

**Women's Giving Alliance Convening Session**  
**Breaking the Cycle of Female Poverty**  
**June 3, 2019**

Senior executives of WGA's 2017 and 2018 grantee agencies and the newly awarded 2019 agencies were invited to participate in a:

"Breaking the Cycle of Female Poverty Convening"  
Jewish Family and Community Services  
Monday, June 3, 11:30am -1:30pm

The purpose was for the agencies and WGA to gain increased education and awareness about issues relating to female poverty, as WGA was just completing its third year of grant-making on this topic.

The idea was that agency knowledge and expertise surrounding this immensely important topic in Northeast Florida would be invaluable in helping WGA be an effective and strategic community partner to improve the future well-being of the region's girls and women. Past convening sessions also were shown to be valuable to the attending agency leaders as they shared thoughts/ideas.

Agencies represented: Barnabas Center, Betty Griffin Center, Catholic Charities - Jacksonville, Catholic Charities of St. Augustine, Center for Children's Rights (CFCR), Delores Barr Weaver Policy Center (DBWPC), Family Promise, Gateway Community Services, Girl Scouts, Girls Inc., Helping WIN, Her Song, Hubbard House, Jewish Family & Community Services, Learn to Read, No More Homeless Pets, St. Gerard's Campus, Sulzbacher Center, Volunteers in Medicine (VIM), Women's Center of Jacksonville. Agencies were sent four questions to ponder in advance of the session, and many provided comments prior to attending, as well as participating "at the table." WGA Grants Leadership Team Co-chair Maureen Kingsley Paschke facilitated the discussion. In addition, several WGA grants team members observed the session: Jan Healy, Jennifer Kowkabany, Luanne Luby, Karen Mayfield, Allison Newberry-Dennis, Peggy Schiffers, Barbara Sharp, Linda Simmons, and Teri Calinao representing The Community Foundation.

Below is a summary of questions and comments that made up the afternoon's discussion.

**1) If you had to use three words or overarching themes to describe the challenges in breaking the cycle of female poverty, today, what would they be?**

The responses to this question generally fit into three overarching themes:

Employment and Education (formal and informal, including personal and social skills). This could even be called “Hope”

Inequality

Learned helplessness, lack of control

Absence of a living wage

Individual hope and vision outside current circumstances is missing

Resentment (individual)

Lack of parental involvement (single working moms, as one example)

Lack of (or perceived lack of) Opportunity

Access to Resources (needs)

Safe, Affordable Housing

Transportation

Available and affordable healthcare

Treatment for Addiction, Trauma

Justice (limited legal representation)

Quality mental health services

Family support systems

Community Attitudes about Poverty

Safety

Advocacy: Lack of seats at the table

Politicians uneducated about cycle of poverty

Funding

Agency Capacity

Human dignity (SNAP support issues)

Lack of a “hand up” out of a temporary situation that becomes long term or permanent

Excessive fees for those least able to afford: late rent fees, check cashing, payday loans, etc.

**2) With respect to the future of your program, what emerging trends are you seeing to help break the cycle of female poverty? What are the on-going, or new barriers, or unmet needs? (These could be local, state or national effects)**

**Her Song:** A long-term comprehensive approach to stability and well-being is necessary. Comprehensive follow up and assistance is key. Progress should be self-sustaining. Focus on improvement of executive functioning skills.

**Family Promise:**

Trends: Increase in diversified workforce development programs for different sectors of the job market. Examples include IT, customer service call center, CNA, hospitality.

Programs for middle school aged females up to those for high school females that can change the trajectory for girls not yet in trouble. Examples are Generation, Journey Into Womanhood, Be The Girl, Year Up at FSCJ, and Jacksonville Arts and Music School (JAMS)

Barriers or Unmet Needs

More support for entrepreneurship

Affordable housing

Loss of support services when a job is lost is often the point those services are needed most. Example: childcare vouchers

**Her Song:** Affordable safe housing; Limited relevant programs; limited housing and employment at a living wage opportunities due to criminal history; Lack of education or transferable employment skills; Inadequate mental health and medical care continuum; Lack of financial management skills.

**Learn to Read:** Stigma associated with literacy issues

**Gateway:** Lack of affordable housing that is also habitable and safe (70% of salary spent on housing...not enough left for other necessities)

Emerging Trends/ Barriers/Needs

Across national, state and local areas – lack of affordable housing is a huge barrier to breaking the cycle of poverty.

	Fair Market Rent 2-bedroom apt	Avg. renter's hourly wage	Rent Affordable at avg. hourly wage	Affordable/ Available Units per 100 ELI households	% ELI households severely cost burdened (50% or more on rent)
National	\$22.10/hr \$1,149/month	\$16.88	\$878	37/100	71%
Florida	\$21.50/hr \$1,118/month	\$16.10	\$837	26/100	80%

Duval	\$18.21/hr \$947/month	\$17.41	\$905	37/100	73%
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\*ELI – Extremely Low-Income households earning 30% or less of the area median income

\*ELI for a Jacksonville family of 4 = \$20,950/year

When ELI households are spending 50% or more of their limited income on rent, other needs such as childcare, healthcare, and education suffer.

Sources: 2018 Out of Reach Report & 2019 Gap Report, National Low-Income Housing Coalition

**Hubbard House:** Affordable, safe housing, transportation, child and health care.

**Volunteers in Medicine:** Stakeholders need to be involved in decision-making. Go to the communities and ask what are their needs, have them on your board

**Sulzbacher:** Transportation barriers such as buses do not go to desired locations or early enough so that people can get to jobs on time. Self-sufficiency after the acute stage is needed. Wrap-around services combined with supplying housing are needed. Living wage is needed.

**Girl Scouts:** Comprehensive approach is needed.

**CFCR:** More collaboration among agencies is needed.

**DBWPC:** Access to quality mental health services is needed.

**Girls, Inc.:** Need for mentoring beginning with elementary schools and extending to all ages.

**Helping WIN:** Excessive late fees if rent is past due. Tenant cannot afford and is evicted, losing deposit. Policy change is needed.

**Family Promise:** Need support for entrepreneurship. When hobbies or talents are discovered in an individual, try to find a mentor to help it develop.

**St. Gerard's:** Women with two or more children unable to cope with a third pregnancy and still be able to provide for their present family. Affordable housing is an ongoing barrier.

### **3) How do you know when your agency has made a difference (moved the needle) to positively impact a woman or girl in poverty? What works best to attract participants to your program?**

#### **3A. Moving the Needle:**

**Women's Center:** Success was measured by 23 women having obtained their GED from 2013-2018. 13 attended their graduation ceremony. Another measure of success was some of the graduates attending FSCJ.

**Sulzbacher:** At one year, success is measured by continued client housing and employment. Anecdotal stories support success such as a former homeless person now delivers mail as a postal worker who delivers mail to the Sulzbacher Center. Others completed a six-week phlebotomy program. Small successes are celebrated.

**VIM:** Success is mentioned with continued improved health and personal testimonies.

**Catholic Charities:** Success can be measured when clients reach one level and then ask for more roads to improvement.

**Family Promise:** There is a feeling of achievement when clients return after quitting, owning up to why their outcome was not successful. This indicates a measure of trust was achieved.

When we see women using the lessons learned to create vision and taking the steps to fulfill it.

Using what they learned at Family Promise to divert their family from returning to shelters when a rough patch is encountered.

**DBWPC:** Returning clients indicates a level of trust has been achieved.

**Her Song:** Success is recognized when the bridge to self-sufficiency has been accomplished by the clients. Embedded in the program components are objective measurements that help us quantify mobility in five key domains of life.

**Betty Griffin Center:** Growth of the program in numbers indicates success of the program

**St. Gerard's:** Positive outcomes are the sign of success. We follow up and contact former clients and measure success with attainment of jobs, education, etc.

**Gateway:** Measures of outcomes include: Maintaining stable housing while in recovery; Ability to find employment or actively seek employment; Attends school

or training; Remains substance free; Improves financial health by establishing a budget, checking and/or savings account; Successful transition into permanent/stable housing in the community.

### **3B. Attracting and Keeping Participants in the Program:**

**Girl Scouts:** Programs are brought to the communities they serve better enabling participation by the girls.

**Betty Griffin Center:** We try to take away the stigma attached to drug dependency.

**Barnabas:** Methods to attract and keep clients include offering a \$25 gift certificate for every attendance. Computer Tablets are given as a reward for completing programs.

A videotape of previous clients describing their positive experiences is shown to incoming prospective clients.

**Sulzbacher:** The approach with clients is strength based and motivational, creating trust. Can take a long time to achieve. Look and understand the person as a whole. Clients are their own experts. Respect their goals and give them a feeling of self worth.

**VIM:** Treat patients with dignity and make them feel like they belong while establishing trust.

**Catholic Charities:** Going into the neighborhoods where they are needed helps to attract clients.

**Gateway Community Services:** Believe in the individual and she will strive for the best in herself. Peers who have had similar issues contribute to keeping participants in the program. Getting to the root of the problem is important. Participants are attracted to the quality services offered at no cost.

Gateway provides a safe, drug-free environment for women to focus on their recovery.

Gateway provides onsite childcare through its 5-Star Kids Success Center and aims to keep women and their children together during the recovery process.

**Family Promise:** The authenticity of the staff and program attracts and maintains attendance. Challenges are not sugar-coated. A woman's barriers are assessed and addressed individually. The basic day-to-day needs of each woman are taken care of so she can focus on alleviating her barriers.

**Her Song:** Clients are attracted to the program by the collaborative empowerment-driven approach to a sustainable future.

**St. Gerard's:** Word of mouth from prior graduates who return to provide testimonials to the next generation.

**4) WGA uses all of its abilities to tackle the focus issue of breaking the cycle of female poverty, starting with research. WGA is open to your suggestions about other ways we, in partnership with you, might deploy our members " time, talent, ties and treasure."**

Suggestions included:

- Could WGA supply a definition for "What is poverty and what is its scope?"

Response was that the problem is broad and at the same time very individualized. Melanie Patz (Baptist Medical Center) lecture delivered to a WGA Member Forum and the ALICE Report of United Way were suggested because they encompass and elaborate on the subject in our region.

- A mentoring program in a work setting would help the young ladies see the positive results of working women in a variety of settings (nursing, office, culinary, hospitality, and nontraditional roles of welding, plumbing, etc.). Is this something WGA could initiate?

- Could WGA provide assistance in helping to secure employment and skills?

- Developing more collaboration among agencies is needed.

- Community dinners for networking would be helpful.

- Help women in poverty to have a seat at the table – policy, programming, services, funding

- Create a means for government programs (SNAP, childcare assistance, transportation such as bus passes etc.) to be discontinued as gradual decrease rather than dropped at specific income. Currently, it disincentives women from earning more because a loss of benefits is not replaced by the gain in income.

- Affordable housing for families. Much of what is being built is one or two bedrooms. Landlords require separate bedrooms for children of differing genders. Families need more two- or three-bedroom income-based or income-subsidized apartments.

- Continue to encourage the state legislature to maintain the funds in the Sadowski Trust as designed.
- Support the Homeless Children and Youth Act (HR 2001, HCYA) reintroduced in the House of Representatives by Congressman Stivers (R-OH-15) and Congressman Loeb sack (D-IA-2).

This bill would mandate that HUD expand eligibility for homeless programming to include children and families that are experiencing homelessness under the definition provided by the Department of Education. It would also prohibit HUD from prioritizing homeless sub-populations, allowing Continuums of Care to award funding for programming according to the local needs assessment rather than national priorities. Finally, this legislation would revise the definition of chronically homeless families—currently the head of household must have a disability to qualify. Under HCYA, anyone in the household could have the disability for the family to qualify. This could potentially open the door to additional resources for the children and the families.

## **Summary**

Agency convening sessions hosted by WGA bring about a number of outcomes. Not only does WGA learn the latest issues and concerns, in this case about women and girls in poverty, but the agencies tell us they also learn about what their peers are facing and implementing, which in some cases has led to new collaborations. Clearly, the issues of affordable housing, a living wage, transportation and self-esteem (both women and girls) are on-going concerns. Training for jobs in today's world is increasingly important, as constant new technology requires new skills. Providing hope is crucial to the success of women and girls, in their quest to move out of or not fall into poverty. And success is most often determined one woman, one girl at a time. And another huge takeaway from the session was that the attitudes of the community and its leaders toward poverty, and the decisions they make, is a determining factor in poverty's reduction or elimination.

Agency convening sessions have proven to be extremely helpful to WGA as we make determinations about grant-making applications, grant decision-making, and impact focus as well as the overall focus areas of our grant-making. In 2018, the session guided WGA to refine and shorten our grant-making timeline. The 2019 session reinforced those decisions and also led WGA to reduce and refine the next Letter of Interest form and our own considerations during future grants recommendations.

WGA thanks Jewish Family and Community Services for providing the location for this important conversation.