



# Mayor's Council for Women

**Dr. Carol Berz & Representative JoAnne Favors, Co-Chairs**

Policy Papers: 2015

*Economic Opportunity*

*Education*

*Health*

*History*

*Justice*

*Leadership*

## INTRODUCTION

The Mayor's Council for Women was first announced by Mayor Andy Berke at his 2015 State of the City Address. The Council was tasked by the Mayor with making policy recommendations about issues affecting women within Chattanooga and across the region.

*"Using an economic lens, they will examine issues that adversely affect women in our community and make policy recommendations to the City. It is critical that we stand together as a community -- united to empower and embolden women of all ages, backgrounds, and abilities."*

- Mayor Andy Berke, State of the City 2015

The Mayor enlisted the help of State Representative JoAnne Favors and Chattanooga City Council Chair Dr. Carol Berz as the co-chairs for the inaugural Council. Representative Favors and Dr. Berz established a framework for the development of the Council to allow women from all walks of life and professions to participate. The Council is made up of six working groups organized around broad categories – Economic Opportunity, Education, Health, History, Justice, and Leadership. Each working group has at least two organizers and approximately a dozen members.

Since the Council's inception in April 2015, the members have charted an aggressive one-year scope of work. The group plans to develop three white papers detailing issues and recommendations within each focus area. The Council leadership team, comprised of representation from each working group, made a clear commitment to use research and data to ground all recommendations.

The Council for Women has also conducted significant research on other similar councils and is preparing legislation to formally establish the Council in Chattanooga City Code.

This is the first report of the Mayor's Council for Women and reflects months of hard work, research, and thoughtful dialogue. It is the intent of the leadership of the Council to share this document with legislative and executive governmental bodies, as well as relevant community partners, to help create positive policy changes to advance the status of women and their families in Chattanooga and throughout the region.



## MESSAGE FROM THE CO-CHAIRS

Since its inception, the Mayor's Council for Women has relentlessly focused on researching and addressing issues disproportionately affecting women in the Chattanooga region. It is a privilege to chair the committee, which allows us to work with some of the most dedicated, talented, and passionate female leaders in our area.

This initial report outlines research and policy recommendations in each of the committee's six focus areas: Economic Opportunity, Education, Health, History, Justice, and Leadership. As the co-chairs of the Mayor's Council for Women we urge the policy makers in Chattanooga and at the State level to take these recommendations seriously and put forth meaningful solutions to the challenges women face.

During our time working on this report, we have heard numerous stories of women facing challenges. There have been stories of women facing discrimination in their place of work, women who have had tremendous struggles during cases of domestic abuse, and many more. As lawmakers ourselves, we understand the tremendous responsibility we have to both work to correct these issues as well as promote our City and State as a place where the talents of all individuals are respected and valued.

We are very proud to present this report, which was assembled completely by women who volunteered their time to make Chattanooga and Southeast Tennessee a place that harnesses the talents, creativity, and potential of both men and women equally.

Sincerely,

*Representative JoAnne Favors*

*Dr. Carol Berz*

## ECONOMIC OPPORTUNITY

**“If we are going to see real development in the world, then our best investment is women.” - Desmond Tutu**

### Introduction

The Economic Opportunity (EO) Team’s mission is to improve the economic opportunity and status of women in Chattanooga. Our vision is that Chattanooga will be the City that sets the bar for true economic equality for women within five years. To make this vision a reality, Chattanooga should: 1) Expand Access to Resources; 2) Decrease Barriers to Women’s Participation, Inclusion and Success; 3) Educate Women and Girls about Opportunities, Skills and Resources; and 4) Promote Greater Awareness about Women’s Potential for Success and Opportunities.

### Structure

The EO Team has divided its work among seven smaller teams: 1) Existing Local Resources, 2) Surveys/Interviews, 3) Events/Structured Listening Sessions, 4) Mentoring, 5) Women and STEM, 6) Empowering Working Women, and 7) Access to Capital and Women Entrepreneurs. Each team has developed a project plan with written goals and objectives that tie to the mission and vision. Teams one (1) through three (3) are developing tools and strategies that will enable us to hear the voices, experiences and stories of as many women in Chattanooga as possible during the Women’s Council’s first year. Teams four (4) through seven (7) are working in areas that the EO Group has identified as mission critical to achieve the vision that Chattanooga will be the first city to shatter the glass ceiling.

### Wage Equality

#### *Background*

Women make up 49.3% of Chattanooga’s workforce. A recent study found that Chattanooga was slightly ahead of the national trend with respect to the gender pay-gap. Although this claim is supported by factual data and sounds positive, a deeper look shows that women in most sectors of Chattanooga’s economy do not receive equal pay or opportunity. In most cases, education level has a disproportionate impact on the wage gap. A female in Chattanooga with a higher level of education can expect a gap in pay between herself and a male with a similar education level. In Chattanooga, 47% of households headed by women have income levels below the poverty line.

It is important to note that the numbers below do not account for differences in race. When factoring the intersections of race and gender, the EO team suspects the Chattanooga data will track national statistics showing that the pay gap for women of color is even wider.

According to the 2013 American Community Survey, female Chattanoogaans working in Management, Business and Art occupations earn less than their male counterparts in 9 of 11 major job categories. Wage inequality ranges from 46% in Legal occupations to 89% in Community & Social Service occupations. The median income for women is greater than or equal to that of males in only two occupation categories – Health Technologies & Technicians and Computer & Mathematics.

Gender disparity persists even in categories where wage equality has been achieved. For example, the Health Technologies & Technicians category has the lowest median income of all 11 categories. And at just 28%, the percentage of female employees in Computer & Mathematics occupations is among the lowest. Census data for Chattanooga also shows disparity between male and female residents as indicated by a simple rank order of occupations by two categories—percent of labor that is female and total median income by occupation. For example, Health Technologies & Technicians and Education, Training & Library occupations are categories with the lowest median incomes and the highest percentages of female labor participation.

Looking at the 14 major categories of service occupations, incomes are somewhat equivalent across categories of gender. However, earnings are among the lowest in occupational categories where female and male median incomes are close to equivalent. For example, the median income for women in Personal Care & Service occupations is 93% of the male median value. This is potentially the lowest paying occupation compared to all other categories, with 83% of those employed being women. Similar examples can be found in Healthcare Support and Office & Administrative Support occupations where median income values for both men and women are comparable, but the field has a majority of female labor participation and low-paying positions.

### *Recommendations*

- 1) Acknowledge and reward companies who set the example of equal pay, opportunity and promotion for women.
- 2) In partnership with the Chamber of Commerce, conduct an employer survey that will strategically identify the remaining barriers to wage equality in Chattanooga.
- 3) Enforce Equal Pay compliance for all City government employees. Collaborate with County government to encourage and enforce the same.
- 4) Require proof of Equal Pay compliance and encourage open communication from businesses in Chattanooga that receive City incentives or City contracts.

## **Women and STEM**

### *Background*

In a recent trip to Chattanooga, economist Bruce Katz stood before Chattanooga's innovators and business leaders and declared, "The innovation economy is the inclusion economy." In Chattanooga, some of the highest paying jobs (and the only jobs where the gender wage gap has closed) are jobs in the fields of Science, Technology, Engineering, and Math (STEM). Although Chattanooga is making progress, women still face significant barriers to entry and inclusion within STEM fields. As noted above, the percentage of female participation in the STEM workforce in Chattanooga is presently about 28%. This Team will explore the barriers and hear the experiences of women working in STEM careers throughout the City in order to determine innovative solutions to address the continuing inequality.

## Empowering Women at Work

### *Background*

This team will study barriers that women face in the workplace. The team will also look at programs local companies and women's groups have implemented to empower and encourage women to support one another. Last, this team will seek to identify ways to eliminate gender discrimination and harassment.

## Access to Capital

### *Background*

According to the 2012 US Census report, women still lack adequate access to financial and training resources despite that approximately 30% of business owners across the nation are women. In order to grow a business or launch scalable ventures, access to funding is paramount. Substantial gaps still exist between male and female-owned firms in terms of revenue generation, size of company, and access to growth capital. Institutional barriers continue to exist within our business, banking, and early stage funding community that hinder women's progress as entrepreneurs. Women do not have a strong presence in our local business accelerator programs and are simply not emerging as leaders of high-tech, high-growth companies in our region.

### *Recommendations*

- 1) Expand the scope of local resources that specifically support women entrepreneurs (e.g. BrightBridge, JumpFund and Business Development Center). Focus on accelerator and incubator programs and equity financing programs that target women-owned firms with high-growth potential.
- 2) Quantify the gaps in revenue generation and access to growth capital between male and female-owned businesses. Identify the barriers and stated reasons for the gaps.
- 3) Start and support programs that encourage women to have experience in a particular industry and/or as a business owner. Give particular focus to the Innovation District and opportunities the City is supporting within it.
- 4) Offer more opportunities in industry that will: a) offer women the experience and courage to pursue entrepreneurship, b) learn about starting and growing businesses, and c) provide exposure to successful female entrepreneurs who can share their stories and insights from their successes and challenges.

## **Mentoring**

### *Background*

The Mentoring Team has identified Chattanooga's lack of mentoring as a barrier to economic equality and self-sufficiency, especially for women beyond school age and for professional women. Consider that only 25% of females in Chattanooga over the age of 25 have attained a Bachelor's degree or higher education. Mentors encourage others to go further in their education and careers, serving as examples of success. Although several programs are in place to provide mentoring for high school girls, few programs exist that support and foster mentoring relationships for women at work or seeking to find work.

### *Recommendations*

- 1) Allocate funding to establish and support a mentoring program for female professionals and women seeking employment.
- 2) Raise awareness about successful women in Chattanooga and encourage them to mentor.
- 3) Require City agencies to pilot formalized mentoring programs in order to serve as an example for businesses and organizations throughout Chattanooga.
- 4) Encourage partnership and collaboration among existing mentoring programs and study what works.

## **Existing Local Resources**

### *Background*

The spirit, energy and passion of Chattanooga's philanthropic community and non-profit organizations make our city a special place to work, live, raise a family and start a business. Despite significant investments of funding, time and effort, women are not equal participants at any level of the Chattanooga economy and poverty subsists at the greatest levels in households headed by women. In order to identify persistent barriers and opportunities for greater success, the Resources Team will direct its attention to existing programs that provide resources to women and families in the following areas: Job Readiness, Job Placement, Professional Development, Financial Savvy, Child & Elder Care, Entrepreneurship, Health, and Education.

Even in the early stages of its work, the Team has identified significant barriers for women seeking information about and access to local resources. Women seeking support from local resources confront accessibility issues in the form of transportation and online resources. In some cases, a perception among agencies that they are in competition for limited resources promotes a lack of cooperation and collaboration. When agencies refuse to cooperate and collaborate, women and families lose.

## *Recommendations*

- 1) Create, maintain and market a centralized repository of resources available to women and families in the different categories. The repository should be a living program that is updated and refreshed as resources, programs and opportunities change.
- 2) Require agencies that receive funding from the City to collaborate and to perform -- showing meaningful, measurable outcomes that move the needle toward economic self-sufficiency for women.
- 3) Continue to promote low-cost Internet access for women at lower income levels, including women who do not have children in school.
- 4) Provide reliable, affordable and accessible transportation for women to more easily access programs that provide support.

## *Surveys/Interviews*

### *Background*

During the EO Team's work throughout the summer, we crafted a plan to learn as much as we can from women at all areas in the economy. In order to better understand the barriers women face, the resources that would help them to succeed, and the issues demanding the spotlight of awareness, the EO Team's plan is to request input from every woman who wants to have a voice on this issue. The team will also request information from decision makers, stakeholders and organizations as playing a key role in women's economic progress in Chattanooga.

The Survey Team has identified 8 categories of people from which to gather information: 1) Business Owners/Entrepreneurs, 2) Employers/Managers/Decision Makers, 3) Working Women, 4) Investors, 5) Women Choosing to Stay at Home, 6) Unemployed, 7) Economically Disadvantaged, and 8) New Entrants to the Chattanooga Economy (Recent Grads, New to the City)

### *Recommendations*

- 1) Dedicate budget dollars to promote and market the opportunity to participate in the survey process so that women can give input and have their voices heard.
- 2) Encourage City agencies (Office of Multicultural Affairs, Department of Youth & Family Development, others well positioned) to help distribute questionnaires to as many women as possible throughout the city.
- 3) Allocate budget dollars to provide a web tool to distribute, analyze and display survey data.



## Events/Structured Listening

### *Background*

In its formation meetings, the EO team identified a need for and desire to provide skill-building and development events for women seeking work and career advancement in Chattanooga. Keeping in mind the scope and purpose of the Women's Council, the work of the Events Team has evolved into a strategic deployment that will partner with the Resources and Survey Teams to help identify opportunities for us to learn more from a variety of women in our community about barriers, resources and issues needed for awareness. This Team will identify and create opportunities throughout the year to talk with women about the issues they face and to collaborate as the EO Team develops solutions.

### *Recommendations*

- 1) Provide the EO Team with a list of any event that will support the Team's mission.
- 2) Encourage City Agencies and City Boards (e.g. YFD Centers, Chattanooga Housing Authority) to host a structured listening event.
- 3) Allocate budget dollars to enable EO Team to host events as needed.

## Conclusion

Economic self-sufficiency and autonomy are essential for true equality for women. Chattanooga has an opportunity to set an example for the rest of the nation. This Team's work will seek to show the ways that investing in women will benefit families, employers, and our City.

## Members:

The Economic Opportunity working group is organized by:

Diana Bullock  
Eva Dillard  
Dorothy Grisham  
Katie King

Initial group members include:

Sharon Braden	Daphne Kirksey
Donna Christian-Lowe	Christa Mannarino
Erin Creal	Kristina Montague
Tamara Hines	Tiffanie Robinson
Penny Hughey	Pris Siskin
Tenesha Irvin	Carlene Vital
Janna Jahn	

## EDUCATION

**Mothers need access to high-quality, accessible, and affordable childcare to either complete or continue their education.**

### *Background*

Nationally, 23% of college students have children under the age of 18.<sup>1</sup> The cost of high-quality and affordable childcare can be prohibitive for many families. According to an article in Forbes Magazine, “Childcare costs more than public college in 31 states and Washington D.C.” Childcare is such a large expense that it can exceed the cost of housing, college, transportation, and food.<sup>2</sup> According to ChildCare Aware of America, “Across all 50 states, the cost of center-based infant care averaged over 40% of the state median income for single mothers.”<sup>3</sup> In Tennessee, for single mothers it is 29% of their income and for married couples it is 8%.<sup>4</sup>

According to the U.S. Department of Health and Human Services, 10% of family income is what is considered an appropriate amount to spend on childcare.<sup>5</sup> However, for most families, the cost of childcare is extremely high and takes up a considerable portion of their earnings. For example, as stated in a ChildCare Aware report “the annual cost in 2012 of center-based infant childcare exceeded the median rental payments amount in 21 states and Washington, DC. For a four-year old, the annual cost of center-based childcare in 2012 was higher than public college costs in 19 states and Washington, DC.”<sup>6</sup>

Although costs for childcare in Tennessee are lower than the costs at public universities, it is still prohibitive for so many single mothers and families. The average yearly tuition and fees for a four-year public college is about \$8,000 compared to “day care costs that average \$5,857 a year for infants and \$4,515 for four-year olds.”<sup>7</sup>

---

<sup>1</sup> “Women in Community Colleges.” *American Association of University Women*, 2013: 26

<sup>2</sup> “Does Childcare Cost More Than College Where You Live?” *Forbes Personal Finance*, January 22, 2015

<sup>3</sup> “Parents and the High Cost of Childcare.” *ChildCare Aware of America*, 2014

<sup>4</sup> “Childcare in the State of Tennessee” <[www.naccrra.org](http://www.naccrra.org) 2012>

<sup>5</sup> “Parents and the High Cost of Childcare.” *ChildCare Aware of America*, 2013

<sup>6</sup> *Ibid.*

<sup>7</sup> “Parents and the High Cost of Childcare.” *ChildCare Aware of America*, 2014

In a Public Agenda survey of 614 students ages 22 to 30 who had attended two-year or four-year colleges, 76% recommended childcare as a way to increase graduation rates.<sup>8</sup> Women drop out of college because they can't balance the pressures of working and attending school at the same time when only inadequate and unaffordable childcare are available.<sup>9</sup> There is a significant cost for our city and women when they make this choice. According to an article in the journal *Gender and Society*, "Female dropouts simply face worse job prospects than male dropouts."<sup>10</sup> They are most often employed in lower paying service jobs, while men find jobs in the higher-paying manufacturing, construction, and transportation sectors of the economy. Chattanooga loses out on the talents and potential of these women to excel in their careers, move into higher paying positions, and fill job openings in the new economy.

Women are more likely than men to be part-time students.<sup>11</sup> For example, in 2010, 60% of women in community colleges were part-time students.<sup>12</sup> In addition, as the American Association of University Women's *Women in Community Colleges* report notes, there is less financial aid for part-time students. As college costs rise, this delicate balance of affordability results in women dropping out of college for the short or long-term. Not surprisingly, this dropout rate is even greater for student parents than non-parents. Students with children have fewer resources to pay for college. For single student parents, their median financial gap is \$6,117 as opposed to \$3,650 for non-parent students and \$3,289 for married parents.<sup>13</sup>

According to *Women in Community Colleges*, parents who are students "are more likely to dropout compared with their non-parenting peers, most often citing caregiving responsibilities and lack of financial resources."<sup>14</sup> The report further finds that mothers are highly motivated to do well in school so that they can have successful jobs or careers, but the lack of childcare impedes their ability to enroll and graduate from postsecondary institutions.

---

<sup>8</sup> "With Their Whole Lives Ahead of Them: Myths and Realities About Why So Many Students Fail to Finish College." *Public Agenda*, p.4

<sup>9</sup> "Women in Community Colleges." *American Association of University Women*, p. 26

<sup>10</sup> Dwyer, Rachel E., "Gender, Debt, and Dropping Out of College." *Gender and Society* volume 27 (2013): 30-55.

<sup>11</sup> *Ibid*, p. 23

<sup>12</sup> *Ibid*, p. 23

<sup>13</sup> "College Students with Children are Common and Face Many Challenges in Completing Higher Education." *Institute for Women's Policy Research Briefing Paper IWPR #C404, March 2013*

<sup>14</sup> "Women in Community Colleges." *American Association of University Women*, 2013: 26

According to a 2013 Institute for Women’s Research Policy Briefing Paper, the availability of “on campus childcare options are decreasing.” In 2002, 52.8% of community college campuses offered childcare facilities. By 2011, that number had decreased to 47.4%. In 2002, at four-year colleges and universities, 58.9% offered childcare. By 2011, the number decreased to 55.1%. Those who have facilities do not have enough slots to meet the need, thereby creating long waiting lists.

Challenges with inadequate childcare availability have an economic cost for our city not just for women eager to pursue or complete their postsecondary education full-time. It impacts women in the workforce in both single and two family households. Inadequate childcare availability results in parents not working overtime, traveling for business, getting to work punctually, missing work days because of sick children, accepting or pursuing promotions, and fully focusing on the tasks at hand while at work.<sup>15</sup>

For female parents, the issues related to childcare access and affordability that impede their pursuit of an education have a negative impact on their long-term earning potential and also hinder their children’s ability to succeed academically and as adults.<sup>16</sup> Ninety-four percent of part-time workers cite childcare challenges as a major reason for their employment status as part-time workers.<sup>17</sup>

### *Recommendations*

- Encourage two and four-year colleges and universities that do not provide on-campus childcare services to apply for CCAMPIS grants (Childcare Access Means Parents in School). These grants fund on-campus childcare facilities or childcare subsidy programs.
- Create a panel of financial experts to develop strategies that help student parents to identify supplements for childcare costs.
- Encourage the City of Chattanooga to offer childcare subsidies for their employees pursuing postsecondary education.
- Encourage more women to pursue jobs in the Innovation District; incorporate an affordable childcare facility in or near the district.
- Encourage women to open high-quality affordable childcare facilities in concert with entrepreneurship training through Co-Lab and local investors like the Jump Fund. The facilities would be targeted to women pursuing postsecondary education.

## **Women experience financial challenges while seeking an education.**

### *Background*

For a majority of college students, working is a financial necessity not a choice. Nearly 50% of students attending four-year colleges work more than 20 hours a week. Sixty percent of students who attend

---

<sup>15</sup> “Nontraditional Childcare: The 24/7 Solution,” *Child*

<sup>16</sup> “College Students with Children are Common and Face Many Challenges in Completing Higher Education.” *Institute for Women’s Policy Research Briefing Paper IWPR #C404, March 2013*

<sup>17</sup> “The Status of Women in the States.” *Institute for Women’s Policy Research, 2015:92*

community colleges work more than 20 hours per week, and more than 25% work more than 35 hours a week.<sup>18</sup>

In Tennessee, 56.5% of women who work part-time are also students.<sup>19</sup> The need to work while attending college limits the number of classes women can take and the amount of time they have for schoolwork.<sup>20</sup> According to a survey of 268 high school girls in public and private schools in Chattanooga, lack of money was the reason given by 61.2% of girls as to why they would not complete college.<sup>21</sup>

The lack of benefits and flexibility for many part-time workers in the workplace leads to an especially precarious position for women who are working and pursuing their college degrees. Part-time workers are usually not the recipients of paid vacation days, paid family/medical time off, paid sick days, health insurance, or contributions into retirement or savings funds by employers. And, Tennessee has no laws requiring employers to provide paid leave to their employees.<sup>22</sup> An illness, family crisis or other such situation that necessitates time off can lead to a loss of employment followed by inadequate resources to continue with their education.

A lower percentage of part-time undergraduates at public and private nonprofit four-year institutions were young adults than at comparable two-year institutions. Young adults made up 52% of part-time undergraduates at four-year public institutions, 34% at private nonprofit institutions, and 22% at private for-profit institutions. Those ages 25–34 and those age 35 and older accounted for less than half of the part-time enrollment at public four-year institutions (28% and 20% respectively), nearly two-thirds of the part-time enrollment at private nonprofit four-year institutions (29% and 35% respectively), and over three-quarters of the part-time enrollment at private for-profit four-year institutions (39% each).<sup>23</sup>

According to the National Center for Educational Statistics, “Of part-time students enrolled at public two-year institutions in 2013, some 55 percent were young adults, 24 percent were ages 25–34, and 21 percent were age 35 and older. At private nonprofit two-year institutions, 42 percent of part-time students were young adults, 29 percent were age 25–34, and 28 percent were age 35 and older. At private for-profit 2-year institutions, 35 percent of part-time students were young adults, 36 percent were ages 25–34, and 28 percent were age 35 and older.”<sup>24</sup>

It is not uncommon for new and potential students to need assistance completing financial aid forms and to need guidance about available government funding, scholarships, grants, and loans.<sup>25</sup> Once students get into a college or university, they continue to need assistance navigating the financial aid system. For women who are in college or have dropped out, eligibility for financial assistance can make college possible. For those who are not in college, it opens up a door to a stronger economic future.

---

<sup>18</sup> “*With Their Whole Lives Ahead of Them, Myths and Realities About Why So Many Students Fail to Finish College.*” *Public Agenda* report, p. 4

<sup>19</sup> “*The Status of Women in the States.*” *Institute for Women’s Policy Research*, 2015:92

<sup>20</sup> “*Women in Community Colleges.*” *American Association of University Women*, 2013: 22

<sup>21</sup> *Survey conducted by Chattanooga Mayor’s Council on Women’s Education Committee, September 2015*

<sup>22</sup> “*The Status of Women in the States.*” *Institute for Women’s Policy Research*, 2015

<sup>23</sup> *National Center for Educational Statistics*

<sup>24</sup> *Ibid.*

<sup>25</sup> “*Aiming Higher: Removing Barriers to Education, Training and Jobs for Low Income Women,*” *Women’s Economic Security Campaign* report

Local data from over 268 private and public school high school girls in Chattanooga corroborate this finding. Only 21.2% said that they knew a great deal about grants, loans and scholarships and 78.8% said they knew just a little, nothing at all or were not sure. With reference to familiarity with the college application process, 27.4% indicated that they knew a great deal while 72.6% fall into the lack of knowledge or uncertainty categories.<sup>26</sup>

For women in some jobs or careers, postsecondary industry recognized credentials are a valuable way to increase their chances of promotion or access to higher paying positions. However, many short-term education programs are, unfortunately, not eligible for Pell Grants, thereby limiting the access of these credentials as an option for low-income participants.<sup>27</sup>

Another obstacle for low-income women seeking a better economic future is the restrictions of the State of Tennessee's Families First program. This Temporary Assistance for Needy Families (TANF) federal program whose focus is on workforce development and employment limits economic mobility for women through higher education. Federal legislation rewards states if full-time college enrollment for women receiving TANF benefits is restricted to one year. After that, participants in TANF must work for a minimum of 20 hours a week as they continue their education in order for states to be credited.<sup>28</sup>

For working students, especially women in low-paying jobs that have little or no scheduling flexibility, these requirements are often unrealistic and result in women dropping out of school. This negatively impacts their ability to become eligible for high-paying jobs in the 21<sup>st</sup> century economy.<sup>29</sup>

Forty-one (41) percent of adults receiving TANF in 2012 did not have more than 12 years of formal education, and only 5.7% of adults had some postsecondary education. Yet, 80% of all jobs require postsecondary education.<sup>30</sup>

In Chattanooga, the median earnings of a female with less than a high school degree is \$16,030 while a male with the same education earns \$18,375 (13% difference). A female who is a high school graduate or has her GED earns \$19,987 while a male earns \$26,602 (25% difference.) With some college or an associate's degree, females earn \$26,633 while her male counterpart earns \$32,037 (23% difference.) With a bachelor's degree, females earn \$37,208 compared to males who earn \$48,588 (23% difference.) Females with a graduate or professional degree, earn \$50,940 while males earn \$67,176 (24% difference.) Even with the gender gap in pay, there is a significant gap in earnings without a postsecondary education. For example, there is a 46% difference between the earnings of a high school graduate and a four-year college graduate.<sup>31</sup>

Finally, a 2012 research study by the Women's Fund of East Tennessee revealed that women across the region lacked financial literacy skills that are essential for budgeting limited resources in college and increasing economic security in the decades following graduation.

---

<sup>26</sup> *Chattanooga Mayor's Council for Women's Education Committee survey*

<sup>27</sup> "Pell Grant Fact Sheet." *National Skills Coalition*

<sup>28</sup> "Single Mothers and College Success: Creating Paths out of Poverty." *Women Employed*. 2011:8

<sup>29</sup> "Aiming Higher: Removing Barriers to Education, Training and Jobs for Low Income Women," *Women's Economic Security Campaign report*

<sup>30</sup> Kaleba, Kermit, *Federal Policy Director, National Skills Coalition, House Ways and Means Committee, Subcommittee on Human Resources, Welfare Reform Proposals Hearing Testimony, July 2015:2*

<sup>31</sup> *U.S. Census Bureau America Community Survey, 5-year Summary Statistics Table S2001. 2013*

## Recommendations

- Encourage employers to offer women pursuing postsecondary education more flexibility in scheduling so that they can complete their education and benefit their employer's bottom line.
- Identify alternative sources of funding to compensate for the restrictions that TANF places on women pursuing postsecondary education.
- Provide women of all backgrounds with training in basic financial management education and skills.
- Encourage employers to fund high quality, short-term programs that terminate in credentials to help women advance professionally.

## Teen pregnancy is a significant barrier for the completion of high school and postsecondary education and has a major economic cost.

### Background

By the age of 20, almost three out of 10 girls in the United States will become pregnant.<sup>32</sup> The rate of teen pregnancy for girls and women ages 15-19 in Tennessee is higher than the national rate. In Tennessee, there are 62 teen pregnancies per 1,000. Nationally, there are 57 per 1,000.<sup>33</sup>

For pregnant teens and teen mothers, educational attainment becomes a lower priority than more immediate responsibilities. Nearly a third of teen girls who drop out of high school do so because of pregnancy or parenthood, with higher rates for African American (38%) and Hispanic girls (36%).<sup>34</sup> By 30 years of age, 98% of teen mothers have not finished college. By contrast, 32% of women who did not enter parenthood in their teens received their bachelor's degree by age 27. Ninety-four (94) percent of women who do not get pregnant in their teens achieve a high school diploma or GED.<sup>35</sup>

The cost of lost income to the United States economy of one high school dropout as a result of teen pregnancy over the course of her lifetime is \$260,000.<sup>36</sup> In Tennessee, there is a \$181 million cost to taxpayers due to issues relating to the children of teen mothers such as health care, child welfare, and incarceration as well as reduced tax payments due to lower earnings and spending. Teen girls who become parents generally do not complete high school, are less likely to marry, and live at or below the poverty level. Their children are often born at low birth rates, live in single parent households in poverty, are victims of abuse and neglect, and are in the child welfare system.<sup>37</sup> In contrast, college graduates will earn approximately \$1 million more than a high school dropout over the course of their lifetime and are less likely to be a burden on taxpayers.<sup>38</sup>

---

<sup>32</sup> Shuger, L., "Teen Pregnancy & High School Dropout: What Communities Can Do to Address These Issues." Washington, DC: The National Campaign to Prevent Teen and Unplanned Pregnancy and America's Promise Alliance 2012:4

<sup>33</sup> "State Facts About Unintended Pregnancy: TN" Guttmacher Institute

<sup>34</sup> "New Study Links Teen Pregnancy and Dropout, Spotlights Solutions," *wymancenter.org*, June 2012

<sup>35</sup> Shuger, L., "Teen Pregnancy & High School Dropout: What Communities Can Do to Address These Issues." Washington, DC: The National Campaign to Prevent Teen and Unplanned Pregnancy and America's Promise Alliance, 2012:4

<sup>36</sup> "New Study Links Teen Pregnancy and Dropout, Spotlights Solutions" <*www.wymancenter.org* 2012>

<sup>37</sup> "Children Do Better When They're Not Raised by Children." The Urban Institute, May 2011

<sup>38</sup> "New Study Links Teen Pregnancy and Dropout, Spotlights Solutions" <*www.wymancenter.org* 2012>

Unemployment is also a huge problem for single mothers. The rate of unemployment for single mothers with children under 18 was 12%, whereas the unemployment rate was 4.8% for mothers who were married and lived with a spouse.<sup>39</sup>

In the survey conducted by the Mayor's Council for Women's Education Committee, 13.3% of high school girls in public and private schools indicated that becoming a parent would be an obstacle for them completing college. Providing male and female students with comprehensive sex education is likely to prevent unwanted pregnancies that could lead to dropping out of college – and high school – and reduce the transmission of sexually transmitted infections.

Despite the personal and societal impact of teen pregnancy, the Hamilton County Department of Education (HCDE) does not teach comprehensive sex education. The only authorized curriculum is abstinence-only. Abstinence-only-until-marriage education that is not a part of a comprehensive sex education curriculum may be increasing teen pregnancy and sexually transmitted infections. According to a journal article in PLOS One, a peer reviewed national journal published by the Public Library of Science, *Abstinence-Only Education and Teen Pregnancy Rates: Why We Need Comprehensive Sex Education in the U.S.*, "... (the) increasing emphasis on abstinence education is positively correlated with teenage pregnancy and birth rates. This trend remains significant after accounting for socioeconomic status, teen educational attainment, ethnic composition of the teen population, and availability of Medicaid waivers for family planning services in each state. These data show clearly that abstinence-only-until-marriage sexuality education as a state policy is ineffective in preventing teenage pregnancy and may actually be contributing to the high teenage pregnancy rates in the U.S."<sup>40</sup>

Between 1984 and 2009, Congress spent more than \$1.5 billion on abstinence-only marriage programs, "yet no study in a professional peer-reviewed journal has found these programs to be broadly effective. Scientific evidence simply does not support an abstinence-only-until-marriage approach."<sup>41</sup> In April 2007, Mathematica Policy Research Inc. was funded by the Department of Health and Human Services to analyze the effectiveness of abstinence-only-until-marriage programs and found them ineffective. Of the more than 700 federally funded abstinence-only-until-marriage programs, the evaluation looked at only four programs. These programs were handpicked to show positive results and they still failed."<sup>42</sup>

Research has shown that the most common time that adolescent sexual activity occurs is during the afterschool hours of 3-6 p.m.<sup>43</sup> More than 8 out of 10 parents surveyed agreed that extracurricular activities provided in afterschool programs decreased the opportunities for youth to participate in a variety of risky behaviors including criminal activity, drug use, and sexual activity.<sup>44</sup>

---

<sup>39</sup> "The Status of Women in the States." Institute for Women's Policy Research, 2015:56

<sup>40</sup> Stanger-Hall, Kathrin and David W. Hall, "Abstinence-Only Education and Teen Pregnancy Rates: Why We Need Comprehensive Sex Education in the U.S." PLOS One, 6(10): e24658. 2011

<sup>41</sup> What the Research Says: Abstinence-Only-Until-Marriage Programs. Sexuality Education and Information Council of the U.S., October 2009

<sup>42</sup> Ibid.

<sup>43</sup> "Afterschool Alert Issue Brief No. II," Afterschool Alliance, July 2002

<sup>44</sup> "America After 3 pm: Afterschool Programs in Demand," Afterschool Alliance, October 2014



## Recommendations

- At Youth & Family Development Centers, institute comprehensive sex education to reduce teen pregnancy and prevent sexually transmitted diseases.
- Develop a pilot program for college bound older teens to be trained as mentors for younger teens based on the Girls Inc. program at Brainerd High School.
- Establish a pilot program for academically successful college students to mentor high school students for credit or as a paid internship.
- Encourage the addition of high quality research-based and outcome-focused afterschool programs at public schools without such programs that are in the vicinity of Youth & Family Development Centers that are at capacity.

## An increasing number of women in peak earning years have either left or been push out of the workforce

### Background

According to an article in the New York Times entitled “For Women in Midlife, Career Gains Slip Away,” since the Great Recession, there has been a 3.5% reduction of the number of women in the workforce between the ages of 45 to 54 for a total of one million fewer women at the end of 2009.<sup>45</sup> Another trend of concern for the economic stability of women and their families is the decrease of women ages 25 to 54 that are in the workforce. Their percentage has dropped from a high of 76.7% in 2000 to 75.2 % in 2010 with a projection that it will further decline to 74.6% by 2020.<sup>46</sup> Younger women also leave the workforce to pursue or continue their education, or to raise a family.

In one sector in particular, there has been a significant loss of jobs for women. Many women work for state and local governments. Data from the US Labor Department show there was a loss of 640,000 jobs from September 2008 through April 2014.<sup>47</sup> “Almost half were in education, an industry where a typical employee is a woman in her 40s. Many of these women have found it difficult to find jobs in their professions.”<sup>48</sup> Some have opted to reinvent themselves and be trained for new occupations including computer technology and culinary arts. Many are still looking for employment or have given up.<sup>49</sup>

Middle-aged women who lose their jobs in the prime years of their careers face many challenges in finding new employment. These obstacles range from a lack of self-confidence to employer bias. “Employers may view them as too expensive, overqualified or out of touch with the changing demands of the workplace.”<sup>50</sup>

Women in their middle-aged years are often squeezed between the dual demands of having children and elderly parents. Due to inflexible schedules at their places of work and the stress of balancing both responsibilities, an increasing number of women drop out of the workforce for the short or long-term.

---

<sup>45</sup> Searcey, Dionne, “For Women in Midlife, Career Gains Slip Away.” *New York Times*, June 23, 2014

<sup>46</sup> Toosi, Mitra, “Employment Outlook 2010-2010.” *Monthly Labor Review*, 2012

<sup>47</sup> Searcey, Dionne, “For Women in Midlife, Career Gains Slip Away.” *New York Times* June 23, 2014

<sup>48</sup> *Ibid.*

<sup>49</sup> *Ibid.*

<sup>50</sup> *Ibid.*

According to a 2015 Pew Research Center study, “...mothers are more likely than fathers to say they quit their job at some point for family reasons, by 27 to 10 percent.”<sup>51</sup>

There are long-term costs for women and our city when they leave the workforce. First, their future economic stability is impacted. Female family caregivers 50 and older suffer from wage and benefits losses of \$324,044 during their lifetime.<sup>52</sup> Second, the stress of caregiving roles negatively affects their physical and emotional well-being.<sup>53</sup> For caregivers who are able to go back to work as full-time employees, their jobs often don’t have benefits, and retirement benefits are reduced.<sup>54</sup>

Although women and men are in the workforce at similar rates (15% for women and 14% for men), women with some college or an associate’s degree are disproportionately represented in the low-wage labor rolls compared with men (22% versus 10%). For women over age 50, their numbers in the low-wage workforce are triple that of men, 17% versus 5%, despite the fact that their numbers in the total workforce are virtually similar, 16% for women versus 17% for men.<sup>55</sup>

Women with bachelor’s or more advanced degrees are the only group of women who are not significantly represented in the low-wage workforce. They comprise 5% of that workforce, which is 33% of their number in the total workforce. Men with bachelor’s degrees are even more significantly absent from the low-wage workforce at a rate of 3%, which is six times less than their numbers in the overall workforce which is 18%.

The income disparities created by the disproportionately large representation of women in the low-wage workforce is a serious issue because mothers in the labor force are the main source of family income in 41% of families. In another 22% of families, they earn between 25-50% of the family income – all while bearing more responsibility for caregiving duties than men. Even working year-round and full-time, women in the low-wage workforce are living at either a fraction above the poverty level or are actually in poverty, and their economic struggles severely hinder their ability to pursue educational opportunities.

The continuing viability of Chattanooga’s economic success will depend on its ability to provide businesses and the local government with an educated workforce. The long-term well-being of Chattanooga will be compromised if so many of its female population are restricted to low-wage jobs and their talents are not developed when they return to the workforce.<sup>56</sup>

It is imperative that all women have the opportunity to attain degrees and industry recognized credentials for the continued future vitality of our city so it can sustain and increase its economic success throughout the 21<sup>st</sup> century. The recommendations below offer several approaches to stop their exodus as well as to bring women back into the workforce.<sup>57</sup>

---

<sup>51</sup> Parker, Kim, Pew Research Center, “Despite Progress, Women Still Bear Heavier Load than Men in Balancing Family.” March 10, 2015

<sup>52</sup> Feinberg, Lynn and Rita Choula, “Understanding the Impact of Family Caregiving on Work.” American Association of Retired Persons Public Policy Institute Fact Sheet 271, October 2012

<sup>53</sup> “Women and Caregiving: Facts and Figures.” Family Caregiver Alliance, National Center on Caregiving, December, 2003 with updates in 2015

<sup>54</sup> *Ibid.*

<sup>55</sup> “Underpaid & Overloaded: Women in Low-Wage Jobs.” National Women’s Law Center, July 30, 2015

<sup>56</sup> *Ibid.*

<sup>57</sup> *Ibid.*

## *Recommendations*

- Encourage employers to provide flexible work options for women so they can juggle the demands of caregiving as well as further their education or retool themselves for other careers. It would be preferable for employers to offer flexible work options for all employees so they can support their families and, thereby, be more focused on their job responsibilities when working.
- Publicize information on the Tennessee Reconnect grant to women who want to return to the workforce but would like to enhance their skills or start a new career. The grant allows women 24 years old and older to attend tuition free at the Tennessee College of Applied Technology, which is located at Chattanooga State and on the East Campus on Lee Highway for one-year diploma and certificate programs.
- Connect women with Co-Lab so that they can learn how to be entrepreneurs.

# HEALTH

## Structure

The Healthcare Committee is a subcommittee of the Mayor's Women's Council. The Committee explored dozens of potential issues and ultimately focused on three key issues, creating subcommittees for each. The issues are:

- Elderly Population
- Healthcare Access & Disparities
- Reproductive Health, Infant Mortality, & Related Issues

Each of our subcommittees has contributed a separate report to this white paper.

### **There is a lack of connectivity between existing resources.**

Our Healthcare Committee has identified a primary obstacle to improving the health status of women in Chattanooga: a lack of apparent connectivity between all local healthcare resources. We believe that in order for the City to address any of the specific problem areas explored by our subcommittees, it must first identify all existing services and then map these resources in a way that the public can easily access and navigate. The ability to track resources is critical both to make those resources more readily available but also to identify gaps that need to be addressed.

### *Recommendations*

In order to best approach the problem identified, we recommend that the City:

- Survey all healthcare resources available.
- Utilize its tech-savvy resources to design an interactive, dynamic multilingual website able to guide people through the circle of care in Chattanooga. This site would help identify gaps and duplication of services, and would be easy for the user to navigate. For example, like the little figure that "walks" through Google maps, a user of the site could walk through the services available to her/him for a particular need.
- Compile a comprehensive guide for using all available resources, from United Way's 2-1-1 to the Senior Directory. We have initiated this process by providing a list (see last page) from the Healthy Babies Resource Guide.
- Sponsor and promote Provider Fairs.
- Encourage nonprofit clusters (e.g. family planning and elder care related) to do cross programming and to share resources in order to best utilize funding. Our committee can explore this further before the February meeting.

## Subcommittee Reports

### *Elderly Population Subcommittee Report*

Improving caregiving for the elderly and other vulnerable individuals is a focus within any community effort to empower women to live out their potential. Despite the fact many services are available, there are barriers to their most efficient use. For example, caregivers must devote valuable time to identifying

and utilizing these services. The most efficient service to caregivers would be a well linked, multilingual website listing all related providers. The neutrality of the Mayor's office would be beneficial in executing such a webpage. In an effort to make the information available to people without Internet access, full listings could be provided at the Chattanooga Public Library.

One of the most increasingly pressing problems for the economic welfare of the area's women is a lack of access to affordable transportation to medical appointments for Chattanooga's elderly. Most caregivers of the elderly are women, and they are losing jobs and unable to work due to caregiving demands. The cost of privately hired transportation is prohibitive for most elderly. We have determined that in order to provide better access to transportation for the elderly there should be a centralized, impartial source of information.

As is the overall recommendation of the Health Committee, this subcommittee recommends an impartial, City-sponsored website providing information about elderly services, to be promoted through PSAs and other marketing means.

#### *Healthcare Access & Disparities Subcommittee*

Access to health services is a problem that highlights disparities in the provision of services. Many providers of services—both public and private—are available and underused. It is essential to fully utilize existing services before time, energy and talent is invested in envisioning and creating new programs.

There are cultural, linguistic, and strategic barriers to clients utilizing these services. Communication and education are key forces in turning this around. Our community has a humanitarian imperative to serve nontraditional clients and to embody all traditions of new arrivals. In addition to African-American women, Hispanics and other minority groups experience the most disparity in access to health services. Addressing this disparity would prevent much worse problems in the future of these individuals and thus our community as a whole.

#### Subcommittee Areas of Concern:

- Access
- High deductible plans
- Uninsured/Affordability
- Transportation
- Education
- Economics

#### Subcommittee's Proposals:

1. Website (as discussed elsewhere in this paper)
2. Marketing Tools
  - a. Developing simple tools consumers could use to track their current prescription medications, document questions to ask healthcare providers at appointments, etc.
  - b. Developing a tool or information packet to provide to community organizations such as churches, local business, etc.
3. CARTA/Grant Funding
  - a. Seek possible grant funds to support and/or increase transportation access.

#### 4. Education

- a. Increasing access to and understanding of primary care so people can obtain care before they need to utilize the ER.
- b. Offering quarterly health fairs similar to the Minority Health Fair (MHF); rotating the areas within Chattanooga by getting services and information to those who don't have insurance.
- c. Finding out from the organizers of MHF what is missing/needed
- d. Goal – getting information into communities
- e. Identify Community Ambassadors to serve as key and trusted people within neighborhoods. Train Ambassadors about various services/resources and equip them to go back into their neighborhoods/communities to share with others.

#### *Reproductive Health, Infant Mortality, & Related Issues Subcommittee*

We have identified five priority areas that must be addressed if Chattanooga is to be a city where women thrive. These priority areas include:

- Criminalization of pregnant women with substance use disorders
- Access to comprehensive sex education
- Infant mortality and morbidity
- Cultural perceptions of wellness (e.g. timing of first prenatal visit)
- Neonatal Abstinence Syndrome (NAS)

#### *Comprehensive Sex Education*

Tennessee is in the top ten of all the unhealthy rankings related to sex education, including teen pregnancy rates and sexually transmitted infections.

Tennessee Lifetime Wellness Curriculum Standards 9-12 are required for graduation according to state law. The curriculum has strong emphasis on abstinence, allows parents to opt their children out and gives the local board control over curriculum and the qualifications of instructors.

The family life curriculum for abstinence is required to be developed by the local school board when the teen pregnancy rate reaches a threshold. Material is usually presented in science or health class starting in grade 3 with age-appropriate and scientifically factual curriculum emphasizing abstinence. Parents are allowed to examine materials beforehand and to opt out for their child. It is enforced by reverting to the state board-required curriculum if not done by the local board.

Public opinion supports offering comprehensive sex education by public schools. Some opportunities for the Mayor to impact the problem include grants such as the President's Teen Pregnancy Prevention Initiative (TPPI). Grants are available from the US Department of Health and Human Services but, unlike in comparable cities, there are not yet any grantees in Chattanooga. The full spectrum of sex education is included, and no matching funds are expected.

The Tennessee Personal Responsibility Education Program (PREP) is executed by the Governor's Office of Children's Care Coordination. This program encourages comprehensive sex education, allows public and

private sub-grantees, and requires no matching funds. PREIS (Personal Responsibility Education Innovative Strategies) program is also available. There are no Tennessee grantees.

### *Infant Mortality*

The infant mortality (IM) rate in 2013 for Hamilton County was 6.7 (28 babies died), which is the lowest rate since 1994 when it was 5.2 (21 babies). The IM rate is the number of babies who die before they reach their first birthday per 1000 live births.

The disparity between the Caucasian and the African American population is a concern. The IM rate for Caucasian babies in 2013 was 5.3 (16 babies) while it was 11.7 (12 babies) for African Americans. But the gap is closing some; in 2009 the African American rate was nearly three times that of the Caucasian rate.

Hamilton County has historically had the second highest IM rate in the state for metro areas, after Shelby County. In 2013, Hamilton County lowered its rates significantly and now has the third highest rate in the state, after Shelby and Davidson Counties.

**Low birth weight** rates are also of concern. The rate for Hamilton County in 2013 was 9.7, while the state rate was 9.2. Low birth weight is defined as a birth weight of less than 5 lbs. 8oz. Again there is disparity between the races with the Caucasian rate at 7.7 (232 babies) and the African American rate at 16.2 (166 babies) per 1000 live births.

**Sleep related infant deaths** (SIDS) in Hamilton County from 2009 through 2013 equal 29. Sleep related deaths for the state in 2013 were 117, down from 130 in 2012.

In 2012, the state initiated a major safe sleep campaign, and Hamilton County did a tremendous job of promoting it.

**NAS (Neonatal Abstinence Syndrome)** is also a major concern in East Tennessee. This occurs when a baby is born with symptoms related to the use of opioids during pregnancy. A baby with NAS may experience temporary and treatable symptoms. There are questions around how NAS should be and currently is being diagnosed. There are also concerns as to how the children and families involved in NAS cases are being treated. NAS is a reportable condition. The hospitals may be required to report through an online Internet portal to the Tennessee Department of Health, but this is not necessarily the recommendation of public health or drug treatment professionals.

### *The Pregnancy Criminalization Act*

A law was enacted in 2014 that says that a pregnant woman or a new mother can be jailed if she gives birth to a baby who experiences harm as a result of the use of opioids during pregnancy. What we have found is that the women who have been jailed are all from the most vulnerable populations in Tennessee: low income women and women of color. They live in communities where it is difficult and expensive to seek effective drug treatment options.

Drug treatment counselors and health professionals who work in the field know that when people are able to access care without fear of incarceration, you increase the chance that the mothers can get on the road to recovery and even have a lasting positive impact on her and her family's life.

Right now, only two of Tennessee's 177 licensed residential treatment facilities provide prenatal care on site and allow older children to stay with their mothers, and only 19 provide any care for pregnant women at all. The current law does not do anything to expand services so that low-income parents can complete the required treatment, even though the cost of treatment is just a fraction of the cost of jailing someone.

Proponents of the law talked about it as a way to force people to seek treatment, but nothing in the law or the implementation does anything to expand access to affordable care options. Instead of scaring women away from seeking health care and support, separating families and using limited state funds to jail people, we should be working to ensure that people have access to cost effective treatment options.

### *Health Committee Recommendations*

- Because SIDS typically occurs during sleep, continue the large-scale safe sleep campaign, which has likely contributed to Hamilton County's infant mortality reduction numbers.
- Address healthcare disparities between ethnicities to continue closing gaps.
- Identify all services and programs available for pregnant women and infants and connect these services through resource mapping. Resource mapping should be kept up-to-date and available to the general public and professionals. Resource mapping could also promote collaborations between programs and services serving target populations.
- The Mayor should direct that pregnant women with substance abuse be required to attend rehabilitation in lieu of incarceration. Therefore, implementing increased availability of rehabilitative services for these women is necessary.
- Infant mortality has numerous causative factors, which must be addressed to continue lowering rates. Causative factors include poverty, limited education, obesity, substance use, lack of maternal healthcare, limited accessibility to services, etc.
- Prenatal care offers opportunity to support parents in planning for the birth of the baby. Identification of health problems in mother and in baby allows treatment and prevention. While ideally prenatal care begins pre-conception, the next best time is as soon as the first missed period. The benefits of early prenatal care in preventing maternal and newborn mortality and disability are unquestioned and profound.
- Based on the widespread failure of first trimester visits, it may be that many women lack understanding of the importance of early prenatal visits in protecting their lives as well as their children's. The Mayor could commission PSAs encouraging prenatal care beginning in the first trimester and making use of the Community Health model utilized by La Paz and other agencies that conduct outreach to immigrant communities.
- Identify and create a plan to address the current barriers to expanding drug treatment options for pregnant women and new mothers including limitations on licensing for residential treatment centers that include family and a lack of comprehensive, evidence based state health standards for the treatment of pregnant women who are using drugs. We should also look at funding to support current treatment programs to include a wider array of support services to incorporate a harm reduction model that helps to meet the housing, nutrition and employments needs of women and families to ensure the long-term health of mothers and their children.



## *Working Group Members*

### *\*Healthy Dept. Listing of Resources for Healthy Babies*

Baby and Me Tobacco Free  
Breastfeeding Support  
Car Seat Safety  
Clinical Services  
Community Outreach  
FIMR (Fetal and Infant Mortality Review)  
Healthier Beginnings/ PAFT (Parents are First Teachers)  
Homeless  
HUGS: Help US Grow Successfully  
Injury Prevention  
IRIS (Initiative to Reduce Infant Mortality)  
STD Clinic  
Smoke-Free Chattanooga  
TB Clinic  
WIC: Women, Infants, and Children

### *Community Based Programs*

A Step Ahead Foundation Chattanooga  
Baby University  
CARTA  
Chattanooga Room in the Inn  
Cherokee Health Systems  
Children's Advocacy Center of Hamilton County  
City of Chattanooga Human Services  
East Chattanooga Improvement  
Erlanger Health System  
First Things First  
Fortwood Children and Youth Outpatient Centers  
Girls, Inc. of Chattanooga  
Healthy Families Tennessee  
Hospice of Chattanooga  
La Paz de Dios  
Lactation (Breastfeeding) Consultant  
March of Dimes, Tennessee Chapter  
The Mental Health Cooperative  
Partnership for Families, Children, and Adults  
Project Access  
Signal Centers  
Siskin Children's Institute  
Southeast Child Care Referral and Resource Center  
Southside/Dodson Avenue Health Centers  
Tennessee's Early Intervention System  
TN Commission on Children & Youth  
TN Department of Children's Services (DCS)  
Tennessee Parent to Parent  
TN Quit Line  
UTCOM Family Medicine, Family Practice Center  
UTCOM Obstetrics & Gynecology  
Volunteer State Health Plan  
Volunteer Behavioral Health/ Johnson Mental Health  
Women's Wellness & Maternity Center

## HISTORY

*“If I have seen further, it is by standing on the shoulders of giants.”*

- Isaac Newton, Letter to Robert Hooke, February 5, 1675

### Introduction

While it may seem inappropriate to introduce the History component of the Mayor’s Council for Women with the scientist and philosopher Isaac Newton’s observation regarding his own accomplishments, the members of the History committee recognize that giants, often undocumented and unacknowledged, have indeed led the way for Chattanooga women. Whether one is examining Chattanooga’s political, economic, social, intellectual, religious or artistic history during the past hundred years, women have played a prominent role in the accomplishments that have enhanced our city. Unfortunately, the lack of awareness and recognition is often disheartening.

The History Committee’s mission is to 1) create and/or increase awareness of women’s role in the history of our city; 2) recognize the impact that specific women have had on Chattanooga’s development into a modern city, i.e. 1915-2015; and 3) design, commission, fund and install a visible reminder of the leadership Chattanooga women provided to Tennessee’s pivotal action in the passage of the 19<sup>th</sup> Amendment.

### Structure

The History Committee initially divided its work among four major teams,: 1) Research Methodology and Documentation Standards, 2) Outreach Protocol and Identification, 3) Interview and Documentation Process, and 4) Public Awareness Platform Design. During this initial process, we have been most concerned about how to access the unwritten histories of women of influence using research and interview techniques based on ethical and legal standards.

Much of the initial research design has been completed and the committee is now moving forward with the process designed to accomplish goals # 1 and 2. Committee members are reaching out into the Chattanooga community to recruit additional members who can assist in the research and writing components.

The History Committee has subdivided into six working committees under the supervision of the central committee.

### Documentation of women leaders in the second century of Chattanooga’s growth

#### *Background*

For each of the six categories identified by the committee, there are women whose names are already recognizable and whose accomplishments have been acknowledged in subtle ways. Our mission is to spotlight these women’s foundational importance to the city and, simultaneously, seek out the stories of other women whose contributions are not well known.

### *Women Political Leaders, 1915-2015*

From Abby Crawford Milton, first president of the Tennessee League of Women Voters and vocal advocate for women's suffrage to Mai Belle Hurley, the first woman chair of the Chattanooga City Council, there are stories that need to be told. For many of the years identified, women often worked behind the scenes and yet were influential in promoting civil discourse, an engaged electoral process and positive change and growth in Chattanooga's political realm.

### *Women Economic & Business Leaders, 1915-2015*

When Ruth Holmberg became the first woman to lead a major Chattanooga business as publisher of *The Chattanooga Times* in 1964, she became the visible face for women's leadership and entrepreneurship. She joined ranks with other women who had been instrumental in the founding of local businesses but whose leadership was often unrecognized because they had partnered with a husband in creating a new enterprise. In addition, Ruth King McKee, a co-founder of McKee Baking Company, is credited by her family and the national baking industry in guaranteeing the success of the Chattanooga-based company. What stories of business leadership remain untold?

### *Women Social Leaders, 1915-2015*

When one examines the history of Chattanooga's philanthropic endeavors designed to improve individual, family and community standards, Chattanooga's women have always provided substantial leadership. For example, the beginnings of Chambliss Center for Children can be traced back to 1872 when a group of local women started an orphanage that later became known as the Vine Street Orphan's Home. When examining those first board minutes, still in the possession of the Center, the names of prominent social leaders, Mrs. T. Hooke McCallie, Mrs. Mildred Montague and others, appear prominently. What was true in 1872 became even visible in the period, 1915-2015. Those stories must be told and the contributions of Chattanooga's women must be chronicled.

### *Women Intellectual Leaders, 1915-2015*

Whether you look back into the archives for the stories of empowering educators such as the founders of Girls Preparatory School or the lengthy career of Chattanooga school leader Lyda McKeldin, examine the court documents associated with the legal career of Selma Cash Paty or talk with one of the thousands of young patients treated by pioneer pediatrician Dr. Minnie Vance, a person interested in the 'real' history of Chattanooga must acknowledge the role played by strong, independent women who were willing to shatter societal expectations of 'normal' and build a bridge for future leaders.

### *Women Religious Leaders, 1915-2015*

Many of the women who pushed Chattanooga closer toward dreams of liberty, equality, justice and humanity had their roots planted firmly in the churches and synagogues of the city. Interestingly, few would be interested in acclaim, instead arguing that each was simply walking her faith. However, it is critical that their actions be documented as evidence that quiet leaders often speak loudly through their actions and expectations. Who were those voices and how were they able to push/lead the city toward a 'greater good'? It's time our residents were able to answer those questions.

## *Women Artistic Leaders, 1915-2015*

Grace Moore, Dorothy Patten, Bessie Smith and Nancy Lane Wright reside among the legendary performers and/or leaders of the Chattanooga arts community during the past one hundred years. And, yet, they represent only a fraction of those performers and civic leaders who not only understood the importance of the arts in a community's cultural foundation but were willing to work to lay that foundation by organizing arts groups, funding arts programs, raising money for brick-and-mortar facilities to house a thriving arts movement. Names of these social entrepreneurs, often forgotten, deserve to be remembered.

### *Recommendations*

Chattanooga's historic women leaders must be identified and their accomplishments researched and documented.

Research protocol has been designed and the process will begin during October 2015. The History Committee members recognize that Chattanooga women leaders have often stood in the shadows and that our research may bounce the interviewer across several subcommittee areas while discovering the names of other women who must be included in this first comprehensive catalogue of Chattanooga's Women Leaders.

Currently living women leaders will be interviewed and each story will be recorded and archived for future use.

Deceased or infirmed women leaders will be 'remembered' during group interviews with colleagues. Again, their stories will be recorded and archived.

## **Recognitions of Chattanooga women's leadership & accomplishments, 1915-2015**

*Background* - See Issue # 1 above.

### *Recommendations*

As the research identified in Issue # 1 begins and individual stories are recorded both in writing and through video recordings, the Committee's protocol suggest:

- Video-recordings will be uploaded into a Chattanooga Women's History site. Appropriate legal documents will be executed. Written research and videos will also be archived in the Chattanooga Library and the Tennessee State Archives and Library.
- A series of newspaper articles are proposed and initial contact has been made with Clint Cooper, Chattanooga Times-Free Press. In addition, an on-going series has been proposed for special programming on both radio and television.
- Plans are being developed for a book, **The Second Century: Chattanooga's Women Leaders**, to be compiled by the committee and edited by the chairman.
- A 'Chattanooga Women's History' evening will be planned for March 2016 as a celebration of several key women for Chattanooga's past, with highlights from the documentary footage being shown. Ideally, other groups will partner with the History Committee to sponsor this event, i.e., CWLI, the Women's Fund, DAR, GPS, CGLA and others.

## Commission a monument to recognize Chattanooga women's leadership role in the passage of the 19<sup>th</sup> amendment

### *Background*

Chattanooga is the only major metropolitan area in Tennessee without a visible reminder of the role our women played in the passage of the 19<sup>th</sup> Amendment. Without Tennessee's pivotal vote [the Perfect 36!] and without the influence of Chattanooga's leadership within the suffrage movement, the 19<sup>th</sup> Amendment might have once again passed from idea into obscurity.

### *Recommendations*

- A sub-committee will be formed that will spearhead the research and design component of this project.
- Then, working in partnership with City of Chattanooga leadership, fund-raising will begin with a goal of unveiling the monument on the 100<sup>th</sup> Anniversary of the 19<sup>th</sup> Amendment's passage.

### **Conclusion**

It is impossible to understand the strides that have been made toward equality of opportunity for women without acknowledging those 'giants' upon whose shoulders today's women leaders stand. We must not only know their stories but we must speak their names. Our daughters must look backwards for inspiration as they move forward with purpose and conviction to claim their position as leaders in Chattanooga's Third Century.

### *Working Group Members:*

- \***Linda Moss Mines**, Chair, History Department Chair, GPS; City and County Historian
- \***Danna Bailey**, EPB Marketing
- \***Angel Ulmer**, Volunteer Extraordinary, Mt. Olivet Church
- \***Gladys Mance**, UTC Upward Bound programming
- \***Lisa Diller**, History Professor, Southern Adventist University
- Rachel Brodenbender**, Independent Filmmaker, NGO experience
- Sharon Loving**, Retired, TVA, Active Volunteer,
- Ardena Garth Hicks**, Former Public Defender
- Heather Scarbrough Ewalt**, Lead PPC Manager at Delegator
- Sandy Norris Smith**, Retired Educator, Active Leader, League of Women Voters
- Anne Nicholson Exum**, Public Relations, Writer, GPS
- Shawn Kurrelmeier-Lee**, Hamilton County Education and Siskin Institute
- Laura Hessler**, Entrepreneurial Leadership, COLAB
- Susan Ecklemann**, Assistant Professor, History Department, UTC
- Cameron Ford**, GPS Senior, Intern in Senator Corker's Office
- Teresa Webb Rimer**, Regent, Chief John Ross Chapter, DAR; Secretary, Chattanooga Regents Council

\* *Original members*

# JUSTICE

*“Law is not law, if it violates the principles of eternal justice.”*

– Lydia Marie Child, 1861

## Introduction

The Justice Committee is working on several issues that relate to justice for women as they navigate several very different aspects of our legal system. Our goal is to improve our legal system to address some inequities that women face. We have identified several specific areas to address. Our first white paper will address distinct problems related to women and eviction.

## Structure

Our committee began by brainstorming ideas for issues. As we narrowed our focus, members volunteered to work on the issues based on interest and knowledge. To accomplish our goals, we are working in small groups and then reporting back to the full committee. This white paper is limited to the first of three issues we are researching.

## Summary: Women, Domestic Violence, & Eviction

Tennessee law allows a landlord to evict an entire household when an act of violence is committed on or near the rented residence. This poses an injustice for victims of domestic violence because they can be evicted for being victimized. Not only does this fly in the face of justice, but it discourages women from calling law enforcement when they are being abused, for fear that attention to the violence will render them homeless. Public policy must encourage protection for victims of domestic violence and utilization of law enforcement to ensure the safety of citizens and prosecution of crimes.

The Justice Committee is drafting legislation to amend Tennessee landlord/tenant law to address to prohibit the eviction of a victim of domestic violence when the violence is the underlying cause of the eviction. This legislation mirrors federal Violence Against Women Act (VAWA) legislation, which currently only applies to certain, federally funded housing.

In addition to evictions involving domestic violence, we suspect that women, and perhaps women of color, in Chattanooga are evicted more frequently than men. This creates a number of social and economic problems. We will make several recommendations to Mayor Berke and other local elected officials to improve outcomes for women locally.

## Part 1: Domestic Violence & Eviction Cases

### *Background*

A 2002 SCOTUS decision, *The Department of Housing and Urban Development v. Rucker*, gave public housing authorities the discretion to terminate the lease of a tenant when a member of the household or a guest engages in violent or drug related criminal activity, regardless of whether the tenant knew, or should have known, of the crime. Since that decision, many states, including Tennessee, have amended their landlord and tenant statutes to allow for eviction of an “innocent tenant” when a household member or guest commits a crime.

## *Problem*

Laws allowing eviction for criminal activity present a distinct problem for victims of domestic violence because they can be evicted for being abused.

**Scenario 1** - A woman rents an apartment with her children. Her boyfriend comes over and commits domestic assault against her. Under current state law, the woman's landlord can evict her because her guest has committed a violent act. Not only does this create the bizarre result of adding the insult of eviction to the injury of domestic violence, it also encourages victims of domestic violence not to report crimes to the police for fear of eviction. Public policy must encourage prosecution of domestic violence and protection of the victims and their families.

**Scenario 2**- A family rents a home. The husband commits domestic violence against his wife and children and the police are called. As a result, the abuser is sentenced to 11 months and 29 days in jail. The landlord terminates the lease so the victim of domestic violence and her children are rendered homeless while the perpetrator is housed and fed in jail.

## *Recommendations*

**Solution** - VAWA has closed the loophole by prohibiting eviction of a victim of domestic violence for the violence committed against her. Thus, when domestic violence occurs, the perpetrator can be evicted or barred from the property but the victim and other household members are allowed to remain. The victim is required to certify that she is a victim of domestic violence and agree in writing not to allow the abuser back to the property. This protects the victim and other residents from continued exposure to violence. However, the VAWA protections only apply to certain federally funded housing such as public housing and Section 8.

We have drafted a bill to mirror VAWA (*see attachment A*) and amend Tennessee landlord and tenant law to protect victims of domestic violence from being evicted for the violent acts perpetrated against them. Our hope is that Mayor Berke, the Mayor's Council for Women, our members' networks and the Women's Fund of Greater Chattanooga Advocacy can join our voices in support of this bill.

## *Problem*

Local oversight is needed to monitor whether federally subsidized housing programs ensuring that VAWA is followed. Tenants are frequently unaware of their rights under VAWA, and many do not have legal representation in eviction cases. Individual property managers and landlords may not be properly trained about domestic violence and VAWA's protections. While public housing authorities have a valid interest in evicting criminals from their housing projects, the City of Chattanooga has an equally valid interest in housing stability for low-income families. Eviction should be reserved for serious crimes that truly endanger the health, safety and welfare of the community. Chattanooga Housing Authority should use its discretion as to whether to evict a family judiciously and with oversight. The City of Chattanooga should encourage housing stability by monitoring public housing evictions and ensuring that VAWA and HUD regulations are followed.

## Recommendations

**Solution:** Require Chattanooga Housing Authority and Section 8 to collect data on evictions for criminal activity including:

- What crimes are the basis for ending tenancies?
- What percentage of the criminal activity alleged as a basis for eviction is committed by men?
- What percentage of the heads of household whose tenancies are terminated are women/men?
- How often is a female “innocent tenant” evicted for a crime committed by a male?
- Which property managers have the highest and lowest rates of eviction/rates of stability?
- What procedure is used to ensure that eviction is a last resort option?
- What percentage of tenants facing eviction have legal representation?

**Solution:** Provide and require high-quality training on domestic violence, Fair Housing, and VAWA protections to CHA property managers and Section 8 landlords.

## Part 2: Are women disproportionately evicted?

### Background

The effect of eviction on a family is devastating. Eviction is the leading cause of homelessness and frequently leads to chronic housing instability. Eviction can lead to families splitting up and children changing schools. The cost of housing instability to a community is tremendous, as well. Matthew Desmond, a social scientist and ethnologist is revealing the impact of eviction on the lives of the urban poor and its role in perpetuating racial and economic inequality. He conducted the *Milwaukee Area Renters Study*, examined court records, and completed extensive ethnographic fieldwork to construct a vivid picture of the remarkably high rates of eviction and the ways in which it disrupts the lives of low-income African Americans, in particular.

Desmond’s findings indicate that households headed by women are more likely to face eviction than men, resulting in deleterious long-term effects much like those caused by high rates of incarceration among low-income African American men. He also captures how landlords, local government, and city police interact with tenants, as well as the constrained choices and lack of agency suffered by low-income renters. For example, Desmond exposed the fact that women reporting domestic violence in Milwaukee were often evicted—the result of a local ordinance that classified such reports as “nuisance calls.” The ordinance has since been reconsidered, and Milwaukee has changed its policy of fining landlords whose tenants repeatedly called the police. The American Civil Liberties Union has challenged similar policies elsewhere (Matthew Desmond, *The Milwaukee Area Renters Study, 2009-2011*).

### Problem

We suspect that Chattanooga has a problem similar to the one exposed in the Milwaukee Are Renters Study- that women face eviction more often than men and that the economic effects are devastating. However, we do not have the comprehensive data available to understand the scope of the problem or to



create lasting solutions.

### *Recommendations*

We recommend that The City of Chattanooga conduct a study to understand the rate at which women are evicted, and the effects of eviction on family economy and local economy, children's ability to thrive in school, etc.

Specifically, we recommend that the Chattanooga Housing Authority collect and share data on the following:

- What percentage of their households are headed by men/women?
- What percentage of their households with children are headed by men/women?
- What percentage of households that are judicially evicted are headed by men/women?
- What percentage of tenancies that are terminated without judicial intervention headed by men/women?
- Why are people evicted? (non-payment of rent, lease violations, etc.)
- Are evictions more common under certain property managers? We further recommend that the City of Chattanooga survey evicted families to study the short and long term effects of eviction. We also suggest that factual and demographic information be collected from the General Sessions Civil Court of Hamilton County. Finally, we recommend that the City of Chattanooga provide high-quality trainings on tenant rights, housing quality, and Fair Housing and require landlords within the city limits to undergo annual training.

**Timeline:** Data collection should begin as soon as practical and continue for at least a year, if not indefinitely. However, the information gathered should be reviewed and studied starting 30 days from the beginning of collection so that swift policy measures can be instituted to correct any imbalances and inequities discovered.

### **Conclusion**

In conclusion, we want the City of Chattanooga to promote stable, decent housing for low-income families, ensure that women are not disproportionately evicted, protect victims of domestic violence, and minimize the devastating effects of eviction on our families and the City. After data is collected and analyzed we will make additional policy recommendations based on findings of the research.

### *Working Group Members:*

Emily O'Donnell  
Lillie Wills  
Christie Sell  
Corliss Cooper

# LEADERSHIP

## Introduction

The goal of the Leadership Committee is to promote women (and men who support them) as leaders within the City of Chattanooga. The group is focusing on three areas of work:

- Women in Leadership: Board and Commission Service;
- Women (and Men who Support Women's Issues) in Political Office;
- Education and Encouragement to Mentor Women Leaders.

In our initial discussions, we developed a list of past, present and future leaders. This list was developed as a means to define opportunities within the community. The group has had several candid conversations about the topic and found several barriers that make it difficult for women to assume leadership positions, despite being exceptionally skilled and talented.

Along with the above goals, we've also committed to making a 'sea change' in the City's culture of communication between the sexes. Respect, truthful disclosure and support for those who are seeking to serve are all part of the group's goals.

## Structure

The Leadership Committee is comprised of a dozen women who have been given various assignments to address our goals.

## Women in Leadership: Boards and Commissions

The Leadership Committee requested a list of all city-appointed boards. Research was done to determine vacancies, length of tenure, number of members on each board/ commission and requirements.

Our goal is to become knowledgeable about boards and commissions and to recommend, offer, and advance qualified individuals for service. As these leaders become more active and knowledgeable, our goal is to encourage members to seek elective office and/or to continue to grow their service to the City.

## *Background*

The City of Chattanooga has numerous boards and commissions to which they name members. In some situations, many have long-standing vacancies; while in others, members continue to serve long after their terms have expired because no one has expressed a desire to serve.

## *Recommendations*

The Leadership Committee asked members to approach their friends and colleagues about serving on particular boards and commissions. To initiate this push, those interested in applying have been asked to submit a resume and cover letter to Chairman Berz. She will share the information with her colleagues on the City Council for review and consideration. The Leadership Committee will begin to circulate, on a regularly scheduled basis, an updated list of vacancies to the Steering Committee and sub-Committee

members. In addition, information will be found on the Granicus System:  
<http://www.chattanooga.gov/boards-commissions>.

The Leadership Committee recommends developing an ever-growing/ ever-changing pool of well-qualified candidates for service.

### **Women (& Men) Who Support Women's Issues in Political Office**

A list of all elected offices for the 2015 election cycle in Hamilton County was shared with the group. The goal for the group is to become aware of these offices and those who seek them. In addition, the group discussed ways that we might invest in women who are interested in political leadership opportunities and what barriers currently exist.

#### *Background*

For too many years, elections are won not necessarily by those best qualified for the office, but by those who are politically active. The Leadership Committee is well aware of the partisan races on the county, state and federal levels; however, we also know that the City's upcoming cycle in 2017 provides an excellent opportunity to make candidates on both sides of the aisle aware of important women's issues and provide education resources and encouragement to those who support women's issues.

#### *Recommendations*

The Leadership Committee recommends educating members of the Mayors' Council about opportunities to support these efforts.

### **Education & Encouragement for Women in Leadership and Those Seeking to Serve**

Through candid conversations, we learned that many in our group hold a common belief that a large barrier to success for women in Chattanooga is a lack of support from their female peers. We believe there are ways to educate and encourage existing and emerging leaders in ways to benefit our City for generations to come.

#### *Background*

The Leadership Committee knows that there are various groups within the City that align themselves toward women's issues. From the Chattanooga Women's Leadership Institute to the Junior League and others, there are plenty of groups that offer support to their members.

#### *Recommendations*

The Leadership Committee recommends working with these groups and others to develop strategies to encourage existing and emerging women leaders within the City of Chattanooga in an overall culture change within government. We recommend a pilot strategy within the Chattanooga Police Department that could serve as a successful template for other departments across the country to emulate.

Beginning with a survey tool that will define trends and a sampling of the department's overall culture, a foundation will be set to encourage frank discussion and encouragement in identifying women for leadership positions. The idea is to promote supportive relationships among women at any rank of service, providing them with a road map to leadership within the Chattanooga Police Department.

## Conclusion

The Leadership Committee has taken on three very distinct issues for research and action. Our group is doing a great deal of this work through collaboration and in research outside of our committee meeting. We welcome additional members and feedback from the larger group.

### *Working Group Members:*

Jenni Berz: Leader  
Diana Bullock  
Jelena Butler  
Robin Derryberry: Leader  
Faith Edwards: Leader  
Elizabeth Hammitt  
Deborah Hyde  
Dionne Jennings  
Karitsa Mosley: Leader  
Nicole Osborne  
Mical Traynor  
Danna Vaughn