

Economic Status of Women in Cook County: Strategies for Economic Empowerment



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TODD H. STROGER, PRESIDENT
COOK COUNTY BOARD OF
COMMISSIONERS

The Cook County Commission on Women's Issues

Public Hearing Report
By The Cook County Commission on
Women's Issues

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Hearing

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Cook County Commission on Women's Issues

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Table of Contents

Cook County Commission on Women’s Issues.....	1
Acknowledgments.....	3
A Letter from the Chair.....	4
Brief Historical Account of the Cook County Commission on Women’s Issues.....	5
Introduction.....	7
Key Findings.....	9
Traditional Economic Indicators.....	9
Pay Inequality and Job Clusters.....	9
Retirement: Pension Plans and Social Security.....	9
The Working Poor and Underemployment.....	10
Asset Inequality.....	11
Women and Work: Opportunities.....	11
Education and Training.....	12
Non-Traditional Employment: Construction.....	12
Women Entrepreneurs.....	13
Factors that Affect Women’s Economic Status.....	13
Incarcerated Women.....	13
Predatory Lending and Foreclosure.....	14
Unpaid Child Support.....	15
Women’s Health Concerns.....	15
Violence.....	16
Recommendations.....	18
Resources.....	22

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For more information about The Commission on Women's Issues, please visit the Commission's website at <http://www.cookcountygov.com>.

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A Letter from the Chair

Dear President Stroger, Members of the Board of Commissioners, and Friends,

On behalf of the Cook County Commission on Women's Issues, I am pleased to present to you the Commission's 2008 Public Hearing Report: *Economic Status of Women in Cook County: Strategies for Economic Empowerment*. For over fourteen years, Commission has been a leading advocate for girls and women in Cook County. I have been honored and humbled to be the Chair of this Commission, and to work closely with such a dedicated group of women. The County's Women's Commission has sponsored hearings that focus on various issues affecting women and girls in Cook County and presented recommendations to the President and County Board of Commissioners to implement in terms of public policy and programming in Cook County government. The Commission continues to work both independently and in collaboration with other governmental and non-governmental entities, with the goal of highlighting and supporting the advancement of women and girls in Cook County. There has been no issue too sensitive or too difficult for this Commission to tackle. The Commission has brought to light such topics as Girls and Aggression, Human Trafficking, and, of course, the subject of this year's Public Hearing – "The Economic Status of Women in Cook County"

The Commission is responsible for being the voice for those women and girls who cannot speak for themselves and for bringing their concerns directly to the attention of the President and Cook County Board Commissioners. Although the Commission has had success, we realize that our fight for justice and parity is unending. We will continue on task, providing information and education, urging our elected leaders to take action and fighting for justice and parity for the women and girls of Cook County. Like women everywhere, we will stay the course until victory is ours!

Peggy A. Montes
Chairperson, Cook County Commission on Women's Issues (1995 – Present)

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 City of Chicago's newly established Commission on Women's Issues. Ms. Montes agreed to develop and coordinate a women's committee for Commissioner Stroger, with the caveat that upon his election to the position of Cook County Board President, Commissioner Stroger, 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 Fourth District Commissioner and Chairperson. In 2007, Cook County Board President, Todd H. Stroger, sponsored a resolution to reorganize The Cook County Commission on Women's Issues. The Board passed the resolution and, on April 9, 2008, the "new" Cook County Commission on Women's Issues was established. Under the new resolution, the Commission now consists of twenty-one members. In addition to the 17 members from the individual County districts, the President of the Board appoints four at-large members, one of whom serves as the Commission's Chairperson.

Annual Public Hearing History

One of the powers and duties that the Resolution granted to the Commission on Women's Issues is the authority to convene a public hearing in order to gather information on issues affecting women and girls. Each October, the Commission organizes 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 Status of Women in Cook County: Strategies for Economic Empowerment

Introduction

On October 16, 2008, 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 St., Chicago, Illinois. The topic was "the Economic Status of Women in Cook County: Strategies for Economic Empowerment."

The hearing focused on economic challenges that women face in their personal and professional lives. Some of the topics covered included the role of a single-female head of household, women entrepreneurs, women's health concerns, domestic and sexual violence, and challenges involving child support.

Presenters from a variety of organizations and backgrounds provided testimony about the critical economic issues impacting women in Cook County. They offered recommendations and strategies to help women and their families become economically empowered and financially stable.

The Presenters included:

Marsha Belcher, Director of Marketing and Resource Development, Community Economic Development Association
Topic: Underemployment of Women

Pamyla Berryhill, Director, Special Initiatives of Chicago Women in Trades
Topic: Women in Non-Traditional Careers

Jim Boyd, Assistant Health Officer, Cook County Department of Public Health
Topic: Social Determinants of Health

Karen Crawford, Executive Director, Cook County Board President's Office on Employment and Training (POET)
Topic: President's Office on Employment and Training

Beth Doria, Executive Director, Federation of Women Contractors
Topic: Impact of Women in Construction

Tara Franey, Director of Development, Women's Business Development Center
Topic: Challenges Faced by Women Entrepreneurs

Samir Goswami, Director of Policy and Outreach, Justice Project Against Sexual Harm
Topic: Economic Impact of Sexual Violence

Betty Hancock-Perry, Executive Director, Cook County Contract Compliance
Topic: Then and Now

Marian Hatcher, Peer Coordinator, Cook County Sheriff's Department of Women's Justice Services

Topic: Peer Perspectives

Rosanna A. Marquez, The Eleanor Foundation

Topic: Low-Income Female Heads of Households: A Comprehensive Picture of Their Situation and Needs

Terrie McDermott, Executive Director of the Cook County Sheriff's Department of Women's Justice Services

Topic: Workforce Development

Elizabeth Mhangami, Program Associate, Women Employed

Topic: Strategies for Women's Economic Advancement

Mary Morten, Interim Executive Director, Chicago Foundation for Women

Topic: Lifting Single Female-Headed Households Out of Poverty

Wendy Pollack, Executive Director, Women's Law and Policy Project at the Shriver Center

Topic: Economic Impact of Domestic Violence

Dory Rand, President, Woodstock Institute

Topic: Impact of the Foreclosure Crisis and Predatory Lending on Women

Martha Rohlfing, Financial Education Coordinator, Women's Outreach through the Office of the State Treasurer Alexi Giannoulas

Topic: Overview of Financial Challenges Women Face and Retirement Concerns

Margie Stapleton, Attorney, Sargent Shriver National Center on Poverty Law

Topic: Child Support Enforcement

Key Findings

Traditional Economic Indicators

Traditionally, women earn less than men, are clustered into low-wage jobs, and lack financial resources for retirement.

Pay Inequality and Job Clusters

On average, women earn only 77.8 cents for every dollar earned by men. However, African American women earn 68.7 cents and Latina women earn 59 cents. The national poverty rate for women is 12.7 percent which is 42 percent higher than the national poverty rate for men. (Pollack, Shriver National Center on Poverty Law.)

Women are disproportionately clustered in low-wage jobs where they are less likely to enjoy benefits such as health care and paid time off. While low-wage jobs constitute an increase of available jobs in the economy, they tend to lack stability. When women and their children get sick, women are faced with the possibility that they could lose their job if they risk a day off.

In Cook County, one-third of single female headed households with school-age children live in poverty. Of the families living in poverty in both Cook County and nationally, half are headed by single women with young children. Despite these facts, anti-poverty services such as, safety net programs, job training and unemployment are not designed to meet women's needs first and foremost. (Morten, Chicago Foundation for Women).

“We need to recognize poverty in terms of social inclusion. And that is defining poverty as a woman's inability to participate fully in society.”

-Mary Morten, Chicago Foundation for Women

Retirement: Pension Plans and Social Security

The Women's Institute for Secure Retirement (WISER) reported that in 2007 a woman's annual median retirement income was \$8,152 compared to \$12,476 for men. Two-thirds of all working women earn less than \$30,000 a year in jobs with no pension.

The lack of pensions is due in part to the fact that women are often caregivers early in their careers when their children are young, and later in their work lives when their aging parents need help. WISER has found that women will spend, on average, only 27 years in the workforce, compared to 40 years for men. This translates into roughly a 50 percent reduction in retirement benefits.

Women tend to have “serial” employment, working a few years for one employer, then changing

jobs or temporarily leaving the work force. On average, women work 4.8 years for the same employer, and are therefore less likely to be vested in a pension plan.

The Gerontology Institute, University of Massachusetts and Wider Opportunities for Women released the Elder Economic Security Standard Index for Illinois in 2008. For Illinois, average annual Social Security benefits are slightly under \$13,000, less than 72 percent of what is needed to cover basic expenses. Furthermore, the average social security income for women in Illinois in 2007 was \$11,627 compared to \$15,288 for men. The federal poverty level income index is \$10,400 per year.

Within the City of Chicago, the Elder Economic Security Standard Index for Illinois Report shows that an elder person living in her own home without a mortgage needs \$20,612 per year to get by; in the rest of Cook County that figure is slightly lower at \$19,781. It is safe to say in general that financial needs are more than what Social Security provides. For those who have a mortgage or rent to pay, the cost of living is even higher.

Women need additional income and good financial management skills during their working years to meet their needs in retirement. The American Association of Retired Persons (“AARP”) has reported that females between the ages of 49 and 59 carry over \$11,000 in revolving debt. That is a heavy burden for women to carry as they approach retirement. (Rohlfing, Women’s Outreach throughout the Office of the State Treasurer Alexi Giannoulis).

The Working Poor and Underemployment

According to the Eleanor Foundation, there are over 420,000 households in Chicago that are headed by working women. Approximately 300,000 of women in these households earn less than \$30,000, which is less than the bare minimum to meet basic living expenses, before taking health insurance costs into account. Some additional statistics about working female headed households follow:

- Forty-four percent are White; forty-seven percent are African-American; nine percent are Latina.
- About one-third had some college but did not complete it; about one-third lack a high school diploma or a GED.
- More than one-fourth of women living under the poverty level work in office environments and administrative jobs. The next biggest groups of women, about 18 percent, work in sales and customer service related jobs. This may contradict stereotypes, such as that poor women work in mostly restaurants.

What these women all have in common is they tend to work in entry-level, dead-end jobs with very little potential for promotion. Also, almost 90 percent of these women do not access public or private health care of any kind.

According to a 2005 study conducted by the Eleanor Foundation, working poor female heads of households face four key barriers to economic security:

1. Lack of access to educational or training opportunities needed to secure a livable wage;
2. Lack of access to decent affordable housing;
3. Lack of access to adequate child care that is responsive to hectic and diverse work schedules;
4. Lack of access to credit and money management assistance. (Marquez, Eleanor Foundation).

Market forces are driving down wages and middle management positions are being cut. Unemployment benefits are not enough to provide for a family, but often have the perverse effect of increasing one's income above the food stamp eligibility threshold. At this point, a woman seeking employment will "take anything" and accept a position lower than her qualifications. Over time, this results in a "dumbing down" of women and a stagnation of their employment skills. (Belcher, Community Development Association).

“Women are not victims. On the contrary, they often serve as the anchors of their - communities and workplaces, and play a pivotal role in the lives of their children”

-Rosanna A. Marquez, Eleanor Foundation

Asset Inequality

Asset inequality is also a major obstacle for women. Approximately one in five households in the United States owes more than it owns.

In Illinois, white households have an average of \$128,000 in assets, while minority households hold an average of only \$12,000 in assets. In Illinois, households with a male head of household had an average of \$92,000 in assets while households with a female head of household had an average of only \$50,000 in assets. Lower income women often have zero or negative assets and are in debt. (Rand, Woodstock Institute).

Women and Work: Opportunities

As more and more women suffer economically, education, training, and non-traditional employment become exponentially more important in their lives.

Education and Training

Statistics reveal that women who have at least an associate's degree can see significant gains in employment. For example, in Chicago, 20.2 percent of women with an associate's degree live below the poverty level compared to 29.2 percent of women who hold only a high school diploma or its equivalency.

Success in educational programs helps prepare women to succeed in higher-wage jobs. Not only should financial aid be available to working women, other services such as, career counseling and child care should also be made available. Women Employed works with government officials, educators, and disadvantaged adult students to improve the quality of Illinois' post-secondary education programs. (Mhangami, Women Employed).

Non-Traditional Employment: Construction

Nationally, women in construction constitute approximately three percent of the total workforce. The construction industry continues to be a sector in which women can earn not only livable wages, but receive health care benefits. Such careers are critical to helping women achieve economic self-sufficiency.

In 2006 the Illinois General Assembly passed the Employment Opportunities Grant Program (EOGP), which has helped to fund several agencies within Cook County. The EOGP has provided more than six million dollars to fund activities, services, and programs to expand access to building trade apprenticeships for historically disadvantaged and underrepresented populations.

One example of a beneficiary agency is Chicago Women in Trades CWIT. CWIT has operated its Technical Opportunities Program (TOP) to introduce women to careers in construction. The TOP is a 14 -week course designed to provide women with the academic skills and physical preparation necessary for union apprenticeship programs and other construction-related employment. TOP also provides job placement assistance, nontraditional resume preparation, career planning, support meetings, mentoring activities, and job apprenticeship referrals to apprenticeship openings and contractors. Women who have graduated from TOP tend to go from short-term to full-time employment and earning starting wages upwards of \$22 hour. (Berryhill, Special Initiatives of Chicago Women in Trades).

Despite the existence of these helpful programs, problems remain. Women in construction continue to suffer from the most obvious forms of discrimination, including gender discrimination, employment discrimination, and sexual harassment.

Women business owners also face an uphill battle. They tend to face difficulty securing financing from traditional financial institutions, which hinders their ability to meet costs related to start-up and expansion. In a competitive market, women and minority business owners often must accept zero business profits for several jobs until they can establish themselves with a client

base. (Doria, Federation of Women Contractors).

Women Entrepreneurs

Women-owned businesses are increasingly recognized as an important economic force nationwide. In 1973, less than five percent of all U.S. businesses were run by women. Today, 40 percent of all businesses are owned by women, which constitute 10.1 million firms that employ more than 13 million people and generate nearly 2 trillion in annual revenues. Moreover, one and four businesses are owned and operated by women of color.

However, there is much room for improvement. The revenues of women-owned businesses are only 40 percent of the revenues of male-owned businesses. Key concerns for women-owned businesses include access to capital, health care, procurement opportunities, and tax reform. (Franey, Women's Business Development Center).

Factors that Affect Women's Economic Status

Several factors negatively impact the economic status of women. These factors include incarceration, predatory lending and foreclosures, unpaid child support, health concerns, and domestic and sexual violence.

Incarcerated Women

About 100,000 persons come in and out of jail every year and about 10 to 13 percent of that population is women. A majority of these women are single moms with three or more kids. Not only do incarcerated women face severe drug addictions and health conditions that result from substance abuse, but they also experience serious health problems due to sexual abuse, poverty, poor nutrition, and inadequate healthcare.

The Cook County Sheriff Department of Women's Justice Services (DWJS) was created in 1996 to provide an alternative placement of women offenders. Its mission is to provide general responsive services that enable women offenders to lead healthy drug-free lifestyles through substance abuse treatment, mental health treatment and, most importantly, reentry services. The DWJS offers three core programs:

1. A 16 bed off-site community based program that handles pregnant, addicted, or postpartum offenders,
2. A residential program for women that utilizes an integrated model of treatment in a modified therapeutic community in the jail,
3. A Sheriff's female furlough program which requires daily reporting for treatment and case management services. The furlough program allows participating women to return home in the evenings to care for families. Support services include GED, literacy, job

training and placement, life skills, and anger management.

One of the greatest barriers that women face to successful reentry into their communities is the need for increased or improved support services in the basic areas of housing, employment, income stabilization, and the continuation of treatment of substance abuse and mental health.

DWJS has developed a collaborative partnership with the Chicago Federation of Labor Workforce Assistance Committee and Richard J. Daley College West Side Tech to develop a unique reentry employment program. The primary goal of the partnership is to promote self-sufficiency and to offer demand-driven services to both job seekers and businesses in manufacturing and technical fields. Specifically, women in phase three of the Sheriff's Female Furlough Program will attend vocational education programs at Daley West Side Tech. The two week course will include vocational assessments which assess marketable skill levels especially for manufacturing jobs. Participants must also take part in a daily reporting program and adhere to their treatment plan. (McDermott, Department of Women's Justice Services).

“For every dollar spent on treatment, \$7 is saved in costs in health care and mental health services and to prison-related costs, a \$2,500 investment to educate and support students as compared to \$60,000 a year to incarcerate.”

-Terrie McDermott, Department of Women's Justice Services

The Women of Power Alumni Association, a support group for female ex-offenders and at-risk women, provides referral and linkage services to housing, substance abuse, parenting classes, GED classes and other support services. Women who reenter the community face a multitude of stressors including low self-esteem, post-traumatic stress, domestic violence, and drugs. Women of Power provides recovery coaching and peer support to ease the transition and decrease recidivism. (Hatcher, Cook County Sheriff's Department of Women's Justice Services).

Job Training and Placement Services in Cook County

The Cook County Board President's Office of Employment Training (POET) is the administrator of the federal grant money given to Cook County for job training and placement activities throughout the county. POET assists people, who want help getting jobs, through their network of partnerships, job training, and placement services. The State has mandated that 40 percent of all of funding POET receives goes toward direct training. As such, POET has fewer funds available for their partner agencies to provide women with wrap-around services such as child care so that women could go on job interviews or to school.
. (Crawford, POET).

Predatory Lending and Foreclosure

Predatory lending practices including mortgage and consumer lending has contributed to asset poverty of women. For example, seventy-two percent of default and pay day lending are by female borrowers. Ninety percent of default and pay day lending occurs in minority

communities. This puts women living in lower income, minority communities at greater risk.

High cost lending to individuals with less than exceptional credit, is a driving factor of the large foreclosure rates in communities of color. For example, the Chicago region had 3,750 foreclosures between 1997 and 1998. The average cumulative single-family property value declined by \$159,000 per foreclosure, a 1.44 percent decline in property value for each foreclosure within an eighth of a mile from a house in a low or moderate income census track. These are the buildings that are most likely to provide rental housing to low-wage working families. (Rand, Woodstock Institute).

Unpaid Child Support

Many women depend on child support to financially take care of their children. According to the Shriver National Center on Poverty Law, there has been tremendous improvement in the philosophy and the operation of child support enforcement in the State of Illinois in the last several years. Specifically, the Illinois Division of Child Support Enforcement (“IDCSE”) uses improved tools including new hire reporting and threat of license denials (drivers, employment, and hunting and fishing licenses) help the agency get non-payers to enter into agreements to pay so IDCSE.

The IDCSE is only charged with establishing paternity and enforcing child support. It is not allowed to assist parents with equally important issues such as custody and visitation. Parents need mediators, psychologists, social workers, and other professionals as part of the court ancillary services but there are not enough of them.

Illinois’ General Assembly’s Family Law Study Committee reviews various aspects of Illinois’ family law with an eye to recommend amendments to the General Assembly. The ultimate goal of law reform is to make it easier, less expensive, and less damaging to healthy ongoing relationships between parents and children. (Stapleton, Sargent Shriver National Center on Poverty Law).

Women’s Health Concerns

"The poor health of the poor, the social gradient in health within countries and the marked health inequities between countries are caused by the unequal distribution of power, income, goods and services globally and nationally. The consequent unfairness in the immediate visible circumstances of people's lives, their access to healthcare, schools and education, their conditions of work and leisure, their homes, communities, towns or cities and their chances of leading a flourishing life, this unequal distribution of health damaging experiences is not in any sense a natural phenomenon. Together the structural determinants and conditions of daily living

constitute the social determinants of health."

- The World Health Organization

Social determinants of health, consisting of the socioeconomic, cultural, and environmental conditions, predict the greatest proportion of health status variance or health inequity, more than individual health behaviors. Gender not only determines unequal access to resources, but also biased public representation, and discriminatory institutional policies. Also, gender interacts with other social features like class or race and ethnicity. For example, African American women have equivalent or higher rates of infant mortality, low birth rate, and hypertension than white women.

Even if in the United States offered universal access to healthcare, health inequities would still remain because of the unfair and unequal social structures. The conditions in which people live and die are shaped by political, social, and economic forces. (Boyd, Cook Co. Dept. of Public Health).

Violence

“Sexual assault can have a profound and long-lasting effect on its victims. It affects their housing, employment, education, their privacy, and their safety...A leading cause of homelessness is domestic violence and sexual assault. And I think no matter what statistic you look at, that to me is the most (powerful) evidence of how sexual assault and domestic violence has an effect on women's economic status.”

-Samir Goswami, Justice Project Against Sexual Harm

Domestic violence has a large impact on women's financial stability. Nationally, domestic violence survivors lose almost 8 million days of paid work per year and nearly 5.6 million days of household productivity combined. The cost of the violence exceeds \$5.8 billion each year for direct medical and mental health services.

Domestic violence also impacts women's ability to work. In addition to days off, this includes distraction, fear of discovery, harassment by the abuser at work, fear of unexpected visits, the inability to complete assignments on time, and job loss.

There are several Illinois Acts that protect victims of domestic violence. The Victim's Economic Security and Safety Act (VESSA) protects the workplace rights of survivors of domestic and sexual violence. It allows them to get help without losing their jobs.

The Safe Homes Act, an Illinois law passed in 2006, allows survivors of domestic or sexual violence who live in private rental housing or subsidized housing to end their leases early when it is unsafe for them to stay. The law also allows survivors in emergency situations to change the locks to keep their abuser out.

The Shriver Center has drafted the Ensuring Success in School Act (ESSA) which was passed in 2007. This Act mandates the State Board of Education to create a task force to develop policies, procedures, and protocols, for adoption in school districts, to address the educational and related needs of children and youth who are parents, expectant parents, or victims of domestic or sexual violence. The goal of the Act is to ensure these at-risk students stay in school, stay safe while in school, and successfully complete their education. (Pollack, Women's Law and Policy Project at the Shriver Center).

The Gender Violence Act states that sexual assault is a form of sexual discrimination and victims of sexual assault can sue the perpetrator for damages documented by professionals. Perpetrators may include 'johns,' 'pimps,' or businesses and sex trafficking entities who profit from their sexual exploitation (Goswami, Justice Project Against Sexual Harm).

Recommendations

Cook County should support or advance public policies and legislation that protects survivors of domestic and sexual violence as these policies are necessary for women's immediate economic survival and long-term economic well-being.

1. Work with the new Office of the Cook County State's Attorney to reform the process of prosecuting alleged rapists. The County should also encourage the use of both the Gender Violence Act and the Predator Accountability Act. Both Acts provide victims with a means of potentially obtaining financial compensation for the damage they sustained by their perpetrator.
2. Encourage all private employers in Cook County be covered by VESSA by supporting amendments that increase the number of employees protected. The Victims Security and Safety Act (VESSA) is an existing Illinois law that provides the workplace rights of survivors of domestic and sexual violence and their families. While VESSA covers all public agencies in the state, it is limited to private employers with 50 or more employees.
3. Collaborate with the Shriver Center to provide training on the Safe Homes Act, an Illinois law that allows survivors of domestic or sexual violence to end their leases early when it is unsafe for them to stay. The law also allows survivors to change the locks to keep their abuser out in an emergency
4. The County should join the Ensuring Success in School (ESSA) task force which is spearheaded by the Shriver Center. The task force is charged with developing policies, procedures, and protocols, for school districts to adopt, to address the educational and related needs of youth who are parents, expectant parents, or victims of domestic or sexual violence.

Cook County should promote policies and programs which provide financial literacy, career training, job readiness, and supportive services to assist women that fall into the working poor. The County should include the needs of working low-income female heads of households in the formation of public policy and outreach efforts.

5. Encourage and support policies which promote financial literacy for women constituents including basic money management, long term financial planning, asset assessments, investing, insurance, wills, and power of attorney. Collaborate with the State Treasurer's Office and other organizations to conduct targeted outreach to low-income working women, as well as, young women who are starting their careers and shaping their financial habits.
6. Retool workforce development initiatives so that they include working-poor women in employment and workforce development programs. Traditional workforce programs, largely federally funded through the Workforce Investment Act, do not work for the working poor. The basic job readiness and soft-skills training and emphasis on short term

placement and retention in entry level jobs have no meaning for individuals who know how to get jobs and/or are currently working.

7. Collaborate with the International Committee on the Elimination of Discrimination against Women, the Cook County Office of Economic Development, and likeminded non-profits who have relationships with private sector temporary employment and staffing organizations to improve employment opportunities for women.
8. Support the creation of one-stop service “hubs” for low-income working women as proposed by the Eleanor Foundation. Lower-income working female heads of households need one integrated service hub to address the four key barriers that impede their economic security: educational and training opportunities that lead to a livable wage, decent and affordable housing, adequate and affordable child care, and assistance with credit and money management.
9. Support initiatives which help women in low wage jobs plan for a career. For example, Women Employed has developed career exploration and development tools to help women in low-paid jobs make plans for a career. Education and training programs for women are critical to ensure gains in employment and pay. Statistics reveal that women who have at least an associate’s degree can see significant gains in employment.
10. The County should support policies and programs which help women become self-sufficient from the criminal justice population and stop the cycle of recidivism and poverty. For example, the President’s Office of Employment Training supports a pilot program for approximately fifty women from the Department of Women’s Justice Services (DWJS) who have been assessed for individual employment plans through Daley College by providing them with workforce specific training, case management and support services.

Cook County should support policies and legislation that assists local women-owned businesses.

11. Implement policies that bolster women-owned businesses by improving their access to capital and procurement opportunities. The County should support or develop initiatives that would encourage investment, including angel, equity and venture capital in small minority and women-owned businesses by providing tax credits for qualified angel and equity investments. The County should support national regulations and policies which support micro lending and micro loan technical assistance for women-owned businesses. For example, regulation B of the Equal Credit Opportunities Act should be amended. Loans to minority and women-owned businesses should be enhanced with the collection of gender and race-based lender data that has been mandated for housing but not permitted for nonmortgage lending.
12. Support small business health options programs which give small employers access to the same health insurance offered to government employees and allows for nationwide pooling. The County should also support legislation which calls for excluding health

insurance premiums from self-employment taxes. Health insurance premiums of the self-employed should be deductible as an ordinary and necessary business expense. Additionally, a small business health tax credit could help women-owned businesses provide quality health insurance to their employees, which is essential.

13. Support the implementation of a women's procurement program through the Small Business Administration (SBA). All federal agencies should implement the 5 percent procurement goal, making the 8(a) small disadvantage business program more accessible to both minority and nonminority women. The County should review and adopt comprehensive legislation and administrative changes to establish and strengthen anti-bundling safeguards, strengthen subcontracting and joint venture requirements so that women-owned businesses can compete for federal contracts. The County should also complete the disparity study and move toward universal certification among public and private agencies.
14. Support tax reform to establish fair and equitable tax treatment for small businesses and establish small business and micro enterprise initiative tax credits for investment in women and minority-owned and operated small businesses.

Cook County should support a state and federal legislation that would strengthen women's economic standing.

15. Work with the Woodstock institute to support the expansion of the Community Reinvestment Act, a federal law that requires banks to serve the needs of all people in areas where they collect deposits and do business so that it applies not just to banks that have federal deposit insurance but to other financial institutions including insurance companies, investment banks, and rating agencies.
16. Take an active interest in the work of the Family Law Study Committee which is reviewing the Illinois family law with an eye to recommend amendments to the law to the General Assembly. It is important that low income families' and unmarried parents' needs are considered in these alterations, with the goal of making transitions and changes easier, less expensive, and less damaging to healthy ongoing relationships between parents and children.
17. Advocate for the passage of the Healthy Families Act. At the state level, Women Employed is leading a coalition of over sixty groups to pass the Healthy Families Act, which would provide employees with up to seven annual sick days, allowing millions of families more economic security.
18. Support a foreclosure moratorium so homeowners can get the help they need to contact lenders and to pursue work-out arrangements. These arrangements need to be contingent on reducing the principle owed because many of these loans and appraisals are grossly inflated.

Cook County should support policies and services within their agencies which strengthen

the economic well-being of women.

19. Fund ancillary services to assist parents, proceeding pro se in the domestic relations courts, with custody and visitation issues by making available an adequate number of mediators, psychologists, and social workers. As the Division of Child Support Enforcement is only charged with establishing paternity and establishing and enforcing support, parents are left to deal with these issues on their own and many cannot obtain legal representation to do so. The courts have services to help in these matters, but these services must be expanded in order to help the large amount of people who need this assistance
20. Ensure that more effective community hiring initiatives be put in place for those projects being funded by county agencies. A large percentage of graduates from Chicago Women in Trade's (CWIT) training programs and members are residents of Cook County and would greatly benefit from being hired on projects within the county. CWIT also recommends that more stringent guidelines be put in place for effective monitoring on job sites to make certain that contractors are meeting the diversity requirements of each specific project.

Cook County should lead in progressive economic and health care policies which encourage an analysis and consideration of the specific impact of these policies on women and their families.

21. Adopt gender responsive public health care policies which reduce fundamental nonmedical determinants, or social determinants, of health in order to reduce inequalities in health. Gender determines unequal access to resources, biased public representation and discriminatory institutional policies. Gender also interacts with other social identities including class, race, and ethnicity to have a direct impact on health outcomes.
22. Work with the Chicago Foundation for Women as they develop a poverty impact statement, a tool to evaluate policies that impact women living in poverty. Specifically, a poverty impact statement should shape and change how poverty is talked about among advocates and how decision makers create policies, where gender is usually not included as a salient factor. A poverty impact statement should examine proposed and current policies to ensure that women-led families are included in all efforts to improve the American economy. The tool should also examine new and existing policy by explaining how women are or could be negatively impacted.
23. Support the Illinois Commission on the Elimination of Poverty. One of the Commission's goal is to reduce extreme poverty in Illinois by at least 50 percent by 2015. To this end, the Commission should advocate restoring the service cuts of the Cook County Bureau of Health Services because low-income women tend to be uninsured and underinsured and their health needs are dire. The public is the health care provider of last resort for many women in our community.

Resources

- "Tomorrow's Money." *The Illinois State Treasurer and the NAST Foundation Present*. The National Association of State Treasurers Foundation. Web. <<http://www.illinois.tomorrowmoney.org/>>.
- "Women's Institute For A Secure Retirement." *WISER Women*. WISER. Web. <<http://www.wiserwomen.org/>>.
- "The Elder Economic Security Initiative." *Wider Opportunities for Women*. Wider Opportunities for Women. Web. <<http://www.wowonline.org/>>.
- "Women's Institute for Financial Education." *WIFE.org*. Women's Institute for Financial Education. Web. <<http://www.wife.org/>>.
- "Financial Planning for Generation X & Y Women." *Wi\$eUpWomen.edu*. Women's Bureau of the U.S. Department of Labor. Web. <<http://wiseupwomen.tamu.edu/>>.
- "More For Your Money." *More For Your Money*. University of Illinois Extension. Web. <<http://web.extension.illinois.edu/money/>>.
- "Seven Life Defining Financial Decisions." *Seven Life Defining Financial Decisions*. The Actuarial Foundation and WISER. Web. <http://www.actuarialfoundation.org/consumer/wiser_life-defining.pdf>.
- "What Women Need to Know." *What Women Need to Know*. Ed. Jeffrey R. Lewis and Cindy Hounsell. Heinz Family Philanthropies and WISER. Web. <http://www.wiserwomen.org/pdf_files/ebook/completebook.pdf>.
- "Women and Retirement Savings." *Publications.USA.gov Main Page*. U.S. Department of Labor, Employee Benefits Security Administration. Web. <http://www.pueblo.gsa.gov/cic_text/money/women-pensions/women.htm>.
- AARP.org*. American Association of Retired Persons. Web. <<http://www.aarp.org/>>.