

Vision: All women and families are self-sufficient and have the human, social, and financial resources they need for a successful future. Resources include a warm roof over their heads, enough food on the table, decent clothing on their backs, prompt and professional care for medical needs, readily available transportation, appropriate vocational training, and safe, affordable child care. Human security is the norm and all women can be active, contributing members of society.

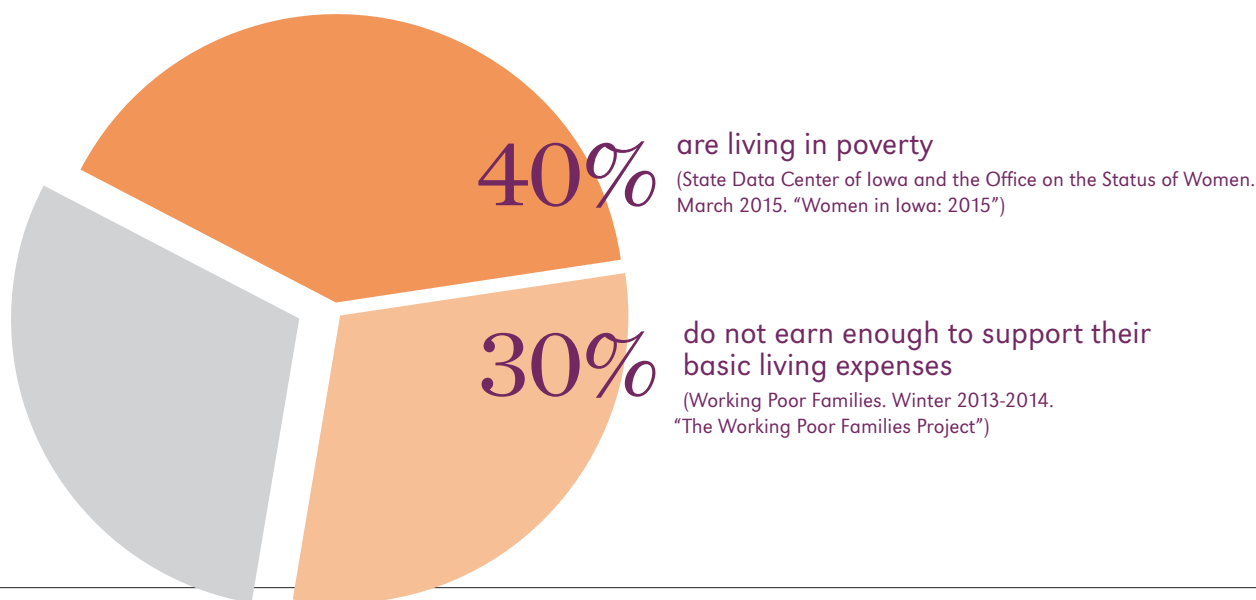
SHE MATTERS: WE LISTEN AND IOWA WINS

ISSUE: **ECONOMIC SELF-SUFFICIENCY**

PRESENTED BY THE IOWA WOMEN'S FOUNDATION



70% OF IOWA'S FEMALE-HEADED HOUSEHOLDS STRUGGLE FOR ECONOMIC SECURITY.



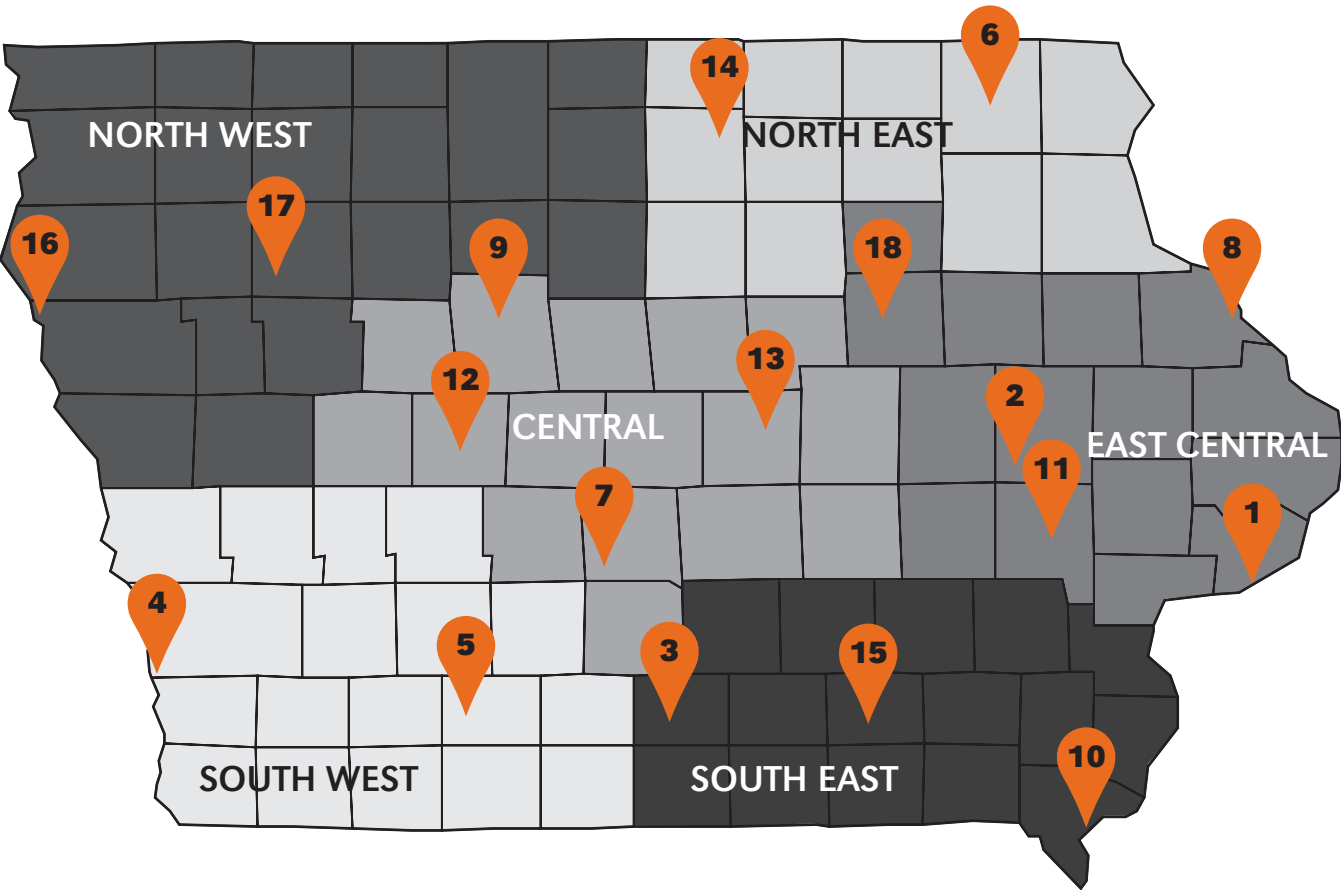
The Iowa Women's Foundation (IWF) improves the lives of Iowa's women and girls through economic self-sufficiency. We work to break down the economic barriers that impact women's lives and the well-being of their families. Because we believe when women are successful, their families and communities will be as well.

In an effort to understand how the IWF might positively impact the economic self-sufficiency of women and girls in Iowa, the IWF held focus groups in 18 communities across Iowa during the summer of 2015. Partners from local community nonprofits, educational institutions, businesses, and IWF grant recipients were invited. These focus groups brought together 307 community leaders recognized for their work with women and girls to discuss issues facing women and girls in the state. The three goals of the IWF *SHE MATTERS: We Listen and Iowa Wins* Tour were to:

- (1) learn firsthand about the most pressing challenges affecting economic self-sufficiency for women and girls in the communities,
- (2) identify existing initiatives to advance their success, and
- (3) determine what gaps in services or resources currently exist.

Attendees were also invited to make recommendations about how the IWF could help women and girls achieve economic success.

FOCUS GROUP STOPS



- | | |
|-------------------|------------------|
| 1. Bettendorf | 10. Fort Madison |
| 2. Cedar Rapids | 11. Iowa City |
| 3. Chariton | 12. Jefferson |
| 4. Council Bluffs | 13. Marshalltown |
| 5. Creston | 14. Mason City |
| 6. Decorah | 15. Ottumwa |
| 7. Des Moines | 16. Sioux City |
| 8. Dubuque | 17. Storm Lake |
| 9. Fort Dodge | 18. Waterloo |

METHODOLOGY

Eighteen communities were chosen from across Iowa on the basis of geographical representation, urban/rural, ethnic/racial and economic diversity. Local community partners in these communities helped identify leaders across the public and private sectors to participate in the discussions. These leaders were then invited to the session in their respective communities. A concerted effort was made to ensure all attendees were active participants in the discussion by providing the questions ahead of time and requesting that each participant answer the opening question of the session. The focus group protocol used the same eight questions about economic self-sufficiency for women and girls in Iowa to guide each of the sessions. Questions can be found in **Appendix A**.

Attendance for the meetings held from May to August 2015 averaged 17 participants per focus group. Participants were drawn from the nonprofit, public, education, law enforcement, philanthropic and business sectors. Each session started with a review of the questions and then followed in sequential order. IWF Executive Director Dawn Oliver Wiand facilitated each of the sessions. All of the discussions were digitally recorded. Data from the transcripts were transcribed by Melissa Tully, PhD, assistant professor in the University of Iowa, School of Journalism and Mass Communication, Tammy Walkner and Andrea Weare, graduate students at Iowa, or Carter Bell, undergraduate at Iowa.

At the conclusion of the focus groups, a questionnaire was sent to community leaders who were in attendance or who were invited but could not attend. Questions can be found in **Appendix B**.

The survey answers were included in the final dataset. Qualitative analysis was used to identify the commonalities from the data. A tally of the frequency count of the barriers to economic self-sufficiency was collected from the data. The data review was completed by Elizabeth A. Swanson, PhD, RN, Kimberly Swanson, MBA and Dawn Oliver Wiand, Executive Director of the Iowa Women’s Foundation.

KEY BARRIERS

Each focus group provided information about the barriers and challenges facing women and girls in Iowa. The most pressing barriers were determined by the frequency the barrier/challenge was mentioned (**Table 1**). Some barriers were unique to an individual community while other barriers were mentioned across all of the 18 communities. (See tour stop map on the previous page).

TABLE 1
KEY BARRIERS IN ORDER OF FREQUENCY

- Employment
- Childcare
- Housing
- Education/Training
- Transportation
- Mentors

The report includes selected quotes from focus group participants to illustrate these barriers and challenges. In addition, participants’ discussions and comments on their questionnaires revealed themes common to all the barriers/challenges identified — factors that impact the difficulty or success of overcoming these barriers/challenges. Four common themes emerged:

- (1) Awareness/knowledge
- (2) Empowerment
- (3) Flexibility
- (4) Generational poverty

BARRIERS IDENTIFIED BY THE COMMUNITIES AND THEIR SPECIFIC ASPECTS

1. EMPLOYMENT

- Lack of job availability with many jobseekers being either under qualified or over qualified
- Persistent low wages (lack of livable wage) for women who comprise the majority of minimum wage workers and work 2–3 jobs to make ends meet
- Consistent belief that women are not receiving the same wages or benefits as men
- No choice in accepting a raise because salary increase will not offset the loss of benefits from supplemental programs

“IT GOES BACK TO LIVABLE WAGE. I have friends . . . who work 3 jobs to put food on the table — livable wage is huge. People can’t afford to put food on the table.”
—Central Iowa

“IT IS A CATCH 22: if you are on assistance, [if] you make more [money] you get knocked off [the system] and then you are back to square one and then they find it is better to stay home. . . . The system does not try to encourage them to be self-sufficient.”
—North Central Iowa

2. CHILDCARE

- Scarcity of quality affordable childcare
- Critical lack of nontraditional childcare (e.g., sick childcare, childcare after 6:00 p.m. or on weekends)
- Lack of flexible family-care policies at work

“CHILDCARE IS OUR BIG ISSUE. We need childcare outside of 9–5, make it accessible, and meet people where they are at, such as in their neighborhoods.”
—East Central Iowa

3. HOUSING

- Lack of affordable and safe housing
- Scarcity of emergency shelter options
- Limited availability of supplemental assistance for utilities

“THERE ARE LIMITED PLACES TO LIVE and the places that are in their budget are just unsafe for women and children overall.”
—Southwest Iowa

“IF YOU DON’T HAVE SAFE, STABLE HOUSING, that very basic need, it’s very hard to be successful in other areas of your life.”
—East Central Iowa

“I had a student who lived in her car to afford childcare, school and to work ... She had two kids. Had to cut out housing because she needed childcare, food, other things, but also knew her education would make a difference.”

—CENTRAL IOWA

4. EDUCATION/ TRAINING

- Lack of awareness, resources and finances: factors that drive women's inability to secure the education/ training needed to obtain a well-paying job
- Complexity and challenges of navigating the systems necessary to secure education and training

"THE TYPICAL FEMALE CAREERS

pay less than male careers. Women still flock to CNA (Certified Nurse's Aide) and childcare and men don't go into those careers. Those are skills we need, it's very important work, but they are not paid well. Women want skills quickly, I feel like we sadly give them skills that pay low and don't lead to self-sufficiency."

—East Central Iowa

"WE HAVE A HORRIBLE SKILLS

GAP. We have way more low skill workers than we have low skill jobs. We have high skill jobs and middle jobs that are going unfilled and it's a very bad situation."

—North East Iowa

5. TRANSPORTATION

- Public transportation: inadequate in many communities and nonexistent in others
- Private transportation: cost prohibitive for many individuals to own a car or use taxis

"THERE IS NO BUS SYSTEM; they have to take a taxi. That's a huge barrier in our environment in the winter to be able to get to and from work."

—North West Iowa

"I HAVE TOO MANY MOTHERS

in a parenting group . . . that have had to quit their jobs or they've been fired from their jobs because of lack of reliable transportation."

—North East Iowa

6. MENTORS

- Lack of role models and mentors available to women to help guide and build a sense of empowerment
- Lack of mentoring programs in schools, work and organizations

"TARGETED MENTOR

PROGRAMS, having someone you can look up to whether they can say, 'I wish I would have started saving when I was 20.' or 'These are the things I did right.' and '[These] are the things that I wish I would have changed.' "

—Central Iowa

"Women need to help women, and we are not doing it. If we worked together, we could get some of these things changed. We just need to empower the group."

—SOUTH EAST IOWA

THEMES AND COMMONALITIES

Based on the barriers and challenges identified within the communities, the analysts also identified recurring commonalities. These commonalities are generally action categories that individuals or organizations could implement

to address the community-based barriers and challenges. This section will provide a detailed description of each commonality with substantiating quotes that were selected from the transcribed tapes.

(1) AWARENESS/KNOWLEDGE

During the focus group discussions community leaders stressed the need for awareness/knowledge of the issues facing women and girls within their communities. Leaders pointed out that women and girls don't know what they don't know. In addition, they noted women are not aware of what resources/options are available and how to access and navigate the networks:

- **Businesses, educational institutions, elected officials and the general public need to understand the real issues and barriers to economic self-sufficiency women and girls face in Iowa**
- **Women and girls need to have knowledge of the community resources available to them, and they need to be aware of the existing educational and training opportunities. Finally, they need to know how to access and navigate these services and opportunities**

“THE GENERAL POPULATION DOESN'T UNDERSTAND the issues that women and girls face. They have a perception that the poor are lazy. On the last day of school many kids cry because they are losing a caring adult, safe place and meal ticket all in one fell swoop. People who heard this called and said they had no idea there were kids who didn't have enough to eat, didn't have a safe place at home right here.”
—North East Central Iowa

“WE NEED TO UNDERSTAND that people don't necessarily choose the life that they end up with. Sometimes they are victims of circumstances or whatever. Or they've never envisioned a different tomorrow because it has never been made available to them. There are too many of us who are complacent in our ignorance.”
—East Central Iowa

(2) EMPOWERMENT

The second theme is that empowerment is critical for women and girls to achieve economic success. When women and girls do not have confidence or feel good about themselves, it is difficult to generate the strength or perceive they are empowered to impact the situation.

“ I ACTUALLY AM A RECOVERING DRUG ADDICT, had my kids removed by DHS, and dropped out of high school and now am sitting here as a professional. What has helped me is somebody being that 'one person' to give me a chance to say that anything you can do we will help you [with]this.”
—South East Iowa

“IT IS SELF-RESPECT, SELF-ESTEEM. Many of the women in my parenting group, have an entry level position that they're consistently working at but they don't really see themselves as being smart enough or skilled enough to ever get beyond that position. That really holds them back.”
—North East Iowa

“IF THEY HAD CONFIDENCE, belief that they had enough, there is money out there, options out there. You are smart enough, you are enough. You can do it.”
—South West Iowa

“A LOT OF GIRLS THAT ARE GROWING UP IN POVERTY don't know anything different. They just think that that's normal and so they don't even know that they have the ability to do more. That is all they know. They don't know what it's like to have a house or have a car or eat a regular-priced school lunch. Educating them and really just empowering them to know that they can do more.”
—East Central Iowa

(3) FLEXIBILITY

Flexibility was identified as critical in facilitating women's pathway to self-sufficiency within a number of the established institutions (e.g., educational, corporations, service agencies). Community participants in all 18 of the communities asserted the following:

- **Educational institutions need to offer increased flexibility in their educational approaches and programs**
- **Employers need to offer more flexible work hours and job sharing opportunities**
- **Child care facilities need to offer second and third shift options for childcare**
- **Housing regulations need to be more fluid to accommodate individuals who are challenged economically**
- **Nonprofit services need to be more coordinated and accessible in terms of hours of operation and location**

“THOSE HIGHER EDUCATION PROGRAMS tend to be full time. A mother with children — how does she go to school and still support the children? It's time for higher education to change and understand that the typical 15 credit hour semester doesn't work for real people. It maybe works for the high school graduate.”
—*Central Iowa*

(4) GENERATIONAL POVERTY

Focus group participants in all communities emphasized that people learn from what they see and experience. They asserted that in order to improve the economic self-sufficiency of women and girls, both the women and young girls must be helped simultaneously.

“GENERATION AFTER GENERATION they stay below the federal poverty level. It follows you; you give it to your kids. They don't know it's possible to not live like that.”
—*Central Iowa*

“YOU DON'T WORK WITH THE GIRLS ALONE, you better involve the families. They need to have training. They need to know there is another way to do things. So many of our families don't know that. You don't know what you don't know. They need someone not to judge them but to mentor and to walk them through some of the hoops.”
—*North East Iowa*

“I have three kids and we have a supportive family, so if the kids are sick someone else can watch them. But if you don't have that, job flexibility becomes critical. Even then, what do people do when they reach their sick day limit, and what do they do when they have no other option?”

—NORTH EAST IOWA

CONCLUSION

The goals for the Iowa Women's Foundation "We Listen and Iowa Wins" Tour were to (1) learn firsthand about the most pressing challenges affecting economic self-sufficiency for women and girls in the communities, (2) identify existing initiatives to advance their success, and (3) determine what gaps in services or resources currently exist. Attendees were also invited to make recommendations about how the IWF could help women and girls achieve economic success in their communities.

The key findings were the identification of the six key barriers related to 1. employment, 2. childcare, 3. housing, 4. education/training, 5. transportation and 6. mentors. In addition, four themes common to all barriers emerged: (1) providing and accessing critical knowledge and information, (2) empowerment, (3) flexibility and (4) generational poverty. These barriers, commonalities and insights have been used as a basis for the IWF strategic planning process.

In response to the data, the Iowa Women's Foundation has identified several action steps to improve the economic self-sufficiency of the women and girls in Iowa.

THESE ACTIONS INCLUDE:

1. Initiating a strategic planning process
2. Publishing the results of the "We Listen and Iowa Wins" tour.
3. Sharing the results and report of the "We Listen and Iowa Wins" Tour with various publics and policy makers.
4. Revisiting each of the 18 communities in 2016 with the intent to:
 - a. establishing further connections within the community
 - b. assisting communities to move forward with the economic self-sufficiency initiatives they have identified
 - c. identifying potential grantee partners
 - e. raise public awareness about the stories and status of Iowa's women and girls
 - d. fostering advocacy that improves the lives of Iowa's women and girls
 - f. promoting collaboration with businesses, educational institutions, nonprofits, and individuals
 - h. providing resources to policy and decision makers

The findings shared in this report are intended to deepen the knowledge and understanding of the issues of economic self-sufficiency for women and girls in Iowa. These findings will focus our resources toward research, grant making, advocacy, education and collaboration. We seek to serve and support the efforts of the philanthropic community, businesses, educational institutions, nonprofits, legislators and policy makers to facilitate the economic self-sufficiency of Iowa's women and girls. The Iowa Women's Foundation will serve as a source of relevant, reliable and accurate information about the lives of women and girls in our state.

**When barriers are removed
and opportunities opened
to them, women and girls
thrive and Iowa wins.**

APPENDIX A

1. What are the greatest challenges you see affecting economic self-sufficiency for women (and children) in your community — and how would you characterize their financial/economic struggles?
2. What are the most common requests/needs from women and children related to economic self-sufficiency?
3. Regarding women and girls struggling financially, how would you describe your community resources? What exists? What works?
4. How do future clients, families in need learn about community resources?
5. What are the gaps in your community resources? How could services be expanded?
6. Within your community, what particular group(s) — demographic, geographic, cultural, and other — is facing the greatest barriers to self-sufficiency?
7. Removal of what barriers would make the most significant impact to improve women's and girls' lives in your community? And what have we forgotten to ask that needed to be asked?
8. From all we've discussed today, what are the two specific areas or issues you think we could invest in to help women and girls in your community achieve economic success?

APPENDIX B

1. What state tour stop was in your area?
2. Did you attend the presentation?
 - Yes, please proceed to question 10.
 - No, please answer questions three through nine.
3. What are the greatest challenges you see affecting economic self-sufficiency for women (and children) in your community — and how would you characterize their financial/economic struggles.
4. When you think of women and girls struggling financially, how would you describe your community resources? What exists, what works, etc.
5. How do future clients, families in need learn both formally and informally about community resources?
6. Are there gaps in community resources? How could services be expanded?
7. Within your community, is there a particular group (demographic, geographic, cultural, other) facing the greatest barriers to self-sufficiency?
8. What have we forgotten to ask that needed to be asked?
9. What do you think are the two specific areas or issues we could invest in to help women and girls in your community achieve economic success?
10. Now that you have attended the presentation and have had time to reflect, is there any further information you would like to add?

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