

HOW WOMEN MANAGE IN TOUGH ECONOMIC TIMES:

Coping With Hardship in Southern Arizona

A review by

Southwest Institute for Research on Women (SIROW), University of Arizona
College of Social and Behavioral Sciences

Pima County/Tucson Women's Commission (PCTWC)

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Coping With Hardship in Southern Arizona

INTRODUCTION

The Women's Foundation of Southern Arizona (Women's Foundation) published its second, statewide report on Women's Economic Self-Sufficiency in 2013. The report presents some rather stark results of a substantive analysis of the economic status of women in Arizona. It points to seventy-nine percent (79%) of low-income, single-parent households being headed by women. It draws attention to poverty among women with children being dramatically higher than those without children, citing that thirty-two percent (32%) of all single-mother households are low-income. It also emphasizes that seventy-seven percent (77%) of low-income women rent, rather than own a home, and that women are far more likely to be renters than any other demographic. The report further finds that fifty-five percent (55%) of all people employed in one of the five lowest paying jobs are female. The report maps out potential policy responses to determinants of poverty for women in Arizona across the five categories of workforce participation, education, occupation, responsibility for children and homeownership (Supporting Arizona Women's Economic Self-Sufficiency, Women's Foundation of Southern Arizona 2013).

The Pima County/Tucson Women's Commission invited Women's Foundation Director Laura Penny to brief the Commission on the content of the Self-Sufficiency report. Subsequently, the study team invited faculty members at the University of Arizona Southwest Institute for Research on Women (SIROW) and the Mel and Enid Zuckerman College of Public Health (MEZCOPH) to join us in initiating a review of women who live with scarce economic resources. This agreement enabled a collaboration that allowed us to learn from the voices of women describing how income influences their day-to-day lives, and how they manage difficult domestic situations that often accompany financial challenges. This collaboration also made possible approval from the University of Arizona's Internal Review Board for a waiver of human subjects research requirements due to the privacy and anonymity of the information accrued as a result of our focus groups and individual interviews.

We were interested in how women's economic status is shaped by circumstances such as their working environment, homelessness, domestic violence, divorce and other life events. In order to understand the unique needs of women who were managing in tough economic times, we invited representatives from various community agencies in Pima County to serve on an Advisory Group. The list of Advisory Group members is attached in Appendix A. The Advisory Group facilitated the review's activities by helping recruit participants for focus groups and individual interviews. Several members of the Advisory Group were interviewed to obtain their views and opinions related to the study.

Further, we wanted to examine policies and policy changes that could serve as a clarion call to policymakers sympathetic to the need for change and willing to take the risks necessary to create the change that represents a just and equitable society.

SUMMARY AND CONCLUSIONS

This review describes how women are managing in tough economic times. The study team held focus groups with low-income women and interviewed service agency personnel who were knowledgeable about women who struggle financially. The women told us how very difficult it was for them to find employment. Finding employment is particularly complicated for young women as many of them lack job skills, have family responsibilities, and cannot afford childcare. Older women reported that they face discrimination because of their age. Many are not equipped to deal with the changing technology in the workplace, especially if the job requires computer skills.

Of particular concern, however, are reports of food insecurity. Women described eating only oatmeal once each day, skipping meals several times each week and eating at community soup kitchens. The SNAP program (food stamps) is used by many of the women and all of them explained that food stamps are very helpful, but are inadequate to meet nutritional needs especially when there are young children in the home. Homeless women face unique challenges; they lack safe and reliable shelter, both day and night. They are extremely fearful of physical violence and sexual assault when they are “out on the streets.” Being homeless increases the risk of relapse into drug and alcohol addiction, and while Tucson has some outstanding agencies that provide services to homeless women, the services are not adequate to meet the needs. Access to health care services was extremely problematic and low-income women often go without preventive care, medications or ancillary health services. Transportation is a pressing issue for women who are struggling with limited economic means. Sun Tran, Tucson’s public transportation system, received some rather strong criticism as buses are frequently late; there are long waits between buses and buses in certain routes are overcrowded during particular times of the day. Bus stops lack adequate protection from Tucson’s searing summer weather. Women described witnessing drug deals, as well as drinking and fighting on city buses.

Our study review team made specific recommendations to address the unique problems identified by the women and the agency personnel who were interviewed in this review. It seemed obvious to us that women of all ages who are coping with very low incomes need immediate help and assistance from numerous sources. We believe that women, for many reasons, face discrimination and barriers in seeking employment. Young single women with children are unable to find adequate employment to support their children. Safe and affordable childcare is beyond their financial means. Women experience the impact of pregnancy disproportionately to men. Women still make less money than men and are often tracked into low paying service jobs. While many stellar agencies are attempting to meet the needs of low-income women, there is no coherent, overall cooperative effort on the part of City and County governments to address these gender specific issues.

Policy-makers are urged to further examine the dire circumstances in which many Tucson women and children are living, and to address the issue with a sense of immediacy, compassion, and determination. Importantly, elected officials are urged to use their combined power of office to ask our City and County managers to empower governmental departments,

appropriate governmental sub-contracted entities, non-profit social service agencies receiving government funding, and faith-based social service agencies to jointly address the use of current technologies that allow for data sharing, combined services, and report-back methodologies that will not only increase and improve services, but responsibly account for more cost-effective service delivery methods and, at the same time, recognize and respect the privacy and dignity of service recipients.

ACKNOWLEDGEMENTS

We dedicate this review to the many women who participated in the focus groups and shared their expertise and insights from their own struggles in managing during harsh economic times. It is with respect and humility that we look to their leadership in telling the human experience vis-à-vis the research and statistics shared in this report.

Thanks to all those who assisted with the study through conversations and feedback, including Laura Penney from the Women's Foundation of Southern Arizona and Lane Kenworthy from the College of Social and Behavioral Sciences, University of Arizona, who is on the cusp of a national collaboration on the study of poverty. We also wish to thank Kate Lankford for her exceptional review of literature on poverty and women. We appreciate Dr. Francisco Garcia of the UA Mel and Enid Zuckerman College of Public Health (now Director and Chief Medical Officer of the Pima County Health Department) for his collaboration and trust in assigning an intern from the College's Maternal Child Health Concentration to assist with the Review.

HOW IS POVERTY DEFINED?

Definitions used by government and community agencies to define or measure poverty vary, sometimes widely. Establishing a definition of poverty has real-world ramifications for women in Tucson, as the amount of assistance a woman can receive is determined by how each agency sets criteria to define poverty. When women talk about seeking help for economic hardships, they frequently mention the “*red-tape*” or “*bureaucratic hassles*.” They are often referring to the manner in which agencies define poverty and determine each woman’s eligibility to receive assistance and/or services.

At the federal level, two broad metrics are used to measure poverty. The first, the poverty threshold, is used primarily as a statistical tool to measure change in poverty levels. The second, which we will focus on in more detail, is the Federal Poverty Guideline (FPG), which is used to determine the amount of benefits for which an individual is eligible. In 2013, the FPG for a single-person household was established at \$11,490 per year. For two people the level is \$15,510, and from there, \$4,020 is added for each additional person (US Department of Health and Human Services, 2013a). It is important to note that the FPGs are the same for the contiguous United States – whether one lives in urban Connecticut, Wyoming or rural Pima County, Arizona--the guideline is the same. This federal guideline system is used as a determinant for several federal programs, including the Supplemental Nutrition Assistance Plan (SNAP, formerly known as Food Stamps), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Medicaid, the Children’s Health Insurance Program, (CHIP) and others. Typically, a multiplier of the poverty guideline is used. For example, to qualify for SNAP, a household must have a net income below 100% of the poverty level to be eligible (Food Research and Action Center, 2010).

The FPG’s usage extends beyond federal programs. For example, Tucson Electric Power offers a Low-Income Discount of \$9.00 per month if the customer has a combined annual household income at or below 150% of the federal poverty level (Tucson Electric Power, 2013). Arizona’s Cash Assistance program, managed as part of the federal Temporary Assistance for Needy Families (TANF) program, uses the federal guideline as part of a group of factors that are used to determine eligibility - families must not exceed 130% of the Federal Poverty Level to be eligible (Arizona Department of Economic Security, 2013).

Although the federal guideline is arguably the most crucial measure in terms of gaining access to benefits, different standards may be used by various organizations offering assistance. For example, Sun Tran, Tucson’s public transportation system, uses the Department of Labor’s Lower Living Standard Income Level to determine eligibility for its Reduced Fare SunGO card (SunTran, 2013). The Department of Labor’s measurement of poverty for a two-person household is \$23,368 – much more forgiving than the federal guidelines (US Department of Labor, 2013).

These competing definitions of poverty can create a confusing landscape for women (or others) trying to seek assistance, as an individual may be eligible for some programs and not others. Additionally, there has been wide criticism of the FPG as unrealistic and too narrow. The

federal guideline is calculated by multiplying food costs by three – a measure that made sense in 1964 when created by economist Mollie Orshansky. However, food costs as a proportion of household expenses have dropped to about one-sixth in the intervening years (Schwarz, 2013). The FPG was not calculated as an item-by-item budget that includes important factors such as housing, utilities, transportation and other crucial factors (US Department of Health and Human Services, 2013b). Additionally, the FPG does not specify the ages of the people in the household. One can assume that people of different ages as well as varying health status will consume resources at very different levels.

Far from being just semantics, the definition of poverty is the key factor in determining the benefits and help that women receive. This is unarguably the most pressing reason for taking a critical look at the current guideline, for reviewing it or for using it judiciously. However, in a much broader sense, our (or society's) definition of poverty shapes our perception of American society. In using a deliberately restricted number, the count of Americans living on impossibly low incomes is reduced, which further marginalizes their voices and the voices of those trying to help them.

BACKGROUND: WHAT CONTRIBUTES TO WOMEN'S POVERTY?

At the local level, in 2011, Tucson was ranked as one of the top ten poorest cities in the nation (Bishaw, 2012). The city is above national averages in metrics such as hunger, child poverty, teen pregnancy, and homelessness. Tucson reflects some of the region's greatest problems. Poverty has historically been a problem in the U.S.-Mexico border region; there are significant disparities in economic and educational opportunities, as well as access to health care. Poverty can span generations and can work against a child before she or he enters school. The concept of intergenerational poverty suggests that children inherit assets from their parents, which may be material, financial, or human capital (Bird, 2010). Sometimes these factors may be as subtle as sharing a love for reading with children or an appreciation of music. The younger generation is supported by these assets and other tangible assets (i.e., a house, land or even maternal health), and can thus build on them to continue to gain assets of their own. When parents are stretched to the limits of daily survival, opportunities to share experiences and resources with their children are curbed; children suffer economic hardship in the form of hunger, and inequality in education and housing. Further, the experience of poverty across generations has a harsh impact on girls' economic outcomes in southern Arizona.

Early Pregnancy

Early pregnancy, particularly an unplanned pregnancy occurring before a young girl completes high school, is an event that can severely impact a woman's ability to support herself, and ultimately her child(ren). In southern Arizona 12.6% of pregnancies were to women 19 years of age and under, compared with 12.3% in the state of Arizona overall in 2010 (Nagle, Grogan, Luchsinger, & Monk, 2010). As with high school graduation rates, there is a marked disparity along ethnic lines; 52% of Latinas and 50% of African-American girls will become pregnant before age 20, compared to only 19% of Caucasian girls (Nagle, Grogan, Luchsinger, & Monk,

2010). This rate is also higher among Native American girls. Teen pregnancy rates in Arizona have been falling steadily for decades. However, the number of women affected by early pregnancies in Arizona is still higher than the national average (National Campaign to End Teen Pregnancy, 2013). Findings and insights about teen pregnancy from Arizona teen mothers have been documented in a University of Arizona collaborative on youth, sexuality, health, and rights (Vinson & Stevens, 2012).

Women experience the impact of early pregnancy disproportionately to men. Teen mothers are more likely to fall behind in school, and by age 22, only 50% of teen mothers will have received a high school diploma and 30% a GED. From there, around 10% of teen mothers complete a 2 or 4 year college program. Lower rates of high school completion reduce employment prospects for women who have been teen mothers and may further track them into low-paying service jobs, where they receive lower salaries and are unlikely to receive benefits such as sick leave, retirement plans, pensions or health insurance. The majority of teen mothers are single parents, with the fathers of their children often unable to contribute substantively to child support due to their own economic issues (National Campaign to End Teen Pregnancy, 2010).

Interrupted Education

While teen pregnancy often is the causal factor for young girls leaving high school, there are other reasons why teenage girls drop out of school. In southern Arizona, the high school dropout rate, especially among some minority groups, is concerning. In 2007 only 53.9% of Native American girls graduated from high school, compared to 82.3% of Caucasian girls (Nagle, Grogan, Luchsinger, & Monk, 2010). In southern Arizona in 2012, 84.1% of Caucasian students graduated, while only 71.4% of African-American students and 70.3% of Latino students graduated (Southern Arizona Indicators, 2013). Though Arizona's high school dropout rate is improving, it is still the highest in the nation (Stillwell & Sable, 2013). This has serious implications for southern Arizona's economic future, and especially the future of many of Arizona's women.

Recently, another study has found that dropouts cost Arizona 7.6 billion dollars each year. In Tucson, the estimated lifetime economic losses from the estimated 1,140 young students who failed to graduate in 2012 amount to \$435 million, according to Tucson's Mayor, Jonathan Rothschild. Rothschild commented: *"Students who drop out of school are less likely to find a job, less likely to earn a living wage, more likely to have poor health and more likely to commit crime. There is a cost to the students themselves from dropping out, but this new study shows the cost to the community"* (Huicochea, 2014).

Unemployment or Under-employment

Unfortunately, skill levels, wage disparities and barriers to employment are firmly ensconced in women's poverty. Nationally, women working full time still make only 77% of what men make, and this gap can be seen even at higher levels – in 2007 young women with bachelor's degrees were paid 14% less than their male counterparts (Cawthorne, 2008). In some southern Arizona

counties, this wage gap can be even more severe, with women making only 71.4% of what men make (Nagle, Grogan, Luchsinger, & Monk, 2010).

In addition to gender disparities, women are more likely to be tracked into “pink collar” positions – jobs primarily seen as suitable for women. These jobs are likely to be lower paying and offer fewer benefits and opportunities for professional growth (Cawthorne, 2008). In southern Arizona the majority of women work in these kinds of jobs, with over 60% of sales/office jobs held by women, and over 45% of service jobs (Nagle, Grogan, Luchsinger, & Monk, 2010). It should be noted that finding gainful employment in southern Arizona is difficult across the board, not only for women. In Tucson, hourly workers make about 7% less than the national average, and the economic emphasis on tourism (instead of manufacturing or information) means that many of the new jobs previously slated for 2013 have been in the hospitality industry, which is typically low-paid (Brousseau, 2013). This geographic disparity falls disproportionately on women. While pink-collar work is low paying, women attempting to enter other kinds of employment may face discrimination, particularly if that field is male-dominated, such as construction. In southern Arizona women occupy less than 5% of construction jobs, less than 25% of production and transport jobs and about 30% of agricultural jobs (Nagle, Grogan, Luchsinger, & Monk, 2010). Certainly, much of this disparity may be due to the fact that fewer women enter educational programs to learn a non-traditional trade (for example, training to be an electrician or a mechanic). However, even for qualified women, obtaining employment in a male-dominated field (e.g., construction, operating machinery) can be a challenge, as discriminatory attitudes in these fields persist. Women also face high levels of discrimination based on their ethnicity and family status, particularly if it is known that a woman is the primary caretaker for her children. They also experience much higher levels of work-related sexual harassment than men (National Partnership for Women and Families, 1998).

The majority of the participants in the focus groups and interviews that were conducted in this review were not employed, but many of them described past employment. A number of the women had been employed in one position for many years. However, the majority of the women had been employed in service-related jobs, earning minimum wages. Many of them had worked to supplement the family income; others had worked prior to having a family. All of the women who were currently looking for employment were having a very difficult time. They were aware that minimum wage employment would not cover the rent, the utility bills, groceries and childcare. Another obstacle to employment for women can be access to safe and affordable childcare. At the very least, caring for children presents scheduling issues, as mothers must make sure that young children are watched at all times. Women who lack free or lower-cost options for childcare (such as family or friends) must pay for childcare, which is typically extremely expensive. A 2010a report by the Arizona Department of Economic Security found that in Pima County, the median rate for full-time childcare was \$23 per hour – prohibitive for anyone living close to the poverty line. As the cost of childcare far outstrips what many women can make yearly, the opportunity to work becomes less viable (Arizona Department of Economic Security, 2010a). Apart from the concrete scheduling and childcare concerns, many women face discrimination as mothers. Employers may perceive that a woman who is a mother will be more likely to miss work to take care of a sick child, and many employers are unwilling or unable to make scheduling concessions (National Partnership for Women and Families, 1998). For

women who earn low wages, lack of transportation is also a barrier to employment. On job applications employers commonly ask, *“Do you have reliable transportation to and from work?”* Low-wage earning women are less likely to have reliable personal transportation and thus be at a disadvantage when applying for a job.

Food Insecurity and Poor Nutritional Status

In southern Arizona, over 16% of the population is “food insecure”-- meaning that they are unsure of where their next meal may come from and that hunger is a constant concern. Within the city of Tucson, 20.4% of adults live below the federal poverty line; 29.7% of children live below the poverty line and over one in four children experiences food insecurity (Community Food Bank of Southern Arizona, 2013). Food insecurity is defined as “lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods” (US Department of Agriculture, 2013). This nutrition deficit can cause poor development outcomes such as reduced maternal attachment and slower learning in infancy, and increased behavioral problems and learning disabilities in older children (Feeding America, 2013). If a child does not perform well in school, it is less likely that she or he will go on to achieve an advanced degree, and thus her or his ability to make a living wage decreases. In fact, if a woman does not complete high school, she can expect to earn approximately only \$28,380 per year, while men without a high school diploma earn \$39,010. Both men and women without high school diplomas experience much higher rates of unemployment and incarceration (College Graduate vs. Non-Graduate Earnings, n.d.).

PROTOCOL FOR THE STUDY

Purpose of the Study

The purpose of the study was to conduct an exploratory review to gain an understanding of the factors that lead to economic uncertainty, how women cope with scarce economic resources and how low economic status influences their experiences and daily lives. The review was conducted through individual and focus groups interviews. Our intent is to make recommendations to public policy makers in order to: 1) strengthen support systems needed to alleviate or modify the burden of poverty; 2) evaluate the impact of current wage policies and other financial support mechanisms on the upward pace of the cost of living; and, 3) describe how the lack of economic resources impact the lives of women in Pima County.

Study Methods

1. Request for Exemption from Human Subjects Requirements

A Request for Human Subjects Review was submitted through the Internal Review Board at the University of Arizona. The study is exempt from Human Research; full IRB review was waived. The proposal was also reviewed and approved by the El Rio Community Health Center Internal Review Board.

2. Interviews with Service Providers

We interviewed seven (7) service providers or agency officials who were knowledgeable about the economic situation of women who live in Pima County. These individuals were chosen based on their professional experiences and their ability to reflect on their experiences and the questions posed, thus providing us with valuable information as well as how they believed individual women's lives were shaped by circumstances such as their working environment, homelessness, domestic violence, divorce and other life events. Examples of questions asked were: What are the factors that lead to economic uncertainty experienced by women? What community resources meet the needs of women who are trying to manage in tough economic times? What have you observed about women undergoing tough economic times? How do women manage the stress of economic uncertainty?

3. Focus Groups

We conducted five (5) focus groups, each group composed of 2-7 women who were experiencing tough economic times. More information about the focus groups and interviews is provided in the section on Data Collection below.

Recruitment and Description of the Focus Group Participants

We recruited participants for the focus groups by word of mouth, flyers, newsletters and the assistance of our intern, volunteers, and Advisory Group members (Appendix A). We targeted women who were managing in tough economic times. The participants of the focus groups were asked about their economic situation, how they coped with rising costs of food, housing, transportation, health and childcare and other essentials. We asked about their experiences

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with accessing community services and the various problems they have faced living on a limited income. We inquired about past experiences that they believe contributed to their current economic status. Typical questions were: Can you tell us what it is like to live with a very low income? Have you been able to find help with your economic situation? Can you tell us about the experiences you have had seeking help? Can you tell us how you have learned to deal with stress about your economic situation and your support systems?

Women who participated in the focus groups were ethnically diverse and ages varied considerably. Some women were in their 20's or 30's, others were middle-aged and one focus group consisted of senior women. Many of the women were single although about a third of the participants were married at the time of the focus group. Many women were concerned with the impact of their financial situation on their children as well as special concerns involving children. The information the women provided varied; obviously young women who were dealing with addiction and homelessness experienced life differently than a divorced woman unaware of her rights to a former spouse's social security benefits or that of a widowed senior who was struggling to live on a limited fixed income. Yet, at the same time, many of the issues and challenges were the same across all groups of women. For clarity in reporting, we will report on those challenges or concerns discussed in all the focus groups and point out the unique concerns that were specific to particular groups of women.

Data Collection

1. Interviews with Agency Personnel (7)

- Laura Penny, Director, Southern Arizona Women's Foundation, November 2, 2012.
- Jennifer Wallace, Senior Advocate, Pima Council on Aging, June 20, 2013.
- Rosi Andrade, Southwest Institute for Research on Women, September 11, 2013.
- Margaret Higgins, Director, The Haven, November 26, 2013.
- Staff Members at Primavera, January 7, 2014.
- Elizabeth (Beth) Jacobs, Founder, Willow Way, January 12, 2014.
- Patty Caldwell, Director, New Beginnings for Women and Children, January 21, 2014.

2. Focus Groups (5)

- Focus Group 1: SIROW *Mujer Sana*, January 9, 2013.
- Focus Group 2: Pima Council on Aging, April 17, 2013.
- Focus Group 3: WIC program, El Rio Community Health Center, September 25, 2013.
- Focus Group 4: Tucson Urban League, November 7, 2013.
- Focus Group 5: Quincie Douglas Public Library, December 10, 2013.

RESULTS OF THE REVIEW

1a. Barriers to Employment

i. Family Responsibilities

Most of the women who participated in the focus groups were struggling financially and described how difficult it was for them to find employment. The majority of them had worked extensively in the past and wanted to do so again. At the same time, many women were dealing with multiple family responsibilities that made obtaining employment rather difficult, and when they were employed, it was in minimum wage jobs that did not resolve financial problems. For women in reproductive and childbearing ages, being a working mother presented great challenges. Finding safe and affordable childcare was almost impossible. If a mother did not have a family member, such as her own mother, or a friend to take care of the children while she was at work, there was limited possibility that she could manage a full-time job.

One middle-aged woman cared for her 13-year old grandchild who has a history of “*issues*,” as she referred to them, with school personnel and with family. This grandmother is torn between responsibilities to the grandchild and seeking employment after recently being laid off from a longtime job. Still another woman described her difficulties in finding employment. Her husband is receiving social security benefits and is disabled. In the last year, he has had both knees and hips replaced and had triple bypass surgery. She receives \$200 a week from unemployment insurance. Her rent is \$600 per month: she received help from One Stop for the rent last month and the Tucson Urban League helped with the electric bill and gas bill. At the end of her rope, as there just isn’t enough money to go around, she explains: “*You pay the rent first if you can and then you pay the bills that come in at the first of the month. The utility bills come in later during the month, so I put some money away for them. After that is food. If there is anything left over, I save it for bus fare, as it is too expensive to drive my car very far. There is never enough money to last through the month.*” She shops at Walmart and she saves ads and coupons for shopping.

These entire activities take up time and energy, there isn’t much left over to use in job hunting. Other women described similar circumstances. Women had been dependable employees. When they took time off for childcare or caregiving for ailing family members, they found it extremely difficult to return to work again. In most circumstances, shift work was not possible given family responsibilities.

ii. Discrimination

Several women reported being laid off, but given no reason why their employment was terminated. A woman named Olga (pseudonym) said she worked for Pima County for eight months and then was laid off without a reason. Several women said they were fluent in both English and Spanish, but they were not paid for these additional skills. Some women described how they helped other employees who were not bilingual and needed help with translations. Yet

their salaries were the same. Women said that they thought it was difficult to find a job because they were older. Other women said they thought finding a job was more difficult because they were mothers with primary responsibilities for their children and that potential employers feared they would ask for extra time off because of the children's needs.

iii. Early Pregnancy

Many of the agency/service professionals that we spoke to were concerned about teenage girls who became pregnant in high school. The too often narrated story was that of girls or young women who dropped out of school and married or were together with the father of their child. After one or two more babies there was a divorce or break-up of the relationship, leaving a young woman with few job skills responsible for several children. Often the father of the children had limited job skills too and could not adequately support his children. The professionals we spoke to were concerned that in Arizona school systems, courses in human sexuality vary in both the quality and timing of sex education, with some school districts having no courses at all, while others emphasized abstinence. Too few teenagers are equipped with the knowledge and skills to avoid early pregnancy. One service professional said: *"Discussions about birth control help a young woman take control of her life. It is a difficult topic for many women. Many of the women we work with have never used birth control and are not aware of the various methods available. We introduce them to the topic and help them make (their own) choices."*

iv. Training and Qualifications

All women reported that there was no job training available that was realistic and helpful. This feeling was apparent in all age groups of women. Older women lacked knowledge about today's technology; they did not know how to use a computer or software applications. Most jobs require an on-line application and not only did they not know how to complete an on-line application, they did not have a computer. Many of the younger women had not completed high school and while they were more technologically savvy, they did not have particular job skills or work experience. They believed that employers were reluctant to hire them because they had children, and employers believed women could not balance child care responsibilities and a job at the same time. Undoubtedly, it is often a combination of numerous factors that make it very difficult or impossible for many women to obtain meaningful employment.

v. Transportation

The vast majority of the women who participated in the focus groups did not own a car or else they did not have access to one in a consistent manner. They relied on public transportation. Participants repeatedly shared stories of buses running late or breaking down, which could make the difference in showing up for a job on time. Additionally, limits on bus routes, changing times of schedules, transfers on routes, as well as many other problems posed real hardships in getting to work on a daily basis. Several women said that they had to turn down jobs that involved shift work or weekend schedules because of the reduced public transportation options after 5 pm or on weekends. Women felt very strongly that Sun Tran, the public transportation

system in Tucson, was inadequate and even hazardous when the ridership created potentially dangerous scenarios. We have devoted a section of this review to a discussion of the many problems that the women identified with Sun Tran.

vi. Prior Conviction History

For women with a history of a past conviction (often a felony related to drugs or prostitution) finding employment is very difficult. There was some disagreement about the stigma attached to women who disclose a felony conviction. One woman said: *“If they know that I am a drug addict, who would want to hire me? I know that I can never work for Pima County again because I’m an addict.”* At that point, another woman turned to her and said: *“Get over it! Quite a few of the law enforcement officers also have that history. Just show them that you can do the damn job!”* Another woman admitted to inserting *“internship with the state”* to account for an extended period of incarceration on her job applications. In fact, she had been encouraged to do so by a local job training program.

vii. Job Training Programs

There are several programs in Tucson that work with the unemployed helping them develop skills to obtain employment. There were accolades about some of those programs. For example, the women gave very positive reports about Primavera. One said, *“The ‘Obama phone’ can be picked up at Primavera. They’ll give you 250 minutes per month.”* When we asked what an Obama phone was, the women told us it was a *“free”* cell phone. She explained that the purpose of the cell phones is mainly for use in seeking employment. Phone recipients use the telephones to arrange for job interviews, and to leave a phone number for return calls after interview completion. Another woman stated, *“The Obama phone has been a life saver for me. It’s the way that I keep in touch with my only sister in Texas. I usually have enough unused minutes to call her once a week and talk for ten minutes.”* The focus group of women who were homeless, had an addiction problem or had been incarcerated, was particularly harsh when describing a certain job training program that we will call Brookings, so that it remains anonymous. One woman said: *“It’s a job developer and it doesn’t work. It’s really for felons, but the goals are too lofty and the focus is on the wrong thing.”* The women continued with their complaints: *“Honestly, you can spot their graduates a mile away! They try to make you dress up in a suit in the summer, [physically] look for three jobs each day, call it a ‘career’-- not a job, and ask for higher pay. You have to carry these stupid clipboards.”* This same group of women described the relevance of the program’s dress code, calling it *“thrift store clothing.”* They described the clothing as *“dead people’s clothes,”* that is, clothing that was extremely dated and much too formal for the women to wear for job interviews in Tucson, Arizona.

1b. Recommendations to Help Eliminate Barriers to Employment

i. Increasing the Minimum Wage

Arizona raised its minimum wage from \$7.80 to \$7.90 on January 1, 2014 based on a statutory cost of living formula that was built into the 2006 Arizona Minimum Wage Act. As of July 2009 the Federal minimum wage has been \$7.25 per hour. The Commission recommends that the Arizona Congressional delegation support an increase of the Federal minimum wage to \$10.10 per hour.

ii. Human Sexuality and Family Planning

A program of comprehensive sexual health education in Arizona schools would provide young women and men with information that provides them with choices regarding their reproductive health. Helping teenage boys and girls complete high school and to continue further training or education is crucial to preventing poverty. A foundation of skills and knowledge fostered through a program of comprehensive evidenced-based sexual health education in Arizona, including contraceptive choices, is crucial.

iii. Affordable Childcare Options

If women have access to quality and affordable childcare, they are able to work and to facilitate their careers. This could be accomplished by creating partnerships with local businesses and tax and other incentives for businesses to provide childcare subsidies to their employees. Without affordable childcare, women cannot be financially independent and children suffer the repercussions of inadequate care.

iv. Increase Reliability of Public Transportation

Having an improved system of public transportation designed to cater to the needs of the working poor would help those for whom public transportation is the sole mode of transportation. Simplify the process for low-income individuals to obtain discount fares. Improve the safety of bus routes for women and children living in high-risk areas.

v. Opportunity to Vacate Charges or Felony Convictions

Consider vacating charges in some situations. Drug possession and prostitution and related charges carry stigma and create a lifelong burden for women. In addition to revisiting policies in the light of growing awareness of the breadth of human trafficking, the development of a plan to vacate certain charges after a specified amount of time and without further offenses could more easily help women to rebuild their lives.

2a. Food Insecurity...The New Term For Hunger

i. Managing Food Insecurity

Food insecurity is a constant concern for the women who participated in this review. Many of the women told us that often they made a choice to pay for utilities and other bills, or drastically reduce their food purchases. Some of them related that at the end of the month they only ate one meal each day—usually oatmeal cereal. Another woman said that keeping her credit card debt “*above water*” was more important than food, so she really cut back on food supplies. Women said they bought beans, rice and cereal and they shopped around to see which stores had the cheaper foods. However, shopping was often limited if the women did not have transportation. Carrying home groceries, managing young children and riding the bus were very challenging tasks. We learned from our participants that adding potatoes to “sloppy joes,” could make two meals out of one. Affirming the isolation of living in financial hardship, a senior woman said, “*There must be a whole population out there that is eating tuna fish and cereal in silence.*” Several women mentioned they ate only two meals each day, in the mornings and evenings.

The group of women who were most at risk for food insecurity was the women who had been homeless and were now in treatment programs and spending the nights in shelters. They used food stamps to buy breakfast (a banana, a burrito, a bagel, or yogurt) and sometimes had sufficient food stamps left over that on some days, they could buy something for lunch. The evening meal was usually eaten in a community kitchen or shelter. Many of the women picked up free food items from food pantries or community food banks. Sometimes they discovered that the food was not very helpful; there were many jokes about a recent food donation—“*a whole bag of avocados for each customer!*” While there is government assistance for food (food stamps, community kitchens), women with precarious housing are at a great disadvantage as they are not able to cook their own food. Food stamps are used more quickly because ready-made food (even if it needs microwaving) is much more expensive than bulk food such as rice and beans. The end of the month is always a lean and trying time. However, women who were living in shelters told us that their biggest problem was there was little or no financial assistance to purchase basic need items such as soap, toothpaste, shampoo, toilet paper, deodorant, or laundry detergent. Not only are these items crucial for basic hygiene, they are also necessary to make a good impression for a job interview.

ii. How Women use Resources to Decrease Food Insecurity

There are federal and local resources to help individuals and families deal with food insecurity. Nearly all of the women that we talked with were either on food stamps (SNAP) or had been on the program. One woman told us that she had “*been on food stamps five different times!*” All recipients reported that while food stamps helped a lot, they did not cover all food expenses by any means. One woman related that she was a bit embarrassed to use food stamps, but she had realized that “*using food stamps was better than eating out of a trash can!*” Several women reported that they presently used the local food pantries or had used them in the past. Organizations such as St. Vincent DePaul helped out with clothing and household items and Casa Maria distributed hygiene kits and served hot meals. Several women reported that their families helped them with food purchases. One woman, who received food stamps, lived with her father and stepmother; she said that her stepmother refused to use the food stamps, “*You*

know, there's a lot of people out there who don't want to be fingered as someone who needs help," she explained.

Women who were enrolled in the Women, Infants and Children (WIC) program were especially interested in purchasing food that they believed would be beneficial for their children. One example is that several mothers purchased organic milk even though it is more expensive than regular milk. The mothers said they were worried about the additives in regular milk. Food insecurity is especially problematic if children are involved. There seemed to be a consensus that an adult could get by with a day or so each week just eating oatmeal or rice and beans, but children were different. They needed fresh fruits and vegetables—canned or packaged food would not suffice. One young mother told us that the most expensive item in her food budget was the milk she bought for her children.

2b. Recommendations to Help Reduce Food Insecurity

i. Reach Out to Reduce Stigma

One of the senior women we spoke with said *"I was raised not to ask for help."* This attitude causes many women to not seek help when they need it and are eligible for it. We would suggest greater outreach and education in order to decrease this stigma and raise awareness, so that women feel more comfortable receiving these services.

ii. Centralized Referrals for Services

It is difficult to get information about assistance and services in Tucson. We recommend building on a more accessible consumer directory such as 2-1-1 Arizona for Pima or other counties (<http://www.211arizona.org/pima/>) and an information campaign about available community services; then women (and men) could access services more easily.

iii. Support Increased SNAP Benefits

The criteria for SNAP (food stamps) exclude many individuals who would benefit and provide marginal services to others. Support an increase in the SNAP program.

3a. Homelessness

i. Being Homeless

All groups of women agreed that just about the worst thing that could happen to a woman is becoming homeless. We heard this from women who had relatively secure homes, from women who appeared to be on a slippery slope (e.g., losing job, unable to pay rent/mortgage or vehicle insurance) towards becoming homeless, and from women who experienced homelessness and knew what it was like to spend nights on the street. One woman who was in the focus group of homeless women said: *“I’d pay my mortgage even before I would buy groceries. You can go hungry and you are still safe, but if you lose your home you lose everything and you can’t get it turned back on like you can an overdue bill from TEP. It is gone forever.”*

Housing was the largest expense that women have. Meeting their monthly mortgage payment was very difficult and sometimes not possible. Precarious housing is a disturbing and frightening thing. Precarious housing is defined as being in “imminent risk” of becoming homeless and several of the women that we talked to were at this point. They had exhausted every possible source of assistance and did not know how they would pay the next mortgage payment. Precarious housing includes those persons who live with relatives on a temporary basis, friends, a partner, or living in a rental unit but unable to make the next due rent payment.

Another new term for many of us was *“couch surfing,”* moving from house to house (of friends or relatives or strangers) and sleeping on the couch or floor. Homelessness is defined as “someone who lacks a fixed, regular and adequate night-time residence, not just some kind of shelter or place not fit for human habitation, such as a park or underneath an overpass or bridge” (Arizona Department of Economic Security, 2010b; 2011). It is no longer unusual to see homeless families headed by single females.

Having safe and reliable housing is important for many positive life outcomes. The benefits for health and safety are obvious. While Tucson does not have long periods of freezing weather in the wintertime, it does get below freezing during the night and the summers can be scorching. If women are homeless, it stands to reason that they have no money. Therefore, food and health care and other amenities of daily life are difficult to obtain on a regular hassle-free basis.

If a woman is homeless and lacks housing, Child Protective Services may place her children in protective custody. If this happens women may lose certain benefits as well as being caught in a cruel paradox. In order to get their children back, they must be able to provide a place for them to live; however, without children, they are not eligible for the financial assistance that they need to establish a home and safe environment for their children.

ii. Safety

The focus group of homeless women described the struggle to maintain safety. One woman told us that, *“It is very difficult to find an adequate place to sleep at night because the homeless men take all of the safest and best places.”* The women also described survival sex with men who could protect them, but one of the women said, *“You gotta be careful with men—they can turn on you in a minute!”* The fear of violence when a woman is homeless is palpable. *“At times, I have been so afraid,”* was a frequent expression that we heard.

In addition to fear of sexual assault, homelessness increases the risk of relapse into drug and/or alcohol addiction. There are clear links between sexual assault, addiction, poverty and homelessness. Addiction makes it more difficult to seek and maintain employment especially if a drug-related conviction appears on a women's record. One woman described being evicted from her home. *"I didn't have anywhere to go. I went to my dealer's house and before long I was prostituting myself for food, shelter, drugs and peanut butter and jelly sandwiches."* The women that were homeless described the difficulties they faced. One of them said: *"Being homeless is boring most of the time. I go to the library and spend my day reading. I don't like to go out and about on the streets, as I know what's going on around me, and I don't want to get back into that!"* Another one told us: *"It is a big deal to find soap and detergent. When you are homeless, just going to the bathroom is a challenge and it's a lot easier for men!"*

iii. Services for the Homeless

The women who were homeless thought that most services are primarily directed towards men. There are more homeless men in Tucson than homeless women. One woman surmised that men are just able to go from shelter to shelter, month by month, year by year, and never end up camping on the streets. For women it is much more difficult. There are four shelters in Tucson that offer beds for women. A woman can stay up to seven nights a month at the Salvation Army shelter, then she is back on the streets until she can re-enter the Salvation Army a month later. Finding shelter for each night was a challenge for the women and security and safety were always of great concern.

Many of the women were either receiving assistance or had been on the Arizona Health Care Cost Containment System (AHCCCS). A number of them said that they lost AHCCCS services when they got a part-time job and no longer qualified—so they went without access to health care. Others said they had lost AHCCCS during the recent cutback and they too were without access to health care. One woman reported that even with healthcare, *"AHCCCS has its limitations. I didn't have the co-pay and now they are calling me about the bill. I just don't have any money!"* Some women went to the Van of Hope where they could be seen by a healthcare provider and given a prescription without charge. Of course, they had to pay for the medication or other services like x-rays—an impossibility for most of the women. Other women sought health care at El Rio's Homeless Clinic. However, they reported that there was not a lot of availability and often, they were unable to see a healthcare provider. Access to healthcare was a genuine concern—everyone we talked with for this review expressed the hope that AHCCCS would be expanded again to include low-income women without children under the coverage (Since our interviews, Governor Jan Brewer has reversed a previous order and expanded AHCCCS services to cover adult men and women without children.).

The women in the homeless focus group were very positive about many of the community agencies that provided various services. Agencies like The Haven, Primavera Works, Sister Jose Women's shelter, and SIROW's Mujer Sana were mentioned as being helpful and providing resources that are both needed and appreciated by homeless women. *"Sometimes just being able to go somewhere, read a book, play music and watch television,"* are appropriate activities and valued services. Alcoholics Anonymous (AA), and Pascua Yaqui Behavioral

Health were helpful and provided counseling and other services to women with addiction problems. Family members were also very supportive whether in Tucson or elsewhere; the Obama phone helped women keep in touch with family members as well as with employment agencies and potential employers.

3b. Recommendations To Help Homeless Women

i. A Safe Place to Stay

Women are far more vulnerable to physical and sexual violence on the streets. They need a safe haven – in the daytime and at night. It is very difficult for the homeless to find a place to convalesce from a medical procedure or illness. In addition, when homeless, there is a need for a place to store possessions. Homeless shelters offer storage areas during the stay, but once the apportioned days end, so too does the storage. Homeless women and men are often seen walking on our streets pushing grocery carts that have been “appropriated” for storage of personal possessions including documents and identification (e.g., birth certificate, social security card). Often, the possessions are lost or stolen creating another layer of difficulties in establishing identity and accessing even the most basic of services. Public locker areas could provide a temporary solution to this problem if they are securely monitored by social service agencies.

ii. Women Need Dedicated Shelters

There are simply not enough shelter beds in Tucson to adequately protect women. As an extra measure, as emphasized above, a safe place to stay during the day is necessary too.

iii. Women Who Engage in Survival Sex

Women need options and informed responses regarding human trafficking rather than criminalization (i.e., jailed, fined, criminal record). Laws need to change and with them law enforcement trained to recognize the continuum of human trafficking.

iv. Employment Training Geared Towards Women

Agencies that help connect the homeless with employment opportunities should make a greater effort to find appropriate training and employment for women and to be sensitive to the discrimination women may find in fields like construction, and other male-dominated trades. Employment centers, such as Brookings (described previously) should update their services and tailor them to the employment needs of women and the realities of current employer settings.

4a. Transportation

Transportation is a pressing concern for women who do not have a car or cannot afford to buy gas or pay insurance. Homeless women and others with few resources are dependent upon the public transportation system. Obtaining a discount fare was a challenge. The women pointed out that even with the discount card, you still pay 50 cents a ride and there is a two-hour window for transfers. There are numerous agencies that will help women obtain a discount card for Sun Tran. There are many women in Tucson who depend on Sun Tran to attend church or to shop for groceries. If a woman has a cart full of groceries, she usually has to ask the bus driver to lower the ramp so she can get on board with her cart. The bus stops are hot and miserable in the summer time and sometimes buses are late or break down. There were two major issues with Sun Tran: the crime that occurs on the buses and the unreliability of bus schedules should there be a breakdown or other delay.

i. Criminal Activity

Criminal activity was the most serious issue about using Sun Tran that we heard discussed by the women in every focus group. Women were extremely cautious when taking the bus because of the frequent presence of drug dealing, drinking and even fighting on the bus. One woman said: *“I’ve seen men and women get on the bus with a gun; men get on with a knife. I’ve seen people using the Obama phone cutting deals for prescription drugs. There are people who are super high or drunk; one man dropped his rock of crack right in front of me.”* She went on to warn, *“Don’t wear anything that can be grabbed. Don’t give out information about where you stop. If you are not careful, someone will grab your possessions.”*

Taking the bus was difficult for women who were in drug recovery programs. Several women told us that there was a lot of drug dealing on certain bus routes and a lot of conversation about drugs. One of them said: *“I feel like it’s basically safe (taking the bus), but I just do not want to hear conversations about drugs. So many things like that can trigger a relapse.”*

ii. Reliability

For low-income riders, a late bus can mean the difference between keeping a job and losing it. The women told us that buses break down or run late; they are often crowded. Sometimes there is a long wait between buses. Sometimes routes do not “connect.” Some buses run every 15 minutes from each bus depot; all others run every half hour. Weekends can pose a problem for those persons who work on Saturday and Sunday; depending on the route, buses may run only every hour and bus service ends at 8:00 pm. For a woman that has a job that includes shift-work, it is impossible to use public transportation. One woman told us it had taken her four hours to take a bus so she could attend our focus group. Sometimes getting on or getting off a bus can be dangerous and individuals (such as older women) who are a little unsteady on their feet may fall.

Another finding pointed to the many Sun Tran bus stops around the city that have no shelter, which can be dangerous and very uncomfortable in the summer heat. Additionally, schedules and routes are rarely posted, making it difficult to know when a bus is coming or to map out a route. Strangers in Tucson would have a very difficult time using the bus system. The women in

the focus groups spoke highly of the bus drivers. One woman said, *“Bus drivers are usually good judges of character. Once I was on the bus and two drunk guys wanted on. The driver turned them down.”* She said, *“Those bus drivers are not ‘wusses’!—they don’t put up with a lot!”*

4b. Recommendations to Improve Transportation Services

i. Improve Safety on Buses

Partner with Tucson Police Department to better police buses and bus stops. A safe transportation service leads to increased use. Drug dealing and violence on city buses cannot be tolerated.

ii. Improve Bus Stops

Placing roofs or shades over all bus stops would provide some shelter and shade for waiting passengers. Sitting in the hot Arizona sun for as long as five minutes is intolerable for many older passengers. Posting bus schedules and routes at bus stops throughout the city would be extremely helpful so passengers will know when buses arrive and depart, as well as the bus routes.

iii. Improve Efficiency and Increase Frequency of Buses

For low-income riders, a late bus can mean the difference between keeping a job or losing it. Buses should be dependable and kept in good working order.

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Appendix A: Advisory Group

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Edna Fisher, Grandmother raising grandchildren

Michele Grise, Emerge

Peg Harmon, Catholic Community Social Services

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Appendix B: Focus Group Script and Questions

SIROW and Pima County/Tucson Women's Commission

Women Managing Tough Economic Times

Focus Group Questions

The purpose of this focus group is to understand the factors that lead to economic uncertainty, how women cope with the lack of money and how that influences your daily life. We all know that these are difficult times for women as we are the ones most affected by tough economics time. Our hope is that with the information you share with us, we will be able to make some recommendations to City and County officials.

Introductory Question and Ice Breaker: We will not be sharing your names or personal information with anyone. We will have a general icebreaker to share a bit about ourselves and current circumstances.

1. What do you consider a very low income?
2. What is it like to live on a very low income?
3. What does living on a limited or low income, mean when it comes to:
 - *Paying bills such as the electricity, water and rent.
 - *Shopping/Eating (The kinds or type of food that you eat, where you shop)
 - *Housing (Where you live)
 - *Transportation
 - *Children (Opportunities for your children)
4. During difficult times, have you been able to access resources or find help when you needed? Can you tell us about experiences you have had seeking help?
5. Tell us about your support systems, for example who do you turn to when you need help? Who is there for you? How do they help you?
 - *Family
 - *Neighbors
 - *Social Agencies
 - *Other

5. Do you have health insurance for you and your family? Has obtaining health care been a problem for you and your family? What challenges or difficulties have you experienced in obtaining health care?
6. Can you tell us about your work experiences:
 - *When you worked, were you employed part or full time?
 - *Did you have benefits through your employment?
 - *Have you ever been laid off? Why? Did you apply for unemployment benefits?
 - *What arrangements did you make for childcare when you were working?
7. What are your work skills?
8. What have been the most challenging or difficult situations because of the economy?
9. What has been the most help to you when you don't have enough money to go around?
10. Sometimes, these situations can be very stressful, have you experienced problems with stress? What do you do to cope? Were you able to find appropriate resources to help you?
11. How does a limited income affect individuals and families?
12. In summary, how are you managing these tough times? What things are most helpful to you? What's not helpful?

Appendix C: Interview Script/Questions

1. In your opinion, what are the three most important factors that lead to economic uncertainty in older women?
2. Are community resources adequate to help these women? What is lacking?
3. Can you tell me about community resources that are available for each of the factors you described.
4. Could you tell us about various events or factors that you believe have increased women's financial insecurity in say, the last five years.
5. If one exemplar case stands out in your mind—a woman facing really tough economic times, what were the challenges that she was facing and how could you help her?
6. What have you observed about women undergoing tough economic times?

How do women often deal with tough economic times?

How do they handle stress?