.*

The availability and accessibility of public transportation affect the ability of the poor to procure other services and to meet basic needs. Local efforts are needed in many communities to make sure that the poor have access to available public transportation. Where a large scale public system is too costly, efforts can be made to respond to those with special needs, such as elderly women who need access to shopping areas.

In communities where people are dependent on private transportation, efforts should be made to provide inexpensive driver education and to develop such private means of mobility, as car pools and volunteer drivers.

11. *Mobilization of professionals to work with the poor.*

Professionals in the community, for example, lawyers, psychologists, doctors and nurses, might be mobilized to utilize their expertise to provide voluntary services to the poor. These services could be administered privately or through local clinics or centers.

12. *Networking among women.*

Women within the community can mobilize to provide support and assistance to each other. Through networks, groups of women from different socio-economic and cultural groups can work cooperatively to share and respond to mutual concerns.

13. *Speaker's bureau and special workshops.*

Community or church groups can sponsor speaker's bureaus and workshops on specific concerns of women and poor women. These can be directed toward informing other women about the concerns of poor women or toward providing information to poor women, on such matters as job or educational opportunities.

Advocacy

To respond effectively to some of the concerns of poor women, major policy changes are needed at the state and national levels. Many of these policy initiatives have been supported by the U.S. Catholic bishops in their statements on housing, employment, welfare reform, national health insurance, food policy, the aged, family farms, and criminal justice, among others.

In many instances the concerns addressed in those statements are particularly critical for poor women. As advocates, parishes and dioceses should continue to pursue the policies articulated in the bishops' statements. They can further reflect and analyze these initiatives in light of their impact on poor women. For example, credit and rental practices in housing create a disadvantage for any low-income individual, but additional biases against giving women credit or against children further discriminate against poor women and their families. Linking health care benefits to place of employment creates obstacles for women who may not work or may not work full-time.

The concerns of poor women cannot be met solely through efforts by parishes, dioceses, and Church organizations. They can, however, respond to some of the immediate needs. They can also seek to understand the underlying causes of poverty and sex discrimination and to advocate for the changes necessary to eradicate those conditions. Finally, the Church can seek to hold the society accountable for meeting those needs, which only the larger society has the resources to address, and for taking the necessary steps to eliminate sex discrimination and poverty.

Some specific areas for advocacy on national policy issues include:

1. Seeking policies to eradicate "every type of discrimination, whether social or cultural, whether based on sex, race, color, social condition, language or religion."
2. Supporting the implementation of a full employment policy which provides jobs and job training for all those able to work.
3. Securing government funding to assist private agencies meet day care and child care needs, utilizing a variety of approaches.
4. In the area of education, supporting:
 - greater opportunities for women to pursue vocational and higher education;
 - more bilingual education programs;
 - appropriate measures to eliminate sex stereotyping in books and curriculum.
5. Advocating a national health insurance policy consistent with Church teaching.
6. Supporting efforts to provide nutrition programs for the young and elderly.
7. Encouraging local communities to use their community development funds to assist the victims of housing deprivation.
8. Encouraging equal housing opportunity within a framework of cultural pluralism through voluntary compliance and, where necessary, legal remedies.

9. Supporting the creation of a national income assistance program substantially funded by the federal government to assure a universal guaranteed income at a level less than but not substantially disproportionate to the median family income.

10. Supporting the review of pension and social security policies to remove discriminatory provisions.

1. Supporting reform of Medicare to provide coverage of preventive care, dental care, prescription drugs, eye glasses and hearing aids, and more home care services.

12. Supporting expansion of nutrition, education, job training and recreation programs for the elderly.

13. Encouraging special efforts to meet transportation needs of the elderly and poor.

14. Securing funds to provide for shelters for battered women and service to abused children.

15. Supporting community-based correctional efforts in order to ensure that offenders are not deprived of access to family and friends.

16. Supporting efforts to assist citizens become informed, active, and responsible participants in the political process.



PART IV—Appendices

APPENDIX A: MODEL: Local Consultation Process

How can the real needs of poor women be ascertained? How can the needs of women from different geographic areas or with different cultural backgrounds be determined? How can responses that truly meet the needs of poor women be found? These three questions arose early in the preparation of these materials. In response, a local consultation process was developed. The results indicated the concerns of some poor women and suggested responses affecting their needs. It is clear that this process could be duplicated easily under local sponsorship. A description of the process has thus been included as a model which might be initiated in other communities to identify the specific needs of poor women in particular areas.

Process

Step I: Identification of individuals who are or who have been poor.

To find these women, it was first necessary to identify individuals who were involved with the concerns of poor women. Since it was intended that the project be national, input from different groups in different parts of the country was needed. Local contacts were sought through the participants involved in the Washington, D.C. based task force. Most of the local contacts were secured through the Campaign for Human Development, diocesan social justice offices and the Commission on Religion in Appalachia.

The local contacts were then asked to identify women who were poor or who had been poor and who were willing to work with the task force and staff in the development of the project.

Step II. Convening of small group meetings with women identified as poor.

The local contacts were then asked to hold small group meetings of these local women. The size of the groups ranged from 5 to 10 women. The meetings ran for approximately two hours.

The small groups were asked to respond to three questions:

- (1) What are the concerns of poor women?
- (2) In what ways might the local Church address these concerns?
- (3) On a societal level, what changes are needed?

The responses to these questions, which were developed in the small groups, were recorded.

It should be noted that because of the geographic distance between participants in the Appalachian region, a written questionnaire utilizing the three questions was employed instead of holding a meeting. In spite of this variation in the process, the results indicated the same concerns articulated by other groups.

Step III: Reporting of the results of the meetings to the U.S.C.C. staff preparing the publication.

The local convenors then wrote up the responses to the three questions and forwarded them to the U.S.C.C. staff. While this process did not attempt a scientific sampling of poor women and does not include all groups of women, the information that was obtained does express the needs and concerns of women who have experienced poverty. It does reflect the needs of some poor women from different geographic areas and backgrounds. Input was received from groups of urban black women, southern black women, elderly women both black and white, Mexican-American Women, Appalachian women, and women in prison. The data reflect rural as well as urban concerns.

Step IV: Analysis of local data and integration of it with other resources.

The next step, which was undertaken by the U.S.C.C. staff, was to compile and compare the data from the local consultations. What was most striking was the similarity in concerns. Since the small group leaders were different and since the consultations were conducted within the same time frame, these do not appear to be superimposed similarities. What was also evident is that the women had numerous action responses to offer—suggestions that were concrete and that could be undertaken at the local level.

At this stage, the materials from the local consultations were also integrated with data from research, providing national statistics and additional insights into these concerns. Materials from an earlier project on welfare reform, including taped interviews with migrant farm women, Appalachian women, and welfare mothers from Nevada, were also used.

Based on these materials this publication was prepared. The issues considered in Part II were those which were articulated through the local consultation process. Similarly, the recommendations for action in Part III were also based on the local input. The women, themselves, essentially provided the framework and the basic information on what are the concerns of poor women and what responses are needed.

Step V: Review of the draft document by local contacts.

After the document had been drafted by the U.S.C.C. staff, it was circulated to the local convenors. They were asked to share the draft with the women who had participated in the original small group sessions and to return their comments to the U.S.C.C. staff. The purpose of this consultation was to ensure that the concerns of the women were accurately reflected in the document. A final revision was made based on these comments.

Process as Model

Bringing together groups of women to discuss their common concerns and to suggest responses to those concerns seems to be an effective mechanism to assess the needs and concerns of women in local communities. Within a parish a group of elderly women, for example, might be convened and through their interchange surface ways in which the parishioners might assist them and they might assist the parish. Through such meetings women from different backgrounds who are within the same parish may become aware of their common concerns and of ways in which they might help each other. In a local context, the process can also be directed toward having the poor women involved; suggest ways they can collaborate and contribute toward local efforts to address their concerns.

Significance of the Process

In sum, the local consultation process was the backbone of this publication. It is significant for several reasons:

- (1) The concerns raised are those of women who are or have been poor.
- (2) It has provided information on the current needs of people.
- (3) It has generated suggestions for local action, which were conceived in a local context and can be carried out in a local context.
- (4) It has provided a model which can be duplicated in local communities to assess local needs and to determine appropriate local responses to those needs.

APPENDIX B: General Resources

Publications

Robert Coles and Jane Hallowell Coles, *Women of Crisis: Lives of Struggle and Hope*. New York: Delacorte Press/Seymour Lawrence, 1978.

Women and Poverty, U.S. Commission on Civil Rights. Washington, D.C., (June 1974).

Generations of Women in the South. *Southern Exposure*, Vol. IV, Number 4. (Entire volume.)

Appalachian Issues and Resources, 2nd Edition. Knoxville, Tennessee: Southern Appalachian Ministry in Higher Education, 1977.

Bobbi Wells Hargleroad, ed., "Women's Work Is. . .": *Resources on Working Women*. Chicago: Institute on the Church in Urban-Industrial Society (1978).

Organizational Resources

U.S. Catholic Conference
Office of Domestic Social Development

1312 Massachusetts Avenue, N.W.
Washington, D.C. 20005

Campaign for Human Development
1312 Massachusetts Avenue, N.W.
Washington, D.C. 20005

Center of Concern
3700-13th Street N.E.
Washington, D.C. 20017

Network
1029 Vermont Avenue, N.W.,
Suite 650
Washington, D.C. 20005

House of Ruth
459 Massachusetts Avenue, N.W.
Washington, D.C. 20001

Community for Creative Non-Violence
1320 Que Street, N.W.
Washington, D.C. 20009

Rural America
1346 Massachusetts Avenue, N.W.
Washington, D.C. 20036

Commission on Religion in
Appalachia
864 Weisgarber Road, N.W.
Knoxville, Tennessee 37919

League of Women Voters
1730 M Street, N.W.
Washington, D.C. 20036

Women's Bureau
U.S. Department of Labor
Washington, D.C.

U.S. Civil Rights Commission
Office of Publications Management
Room 700
1121 Vermont Avenue, N.W.
Washington, D.C. 20515

Conference/Alternative State and
Local Policies
1901 Que Street, N.W.
Washington, D.C. 20009

APPENDIX C: Suggested Approaches for Using the Publication

As stated in the Introduction, the purpose of this publication is to present information about the concerns of poor women and to suggest actions that might be taken by parishes, dioceses and Church organizations. It is a study/action guide. The materials can be used in two basic ways. First, they can provide the background for a consultation process in the local community similar to that which was used in the preparation of this document. Second, the information can provide the basis for a series of discussions and workshops on the concerns of poor women. It is hoped that such discussions will then lead to further study and action in at least one of the areas examined.

Local Consultation

This publication can be utilized as a background resource for a local consultation similar to the ones convened to provide information for this study guide. In this case, these materials could provide suggestions for resources and area of concern to be examined in the local consultation. Appendix A presents a description of the local consultation process,

which could be undertaken in parishes and dioceses to determine the particular and most important needs of the poor women within the community.

Discussion Groups

As a discussion tool, this booklet can be used in several ways. It may be used to focus on one or a few of the substantive issues. A study/action program could, for example, be developed around the issue of poor women and education. The materials in Part I, *The Church and Women*, would be used to set the context for the discussion. The materials on education in Part II would then be examined. Additional resources, such as those suggested at the end of each section could be drawn upon for further information. Utilizing the suggestions in Part III, action strategies to respond to the particular concern could then be planned.

The publication can also be used to plan a more extensive series of discussions beginning with the materials in *The Church and Women*, followed by sessions on each of the issue concerns. Upon completion of the discussion of the issues, action strategies can be planned, depending on the interest and resources of the group.

To facilitate discussion, suggested questions are included below. They are presented section by section and should be viewed as a guide to be adapted according to the particular needs and resources of the groups utilizing the materials.

Discussion Questions

I. Introduction

1. Who are the poor women in your community?
 - a. Begin by asking members of the group to describe the experiences of persons known to them.
 - b. Why are they poor?
 - List personal factors.
 - Describe societal factors.
 - c. How does their poverty affect their lives?
2. What is your reaction to the local consultation process used in the preparation of this booklet? (See Appendix A as well as Introduction.)
 - a. What are its strengths?
 - b. What are its weaknesses?
 - c. Could such a process be used in your community/parish?

II. The Church and Women

1. What concerns are reflected in the statements in this section?
2. What is your reaction to these statements?
3. What rights are implied in the recognition of the basic dignity of each person?
4. Why is discrimination on the basis of sex counter to Church teaching? Why is it wrong?

III. Employment

1. Why do women seek employment outside the home?
2. What problems do working women confront?
 - a. What problems are related to their working and trying to raise a family simultaneously?
 - b. What problems do they face on the job?
 - c. What are the special problems of poor women?
3. What are some of the solutions to these problems?
 - a. What are the changes that can be made to assist individual women?
 - b. What changes are needed in the society and the community to alleviate these problems?
 - c. What can your parish group do to address these concerns?

IV. Education

1. What are the educational needs of poor women?
2. What are the sources of these needs?
 - individual sources?
 - societal sources?
3. What are some of the obstacles faced by poor women who are trying to meet their educational needs?
4. What can be done about the sources of the problem and the obstacles confronted by poor women in the education area?
 - a. What changes are needed nationally?
 - b. What changes are needed in the education system in your area?
 - c. What can your parish/group do both to meet the needs of the women and to change the educational system?

V. Health Care

1. What are the health care needs of poor women?
 - a. How are they similar to/different from the health needs of everyone?
 - b. What are the special needs of particular groups of poor women, e.g., elderly, young mothers, undocumented workers?
2. How are these needs related to the inadequacies of the health care system in the United States?
3. What are some of the solutions to these problems?
 - a. What changes are needed in the health care system in general?
 - b. What groups are working to bring about these changes in your area?
 - c. What can your parish/group do to impact the national health system and to bring about change in the local system?

- d. What can they do to ensure that the needs of poor persons in your area are met?

VI. Housing

1. What are the housing needs of the different groups of low-income Americans, e.g., in the inner city, in rural areas, for those on fixed incomes, for migrants, etc.?
 - a. What are the problems of poor renters? Of low-income homeowners?
 - b. How are their housing needs similar to those of others?
2. What has caused the present housing crunch in the United States?
 - a. What are the reasons for:
 - the lack of adequate low-cost housing?
 - the poor quality of low-cost housing?
 - the inability of people living in inadequate housing to change their situation?
3. What are some of the solutions to the housing problem?
 - a. What changes are needed in state and federal policies and programs?
 - b. What changes are needed in local policies and programs?
 - c. What can be done by organized groups of tenants? By other community groups?
 - d. What is being done by groups in your area?
 - e. How can your parish help meet the immediate needs of the victims of housing problems? How can it help support efforts to deal with the societal causes of housing problems?

VII. Welfare

1. Why are women on welfare?
 - a. What do we mean by welfare—what are the four basic welfare programs (AFDC, Food Stamps, Medicaid, SSI)?
 - b. What are some of the reasons why a woman must seek welfare?
 - c. What are some of the myths about welfare mothers?
 - d. Why is it necessary for families whose members are working to receive welfare?
 - e. Why are so many needy people ineligible for welfare?
 - f. What are some of the reasons that discourage welfare mothers who want to obtain jobs from doing so?
2. What are the societal problems that make it necessary for women to seek welfare?
3. What are the problems faced by welfare mothers?
 - a. Which are related to the inadequacies of the welfare system?

4. What reforms in the welfare system are needed?
 - a. What can be done to bring about these changes on the national, state, and local levels?
 - b. What groups are working to achieve such changes?
 - c. In the meantime, what can be done to meet the needs of poor women?
 - d. What groups are working to meet these needs?
 - e. What can your parish/group do to assist efforts to reform the welfare system?
 - f. What can they do to meet the needs of women needing welfare?

VIII. Other Concerns

1. What are the special concerns or needs of single women in society? at work? in the Church?
2. What are the particular needs of the different groups of single women discussed in this section?
3. What are some of the sources of these problems? Personal, societal?
4. What are some of the solutions to these problems?
 - a. What societal changes are necessary?
 - b. How can your parish/group facilitate the needed changes?
 - c. How can your parish/group help meet the needs of low-income single women?

IX. Political Responsibility

1. Why are women in the United States, including poor women, often so unaware of their political responsibility?
 - a. How is this unawareness fostered by early training, by sex stereotyping, and by lack of a positive self-image?
 - b. What is their political responsibility? In practice what does it entail?
2. How can women raise their level of political awareness?
 - a. How can they integrate their political responsibilities with their work and family life?
 - b. What are some of the tensions involved in this integration? How can they be reduced?
3. What changes in the political system are needed to facilitate greater participation by women?
 - a. What changes can be made to enhance women's ability to assume effectively their responsibilities in the political system?
 - b. How can their political awareness and sense of responsibility be developed within your own community?
 - c. What can your group do to help women meet this political responsibility?

Action Strategies

The discussions on the concerns of poor women will hopefully precipitate action at the local level. It is extremely important that these efforts be conducted in cooperation with the women concerned and be respectful of their dignity, so that the activities selected are not patronizing.

There are several practical considerations which should be part of planning any action strategy. Asking these questions should help to ensure that the activities initially selected allow the group to grow in its commitment, sense of power and ability to effect needed change.

1. What are the primary needs of the poor women in your community?
2. What resources are available to your group? To the poor women?
3. How can a project be set up so as to encourage a cooperative effort with poor women?
4. What other groups in the community are already working on related projects?
5. How is it possible to work in coalition with other groups and to pool resources for a greater impact?
6. In light of the needs and resources, what type of project can be undertaken by the group that will succeed?

(For example, for a parish group with limited resources it might be better at first to support an ongoing hotline or shelter in the area rather than to try to set up a new one.)

