

# THE COOK COUNTY COMMISSION ON WOMEN'S ISSUES



The Mature Woman: Navigating Life's Challenges to Live, Survive and Thrive

Public Hearing Report  
By the Cook County Commission on Women's Issues  
From the October 20, 2011 Public Hearing

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COOK COUNTY BOARD OF COMMISSIONERS



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## **Acknowledgements**

A very sincere thanks to all of the Cook County Women's Issues Commissioners for thinking ahead of the curve and shining a light on issues of importance to the women of Cook County. Many thanks to all of the staff members of the Department of Human Rights, Ethics and Women's Issues for their knowledge, insight and hard work on the compilation of this report. Finally, a very special thanks to the speakers for their input at the hearing and for all the work that they do for the residents of Cook County.

# **Brief Historical Account of the Cook County Commission on Women's Issues**

## **Background**

In August 1993, Cook County Board Commissioner John H. Stroger met with Peggy A. Montes and requested that she develop a Women's Committee. At that time, Ms. Montes was a respected and recognized advocate in the community who fought for the cause of equality and parity for women. Ms. Montes was also known for coordinating the Women's Network that assisted in electing Harold Washington as the first African American Mayor of Chicago. Under Mayor Washington, Ms. Montes was the first Chairperson of the newly established City of Chicago's Commission on Women's Issues. Ms. Montes agreed to develop and coordinate a Women's Committee for Commissioner Stroger, with one caveat that upon election to Cook County Board President, Commissioner Stroger, recognizing the unique needs and challenges affecting women in Cook County, would establish a Cook County Women's Commission – a first for Cook County Government. Commissioner Stroger responded positively to Ms. Montes' suggestion. On October 5, 1993, he sponsored a Cook County Board resolution to establish the Cook County Commission on Women's Issues.

## **Formation of the Cook County Women's Commission**

On March 4, 1994, a resolution was passed unanimously by the Cook County Board of Commissioners that created the first Cook County Commission on Women's Issues. The first Women's Commissioners were appointed in 1995. There were seventeen Commissioners; one representing each county district. Ms. Peggy Montes was appointed Chairperson and Fourth District Commissioner. In 2007, Cook County Board President, Todd H. Stroger, sponsored a resolution to reorganize the Cook County Commission on Women's Issues. The resolution was passed by the Cook County Commissioners; and, on April 9, 2008, the "new" Cook County Women's Commission was established. Under the new resolution, the Women's Commission now consists of twenty-one members; one from each Cook County Board District, and four at-large members appointed by the President of the Cook County Board, with one of these at-large appointees also serving as the Commission's Chairperson.

## **Annual Public Hearing History**

One of the powers and duties that the Resolution imbued to the Commission on Women's Issues was the authority to convene a public hearing in order to gather information on issues affecting women and girls. Each October, the Commission on Women's Issues sponsors a public hearing on a topic of particular interest or relevance to women and girls. The Women's Commissioners select a topic and invite professionals, advocates and other experts to present testimony and to identify recommendations for action to be taken by the Women's Commission, members of the Cook County Board of Commissioners and other interested stakeholders.

Since 2005, the Commission has brought to light and made recommendations for action on the following topics:

- 2005: Girls and Aggression
- 2007: Human trafficking– The sex trade in Cook County

- 2008: Economic empowerment of women: Challenges and obstacles
- 2009: Housing- A basic human right: A woman's ability to attack and retain housing in Cook County

This year, for the first time since the Commission began holding public hearings, the Commission, with assistance of Women's Commissioner's from a number of Cook County Districts, in partnership with experts culled from the public hearing presenters, held a number of educational forums which spun out of the 2010 Public Hearing Topic.

Below are the educational forums and workshops that have been held throughout Cook County since 2010:

- "Hurting in Silence – A Discussion on Teen Bullying and Suicide"
- "Girls on the Wall – A Film Screening and Discussion Focusing on Incarcerated Teen-aged Girls"
- "Young Women's Healthy Choices Forum – A Discussion on Healthy Choices for Young Women and Men"
- "Human Trafficking - a Community Forum"

## Introduction

On October 20, 2011, the Cook County Commission on Women's Issues held its annual public hearing at the George W. Dunne Cook County Office Building, 69 West Washington, Chicago Illinois. The topic was "The Mature Woman: Navigating Life's Challenges to Live, Survive and Thrive."

The hearing focused on how life decisions and available options affect the quality of life for women as they age. The hearing addressed challenges and solutions unique to aging women; some of the topics covered were how to ensure and assure physical and mental well-being, how to effectively manage changing familial responsibilities, and how to make sound and secure economic decisions for present and future stability.

The Cook County Commission on Women's Issues selected this topic because in Cook County as in the United States we are living in an aging society. In the United States, women have a longer life expectancy than men. At the age of 65, women are expected to live to age 85. This compares to men at age 65, whose life expectancy is 81. On January 1, 2011, the first baby boomer turned 65 and is ready for retirement. *In suburban Cook County, according to the census, 481,119(1 in 5) people currently are over the age of 60. For women, 253,863 are over the age of 60 and 16 percent are minorities (40,148).* (Kim Bauer Blechschmidt, Age Options)

## The Presenters

The Commission heard testimony from a range of speakers including financial advisors, doctors, professional, and other experts who are advocates for both seniors and women representing government, national and community-based organizations. The main focus of the presentations was financial security as it relates to employment, retirement, social security, and long-term care planning as well as physical and mental health, sexual abuse and the stress and responsibilities associated with being a caregiver.

**Kim Blechschmidt**, Director Planning, Program Design and Grants Management, Age Options  
*Older Americans Act and the Suburban Aging Network*

**Wendy Cappelletto**, Supervising Attorney, Office of the Public Guardian of Cook County  
*Issues Affecting Public Guardianship*

**Nkechi Florence Townsend, Ed. D**, Director, Messiah Senior Action Network, CRS Senior Action Network  
*Coping Skills the Mature Woman Needs to Manage Mental Health Challenges*

**Mayra Salazar**, Public Affairs Specialist, Social Security Administration  
*What Women Should Know About Social Security*

**Cheryl Woodson, M.D., FACP, AGSF**, The Woodson Network  
*AGE EXCELLENTLY!!*

**Nancey Epperson**, Constituent Advocate, Center on Halsted

**Merri Dee**, State President, AARP Illinois

**Beverly Kimmons**, Director, Diversity Initiatives, Alzheimer's Association – Greater Illinois Chapter  
*Dementia Caregiving: Emerging Trends in Prevalence and Care*

**Marian Hatcher**, Special Projects Assistant, Cook County Sheriff's Office, Sheriff's Women's Justice Programs  
*The Mature Woman with a Criminal History*

**Audrey Thompson, MSW**, Long Term Care Ombudsman for Evanston & Illinois Regional Ombudsman, City of Evanston Senior Services  
*The Power of a Mature Woman*

**Martha Holstein, PhD**, Co-Director, Center for Long-Term Care Reform, Health & Medicine Policy Research Group  
*Women, Cumulative Disadvantage and Elder Economic (In) Security*

**Carrie Wachter**, Director of Education and Training, Rape Victim Advocates  
*Sexual Violence and Older Women: Prevalence, Impact and Creating Solutions*

**Pamela Bozeman Evans**, Chief Operating Officer, YWCA Metropolitan Chicago



***Working Women Aging into the Work Place***

**Lara Hinz**, Director of Programs, Women's Institute for a Secure Retirement (WISER)

***Helping Women Overcome Obstacles to Retirement Security***

**Yvonne Hudson**, Chicago Coalition for the Homeless

***Homeless Mature Women on Unemployment Compensation***

**Julie Jones**, Of Counsel Legacy Attorney, Protecting Legacies LLC

***Protecting Your Legacy to Achieve Peace of Mind***

**Sandra Silva**, Manager, Senior Options Consulting

***Helping Seniors Stay in Their Homes***

**Jennifer Greene**, Policy Advisor, Office of the Cook County State's Attorney

***A Prosecutor's Resources for the Mature Woman***

## ***A Mature Woman is a Woman of POWER:***

***P****repared*- for whatever life challenges brings.

***O****ptimistic*- confront life's challenges knowing she can overcome them.

***W****itness*- mentors and bestows wisdom upon the next generation of young women.

***E****ffective*- say what she means and mean what she says.

***R****adical* holds or follows strong convictions or extreme principles.

(Audrey Thompson City of Evanston Senior Services)

## **MAJOR LIFE CHALLENGES**

The Cook County Commission on Women's Issues discovered that three major life challenges for women as they age are financial security, legal issues and physical and mental health issues.

### **FINANCIAL SECURITY**

Financial security is one of the major challenges and concerns women face during their retirement years. In suburban Cook County, there are 19,497 people who are over the age of 65 in poverty. Of those, 70 percent are women. (Kim Bauer Blechschmidt, Age Options)

Because women generally live longer than men, women need more income to last them throughout their lives. However, many women do not have the financial resources they need because they have earned significantly less than their male counterparts. Not only do women lack financial resources, but they also lack the financial knowledge to make complex retirement life-defining decisions. (Lara Hinz WISER)

- “Experts are cautioning that “Boomer” women will actually need at least 130 percent of pre-retirement income to account for inflation and the increasing costs of long-term care and health care for retirement.” (Lara Hinz WISER)
- After retirement, some women re-enter the workforce to supplement their income because their pension and social security are not enough to provide for their living and medical expenses. There are also women who take care of family members such as parents, children, and grandchildren whom they did not plan for which adds to their financial burden.

### **Employment**

Almost 50 years after the passage of the federal Equal Pay Act of 1963 women still experience wage discrimination which will affect women into their retirement years.

- Throughout their lifetimes, women generally have the same life experiences as men. Women attend colleges, earn the same degrees, and even hold the same jobs as men. However, there is one exception; women do not earn the same salaries as men. Women are paid on an average of seventy-seven cents for every dollar earned by men. Because raises, bonuses, and contributions to retirement funds are usually calculated as a percentage of salary, the impact of wage discrimination grows over the course of a lifetime.
- The majority of women laid off from their jobs are unable to find positions comparable to their previous jobs. They usually accept positions where they are overqualified and underpaid. It is even harder for women over the age of 50.
- In May 2010, 60 percent of unemployed older workers had been out of work for six months or longer. And 43 percent had been out of a job for more than a year noted through CNN. Among women age 55 or more, two-thirds of the unemployed came from trade, professional and business services, where we have seen the deepest decreases in opportunities.
- 16.9 percent of women workers age 60 to 64, report under-employment compared to 12.1 percent of men.
- Reemployed laid off women with hourly pay cuts average about 11 percent between ages 35 to 49. At 62 years old, the average cuts are at about 23 percent. (Pamela Bozeman-Evans, YWCA)
- Testimony presented by Martha Holstein, Ph.D. on behalf of the Health and Medicine Policy Research Group:

*The Elder Economic Security Initiative™ (EESI), a national project led by Wider Opportunities for Women in Washington, D.C. of which the Health & Medicine Policy Research Group is the lead organization in IL., has documented the cost of community-living (non-institutional) for people living alone or with someone for all 106 counties in IL and comparably for 18 other states. To no one's surprise, there is a large gap between the actual cost of living and the probable income for a majority of older women. This gap is the worst for people living alone in either a rental unit or in a house with an outstanding mortgage. Since this data was developed before the housing bust, we must assume that conditions are worse, not better. By age 65, older women are nearly twice as likely than men to be poor and to live alone (70% of the elderly poor are women) and poverty is higher in the US when compared to other nations; it rises with both age and changes in living arrangements although living alone has a larger effect for women*

- Pamela Bozeman-Evans of YWCA tells the story of a woman who has to re-enter the workforce after retirement:

*As I think about the question working women aging into the workforce, I have been given permission to share Pat's story. She is 69 years old today. She worked from the age of 14 to 63. She was forced into retirement after a broken hip and a minor heart attack left her a little too tired and slow moving to catch the Metra train early in the morning from Riverdale. At*

age 69 years old, she is now seriously considering returning to work, not because she is bored or fosters some noble idea of returning to workforce because her skills are sorely needed, but, rather, she is absolutely broke. Her retirement was just simply not enough to endure a market crash, unexamined illnesses, and family members who died without significant coverage. Pat's story is like thousands of others and is best described by writer Betty Cohen from the New York Times who reports, quote, economists have coined the phrase these women, referring to women over 55, are now collateral damage of the recession, not forced out of work, but back into it. Pat was employed but underemployed. Across all aged groups, women faced higher rates of underemployment defined as either underemployed discouraged and voluntarily part-time or at least earning less than 125 percent of the poverty level.

- Some women choose to stay at home to take care of their families and forgo outside income. Because they did not contribute to a social security, pension or 401K fund, women must depend on their husbands' income and portions of their retirement benefits to support them.
  - Lesbian partners who choose to stay home and take care of their families will not be able to receive pension, health insurance, veteran benefits, 401K, Medicaid or death benefits because United States federal law does not recognize same-sex couples as legally married. (Nancy Epperson, Center on Halstead)

## Social Security

Social Security benefits play a substantial role in women's financial resources.

- Mayra Salazar of Social Security Administration tells the story of the first person to receive a Social Security check:

*On January 31<sup>st</sup>, 1940, Ida Mae Fuller received the first Social Security check for \$22.54. She was a retired legal secretary who only paid approximately \$24 on Social Security taxes. Ida Mae lived to be 100 years old and she received over \$22,000 in benefits in her 35 years as a Social Security beneficiary.*
- Social Security benefits last throughout a person's lifetime, whereas, pensions, 401k and retirement savings may be exhausted before death. Women, who are less likely to receive even a pension or 401k benefit when they retire, are solely dependent on Social Security for income. (Mayra Salazar, Social Security Administration)
- Social Security benefits are based on both how much a person earns while working and the number of years that person works. In the United States, women usually earn less than their male counterparts which will affect their Social Security benefits. Average retirement benefits for a woman is \$1,314 and for men its \$1,314 but after disability benefits for women its \$925 and for men its \$1,189. (Mayra Salazar, Social Security Administration)
- There are currently more women receiving Social Security benefits than men:
  - 57 percent of all aged beneficiaries, those receiving retirement or widows benefits, are women
  - 69 percent of aged beneficiaries over age 65 are women

- 92 percent of Social Security beneficiaries women and minor children
- 78 percent of unmarried elderly women rely on Social Security for about half of their total income
- 30 percent of unmarried elderly women solely depend on Social Security as their income (Mayra Salazar, Social Security Administration)

## LEGAL ISSUES

There are a high rate of seniors falling victim to senior scams such as mortgage bail-outs, reverse mortgages, real estate investments, consumer and insurance fraud by family members, caregivers, fraudulent investors, and banks.

- Jennifer Greene, Policy Advisor, Office of Cook County State's Attorney's Office shared a case about a retired school teacher at the Cook County State's Attorney's Office:

*A trusted acquaintance who claimed he was an investor convinced a retired school teacher with good credit to invest in property with several other investors. He told her they would rent out the house and she would be guaranteed a \$10,000 return on her investment over the course of a year. She thought it was a good investment and a great way to increase her fixed retirement income.*

*However, the mortgage company contacted her in about two months. They informed her that she had actually purchased the property. It was in her name alone. The property also had never been rented out. When she tried to contact the investor, he was no longer in Chicago and the real estate office where the closing took place was empty. Everything was set up as part of a scam.*

- Banks are convincing seniors that reverse mortgages and mortgage bail-outs are simple second mortgages that allow them to attain extra money. Seniors, especially widows, are unaware that they have signed their homes over to the banks until they are being told to evacuate their homes.
- Cook County Public Guardian's Office had a case where the caregiver was paying herself \$10,000 a week. She had transferred almost a million dollars to Ecuador before Homeland Security detected her. The Public Guardian's Office had to literally run to court to file an immediate injunction to freeze the individual's bank account before the caregiver transferred another million dollars. (Wendy Cappelletto, Cook County Public Guardian's Office)
- The Cook County Public Guardian's Office takes temporary guardianship of the financial affairs of seniors who are being financially exploited by individuals they know such as family members, caregivers, close friends, and etc.
- The Cook County Public Guardian's Office is legally ordered by the courts to attain guardianship over seniors' affairs, such as, financial, medical, property, living expenses and etc. for as long as needed while the individual is unable to care for herself.

- CCPGO's helps individuals when they become older and incapacitated and did not have a long-term care plan with instructions for their medical, financial, property, and living expenses.

## **HUMAN/LIFE FACTORS**

Several factors greatly affect the quality of women's lives. Women's physical and mental well-beings are particularly susceptible. Not only do mature women face continuing their roles as caregivers of their family, but they also face sexual abuse.

### **Physical Health**

As women age they must overcome several factors that harm their physical well-being.

- For example, heart disease is the number one health issue that affects women as they age. It kills more women than cancer of the breast, ovary, uterus, kidney, colon, lung and all other cancers combined. Post-menopausal women are at a higher risk of developing small vessel heart disease due to the decreased levels of estrogen in the body.
- Women are suffering from obesity because they do not have access to nutritious food. In urban neighborhoods, there are areas where there are no grocery stores. Also, fresh vegetables and lean meats are more expensive than fast food and canned vegetables.
- Mature women are suffering from Type 2 diabetes which is the most common type of diabetes because they are not eating healthy or exercising. Type 2 diabetes affects the way your body uses blood sugar (glucose). Diabetes can lead to other medical illnesses such as heart disease, blindness, kidney failure, stroke, amputation, and other complications.
- Nancy Epperson, Constituent Advocate for the Center on Halsted stated several health issue lesbians face:
  - Lesbians have a higher 5-year and lifetime risk for developing breast cancer compared to heterosexual women.
  - Factors that raise women's risk for heart disease—such as obesity, smoking, and stress—are higher in prevalence among lesbians than other women.
  - Lesbian and bisexual women were less likely than heterosexual women to have health insurance, more likely to have been uninsured during the previous year, and more likely to have difficulty obtaining needed medical care. (Healthy People 2020 Lesbian Health Fact Sheet, November 2010)

### **Mental Health**

With new experiences, older women begin to feel new pressures that can harm their mental well-being.

- Ageism is a term that refers to the fact that people consider seniors to be less intelligent, less competent and as someone that can be pushed to the side. Older females are

especially subject to this stereotype because they are considered even less competent as males. (Nkechi Florence Townsend, Ed. D)

- Women may become depressed because they may feel insecure and uncertain about their abilities to perform everyday tasks they once had no problem doing. Without being able to complete these tasks, women believe that they are no longer a relevant member of their family or society.
- Women who outlive their husbands usually never remarry. After their husbands die they begin to feel lonely and alienate themselves from the world.
  - 18 percent of seniors live alone, while 43 percent report feeling lonely on regular basis, according to a study conducted by researchers from the University of California, San Francisco (UCSF)
- The Alzheimer's Association issued a report, *Generation Alzheimer's*, which suggested that Alzheimer's is poised to become the defining disease of the Baby Boomer generation. This year, the first Baby Boomers began to turn 65 – the age at which the risk of developing Alzheimer's significantly increases. At this age, roughly one in eight will develop this illness. Of those who reach the age of 85, nearly one in two will suffer from it. Because there is no way to prevent, cure or permanently slow the progression of the disease, it is estimated that 10 million Baby Boomers will either die with or from it. The recent *Alzheimer's Association Women and Alzheimer's Poll* indicates that women are almost two-thirds of all Americans with Alzheimer's disease. (Beverly Kimmons, Alzheimer's Association)

### The Role of Mature Women as Caregivers

Women are the foundation of their families which often means that they sacrifice their everyday needs such as health, life, and money for family.

- Among women and men of all ages, women ages 50 to 64 are the group most likely caring for sick and disabled family members. Nearly one in five or 18 percent of these women report being a caregiver, a rate two and a half times higher than reported by other women. (Pamela Bozeman-Evans, YWCA)
- Caregivers are caring for multi-generational family members such as spouses, parents, children and grandchildren.
- Women are trying to take on all the caregiving responsibility by themselves without asking for assistance from other family members or medical facilities.
- Dr. Cheryl Woodson of the Woodson Network has senior patients caring for their parents:

*I have a 75-years-old female patient who with her 72-years-old sister alternates every month going to Arkansas to take care of their 97-years-old mother. I'm 56 years old. There are*

*women my age taking care of parents, grandparents, in-laws, other adults, children and grandchildren all at the same time. That has never happened before in American history because there weren't as many seniors and the seniors weren't living as long.*

- Taking care of family members causes physical, mental and financial stress. It also increases their cost of living expenses and, therefore, caregivers are spending their retirement savings and having to go back to work part-time to make ends meet.
- Statistics show that caregivers have more illness and worse outcomes from illness than older people who are not caregivers. (Dr. Cheryl Woodson of the Woodson Network)
- Caring for people with Dementia involves dealing with high levels of emotional and physical stress resulting in increased incidence of depression, cardiovascular disease, and obesity among women caregivers.
- The recent *Alzheimer's Association's Women and Alzheimer's Poll* indicates that 60 percent of all unpaid caregivers for family members and friends of Alzheimer's patients are women. Fifty percent live in the same household as the person for whom they provide care. Sixty-four percent of women in the *Alzheimer's Association's Women and Alzheimer's Poll* reported that they had to arrive to work late, leave early or ask for time off due to caregiving for a loved one with Alzheimer's, and the majority found it more difficult to get employer support for elder care than child care. The cost of caring for a single person with Alzheimer's is a whopping \$56,800 a year, the bulk of which is borne by the family. (Beverly Kimmons, Alzheimer's Association)

### **Victims of Sexual Abuse**

Mature women are susceptible to sexual abuse that can have devastating ramifications on their physical and mental well-being.

- Society views older adults as asexual. Because of this false notion, we lose sight of the fact that older women can and are being raped on a date by a friend or colleague. And even when an older woman overcomes these barriers and sets out to seek services, some research has shown that she may not be heard. (Carrie Wachter, Rape Victim Advocates)
- Sexual abuse is a silent crime that is going unreported because seniors believe that discussions of consensual sexuality maybe considered inappropriate, rendering the disclosure of abusive situations even more taboo and inconceivable. In a study it was discovered that because of the taboo against revealing sexual abuse, older women use subtle disclosures which the interviewer often ignores and misinterprets. (Carrie Wachter, Rape Victim Advocates)
- Carrie Wachter, Rape Victim Advocates, provided several statistics on sexual abuse of mature women:
  - 18 percent of women over 60 years old are sexually abused



- 70 percent of sexual assaults are committed in nursing homes. (The other 30 percent occur in the home of the victim or perpetrator).
  - 80 percent of assaults are committed by a family member. (One-third by the woman's husband, and one-third by the oldest son in the family).
- Older women have an increased chance of sustaining serious injuries and infections which may never fully heal and cause debilitating damages to their bodies.

## Recommendations

### **Conduct public financial outreach and education.**

Cook County Works should partner with the Social Security Administration, the Department of Labor, financial institutions and other entities to conduct quarterly financial educational seminars throughout the County to educate women regarding Social Security, Medicare and 401K investments programs to assist women in making informed, intelligent decisions when they are planning for retirement and long-term care.

Cook County Human Resources should conduct workshops to educate female employees approaching retirement regarding the County's pension benefits, Medicare, insurance, deferred compensation, and any other retirement benefits to help them make informed financial life-defining decisions.

### **The County should provide employment assistance to women over the age of 50.**

The County should provide adequate funding, resources, and staff to Cook County Works to establish a "Mature Women's Unit" that will assist women over the age of 50 in employment training, placement, and educational opportunities. The Mature Women's Unit shall be an extension of the Skills for Chicagoland Future which train and educate individuals for specific available job openings in businesses throughout Cook County.

The County should create a professional networking organization which will help them cultivate business friendships and acquaintances. The networking organization will consist of alumni from the Mature Women's Unit, employees from the businesses who are participating in the Skills for Chicagoland Future program and Cook County employees and bureau chiefs.

### **The County should support the programs that assist women.**

The County should support organizations such as YWCA who has transformation programs that prepare women for the changing market such as the economic empowerment program.

### **Public Health County Wellness Council**

The Cook County Department of Public Health should partner with insurance companies, fitness clubs, weight loss plan companies, churches, and community organizations to conduct health and wellness fairs for women over 50 throughout Cook County. At the fairs, women will receive free mammograms, stress tests, cholesterol, blood pressure, and glucose screenings, as well as, consult with a doctor, nutritionist and personal trainer.

The Cook County Commission on Human Rights should provide mandatory LGBT cultural competency training for all Cook County Health and Hospital System Facility's employees to ensure that it is a safe environment for all patients.

The County should train all first responders in all its relevant departments and agencies. First responders in the hospital and health clinics, the public health department, the sheriff's office, should be trained in how to identify and support senior rape victims. The County Department of Public Health should conduct community outreach seminars for senior rape victims.

**The County Should Create Awareness Campaigns.**

The County should provide adequate funding to create a rape victim campaign for senior victims, i.e. posters, flyers, mailings. The information should be displayed in hospitals and rape counseling centers throughout Cook County.