As caregivers, nurturers and matriarchs, women are considered the cornerstone of the nuclear family, so we pin hopes for the future on their apron strings. Mother is as American, after all, as baseball and apple pie. However, statewide and in Collier County, women have fallen into an economic chasm, often silent or unseen, that dims hopes for them and, often, their children.

In this world-class destination, the promise of independence and prosperity is making way to poverty, with women slipping into the shadows of endless sunshine. Yet some realities are stark, striking our most vulnerable residents.

A lack of economic opportunity is holding women down in Collier County today—and if not adequately addressed—will continue well into the future.

Submitted by the Women's Foundation of Collier County

T ake seniors, for example. Among all 67 Florida counties, Collier County has the woeful distinction of having the largest gap between senior women’s and men’s average monthly Social Security benefit. Women here receive $461 less per month than men, despite the fact that older women are less likely to have income from assets, pensions or earnings, and are more reliant on Social Security. Nearly three in five older women (29 percent) nationwide have no source of income other than Social Security. In Collier County, the average monthly benefit for female beneficiaries over the age of 65 is $1,235. For men, it’s $1,696.

At the same time, almost a third of Collier’s residents are over the age of 65, with more women (38,710) than men (34,465) in this age group. This trend is likely to continue. In 2014, Collier County grew by 2.69 percent—at a slightly greater rate than Florida and the nation—with the largest growth in individuals aged 65-75.

At Golden Gate Park Senior Center, one of Meals of Hope’s three local pantries, the low-income seniors who pick up free groceries each week do so with somber humility, said Meals of Hope Chief Operating Officer Katie Schweikardt. “The ladies tell us they’ve worked their whole lives and feel bad that they just are no longer physically able to. They feel badly because now they need this,” she said. “What’s interesting is they’d do whatever they need to do to take care of their families...but struggle with getting food from us.” Meals of Hope provides groceries to 500 people each week, with at least 60 percent of them female. Thanks to a recent grant from the Women’s Foundation of Collier County—a fund at the Community Foundation of Collier County—Meals of Hope is also distributing hygiene products—items not covered through the federal food assistance program known as the Supplemental Nutrition Assistance Program (SNAP). The lack of such a simple, basic necessity can keep teens from going to school during “that time of the month” with resounding academic impacts.

And it’s the simple basics, reports Schweikardt, which make all the difference for mothers, teens and seniors. Recipients at the senior center tell pantry volunteers the groceries afford them the difference between paying for high-priced items at their nearest shop or convenience store, and their “ability to pay for medicine.”

Average Monthly Benefit for Women and Men Aged 65 and Older

About the Report

On Dec. 14, "The Status of Women in Florida by County: Poverty & Opportunity," was released by the Florida Women’s Funding Alliance—a group of Florida philanthropic networks. This report analyzes several recent studies, including data from the recent “The Status of Women in Florida by County” by the Institute for Women’s Policy Research based in Washington, D.C. The nonprofit institute has crunched county-by-county demographics in each state since the 1990s. Since 2004, Florida’s grade of D+ on the Poverty & Opportunity Composite Index—focused on poverty, educational attainment, business ownership and health care coverage—has remained unchanged.

While unique health concerns, domestic violence, and human trafficking can affect men, the majority of victims are women and girls. Collier County is expansive and it’s sometimes hard to look beyond our daily lives to recognize that many women and girls in our community are at risk of these serious issues,” said Bev Cherry, Chair of the Women’s Foundation of Collier County Steering Committee, which vets applications for grants specific to the needs of women and girls.

The Florida Women’s Funding Alliance calculates and analyzes these statistics and others to “highlight Florida women’s progress and the obstacles they continue to face and to encourage policy and programmatic changes that can improve women’s opportunities.” The underlying takeaway: We as a community need to work harder together.

There are dichotomies in the numbers: The share of women earning a bachelor’s degree or higher and the percent of women-owned businesses have both grown. In Collier, 33.6 percent of businesses are owned by women—still less than Lee County’s 34.4 percent and Hendry’s impressive 42.2 percent.

Why are women in Collier struggling? “The Status of Women in Florida by County: Poverty & Opportunity,” just released by the Florida Women’s Funding Alliance, aims to find out. (See more on the report at right.) The report analyzes the most recent data sets, including “The Status of Women in Florida by County” by the Institute for Women’s Policy Research, based in Washington, D.C. The nonprofit institute has crunched county-by-county demographics in each state since the 1990s. Since 2004, Florida’s grade of D+ on the Poverty & Opportunity Composite Index—focused on poverty, educational attainment, business ownership and health care coverage—has remained unchanged.

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What does this mean for our region? Addressing poverty in women and girls should be a priority because challenges facing women are distinct. They are typically caregivers of their children, grandchildren and/or their parents. Add to that female longevity. Women in the United States have historically lived at least five years more than their male counterparts, though gender wage disparities remain acute, resulting in lower retirement savings—when seniors often need it the most to keep up with the cost of inflation and medical care.

The great South African leader, Nelson Mandela, said, “Overcoming poverty is not a task of charity, it is an act of justice.” But it’s local charities and philanthropists who have heeded the call, aimed at ameliorating current crises while devising routes to a surer future.

The Women’s Foundation of Collier County has been focusing on local women and girls for 20 years. “We need to continue to grow our endowment to ensure that women and girls in this community can continue to receive needed services today and in the future,” said Community Foundation President/CEO Eileen Connolly-Keesler.

The goal of the Women’s Foundation of Collier County is to create an endowment that will generate enough ongoing funding support to have a maximum effect on more programs trying to meet expanding needs. Ultimately, this will have an ongoing, lasting impact in the community. “Ideally, we would like to have a $5-million-dollar endowment, which will result in $250,000 in grantmaking each year,” noted Connolly-Keesler.

Barriers to Economic Security

In Collier, 12.7 percent of women aged 18 and older were living below poverty compared to 10.8 percent of the male population between 2010 and 2014, reflecting the same lopsided trends statewide and nationally. The federal poverty guideline for annual income is $11,170 for a single adult and $23,050 for a family of four. That, of course, doesn’t reflect the true annual cost of living in Collier, which is $21,783 for a single adult; and $51,535 for a family of four.

The rate of women of color in poverty is highest, which doesn’t bode well in this diverse county that ranks third in the state for its population of female minorities—34.6 percent of the total female population of 169,843.

Meanwhile, more than 45 percent of all women are single—widowed, divorced or never married. Even though the Social Security benefit they are more reliant upon is lower, and they’re experiencing long-running wage disparity due to their race and gender, women are flying solo to cover household expenses, let alone budget for the future.

These families are cost-burdened, living on a “survival budget” that offers no wiggle-room for life’s unexpected expenses or emergencies, lest they end up on the street. And this hits too close to home for single mothers. In Florida, more than two in five households (41.5 percent) that are headed by single women with children are living in poverty. In Collier County, in 2015, there were twice as many female-headed households with children under the age of 18 (6,697) than male-headed households with children (3,287).

One way to ease this economic yoke is through affordable rents and housing. But Collier County is among the 25 percent of housing authorities that does not offer affordable public housing. And the waitlist can extend four or five years for federally subsidized Section 8 rentals. (There are 450 qualifying families waiting.) The waiting list for affordable senior housing is often three to five years.

Habitat for Humanity of Collier County is a viable way for a family to gain economic independence through homeownership. It sells low-interest mortgage homes to families living 60 percent below the median household income. Of the 1,539 current homeowners, 484 are headed by single females—about 31 percent. The demand is so great, however, that 15 families apply for each Habitat home built.
Collier County fares poorer than state (78.3 percent) and national averages (85.4 percent) when it comes to women covered by health insurance at only 69.6 percent. Florida, where Hispanic women have the lowest incidence of insurance, ranks 50th in the nation for women's health coverage.

Fortunately, there are quality clinics available in Collier, each using varying patient qualification criteria, scope of services, governance and funding. The Neighborhood Health Clinic provides critical medical and dental services to the working poor whose family incomes are at or below 200 percent of the federal poverty income level and have no access to insurance or federal benefits.

This year, its patient load was comprised overwhelmingly of women. Of 877 patients, 530 females made 4,632 visits, compared to 347 males who made 2,590 visits. The issues females reported that they contend with are: low-paying jobs that were insufficient for supporting their families or planning for retirement; transportation issues; and high rent expenses.

“When crisis hits low-income workers, funds to pay rent overwhelms. It is not unusual for us to find that our patients are all crowding into a few rooms, in shelters or living in their cars,” said Clinic Co-founder and Board Member Nancy Lascheid. “The need for medical and dental safety-net care continues as many Collier County low-income workers make too much to qualify for Medicaid and too little for the Patient Protection and Affordable Care Act.”

Of the 2.9 million American adults who fall between the coverage cracks—incomes between Medicaid eligibility and 100 percent of the federal poverty level—last fall, 20 percent lived in Florida. This is obviously a greater burden for households headed by women caring for children or other family members.

The struggles of women in an affluent town that boasts one of the highest concentrations of millionaires can simply go unnoticed by people going about their daily lives, but not to the nonprofit leaders who grapple daily with these very issues. Collier’s breadth of nonprofit services is vast.

Addressing Local Issues Innovatively

The Women’s Foundation of Collier County also strategically funded innovative programs focused on women and girls, such as $36,242 for St. Matthew’s House to expand the women’s dorms at Justin’s Place Recovery Program. At St. Matthew’s House, there’s not enough space to house all of the women seeking help through its addiction rehabilitation program. Since April, there’s been a consistent waitlist of three to 10 women each month for the one-year-residency program, but there’s only 36 spots. Because it’s at capacity, admission is granted as soon as a space opens.

For a female head of the house who is treading financial and emotional water, an added trauma, such as addiction, can pull the family under. “Women are typically the caregivers in their families and try everything that they can to manage their addiction at the same time as taking care of their children. Of course, this causes chaos, pain and instability for the kids and it is eventually unmanageable for the mom,” said Justin’s Place Recovery Program for Women Supervisor Brittany Hargrove. “Most of our women who enter our yearlong program have already lost custody of their children, which is the breaking point that brings them to Justin’s Place. Other women have already given their kids to the grandparents or other close family members.”

The Foundation also granted $25,033 for the Jewish Family & Community Services of Southwest Florida Senior Center’s Senior Outreach and Support Program for At-Risk Seniors. In the first six months of this year, the Center served 118 individuals in geriatric case management, an estimated 70 percent of them women. These seniors are isolated, frail and primarily housebound, often in need of ongoing monitoring for basic social, mental and medical services. By summer, the Center was projecting the caseload to rise by 20 percent by year’s end. “The complexity of the individual situations are increasing, and are requiring more intensive case management than we have seen in the past two years,” said Jewish Family & Community Services Executive Director Jaclyn Faffer, Ph.D. “The issues they have aren’t going to get better. They won’t get younger or wealthier.”

How you can support the Women’s Foundation of Collier County:

• Consider an estate plan for future support of women and girls
• Serve on a committee
• Mentor local girls in the Junior Women of Initiative Program
• Financially support the Women’s Foundation of Collier County by creating a fund in your name for unrestricted grantmaking

Staying Well
Women in Collier are faring fairly well on some fronts compared to other counties or the state as a whole. For example, in Collier, 33.6 percent of businesses are owned by women. In addition, more women than men (66 percent compared to 61 percent) are covered by health insurance. To be sure, the pressing issue of poverty needs to be addressed through a holistic spectrum. So the answers also lie in a holistic approach. According to the Florida Women's Funding Alliance, these are some of the most direct ways to address this critical issue:

- Expanding public health programs to serve a wider range of women, including those with lower incomes and immigrant women who may not be eligible for public health insurance.
- Facilitating access to higher education by providing supports for those who face financial and other barriers to completing a degree. Make educational opportunities for Hispanic, black, and Native American women in Florida a particular focus of investment in scholarship and grant programs.
- Encouraging women's entrepreneurship through public and private sector investments in loan and entrepreneurship programs, technical assistance to women entrepreneurs and financing opportunities.
- Closing the gender wage gap would increase women's earnings, significantly lower poverty among women, and help many women and families achieve economic security. According to the American Association of University Women, women working full time in the United States typically are paid just 80 percent of what men are—a gap of 20 percent.
- Raising the minimum wage ($8.05 in Florida) would increase women's earnings and reduce poverty, especially for women of color, who are disproportionately represented among low-wage workers.
- Strengthening the basic safety net for those who earn very low wages or who cannot work. Ensure that those who need Supplemental Nutrition Assistance (SNAP) or Temporary Assistance for Needy Families (TANF) have access to the programs at adequate benefit levels.
- Creating paid-leave legislation for low-wage workers, such as paid sick days and family leave, to help women with caregiving responsibilities remain in the workforce. More than half of Florida families with children under 18 have a breadwinner mother who is either a sole earner or earns 40 percent or more of the household income. These types of solutions, as Mandela had suggested, are in the hands of policymakers and legislators. Many other innovative solutions are much closer to home—at the Community Foundation. The goal of growing the Women's Foundation is a priority because, as Vice President of Community Grantmaking Mary George explained, grant applications overwhelm funding opportunities. This year, 25 applications were narrowed to two. “We had excellent applications but we wanted to make an impact by giving enough money where they can make a difference.”

Program funding is based on a nonprofit’s “capacity to address the need, financials, staff, volunteers, long-term goals and a lot of information we collect in advance and update,” George said. And ultimately, “We always start with the need. It’s an open and constant dialogue as the needs change.”

Florida's Progress on Key Indicators of Women's Poverty & Opportunity

<table>
<thead>
<tr>
<th>2004 Status of Women in the States</th>
<th>2016 Status of Women in Florida by County</th>
<th>Has the State Made Progress?</th>
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<tbody>
<tr>
<td>Percent of Women with Health Insurance, 18-64 Years Old</td>
<td>79.1%</td>
<td>78.3%</td>
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<tr>
<td>Percent of Women with a Bachelor's Degree or Higher, Aged 25 and Older</td>
<td>20.2%</td>
<td>26.7%</td>
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<tr>
<td>Percent of Businesses that Are Women-Owned</td>
<td>25.9%</td>
<td>38.5%</td>
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<tr>
<td>Percent of Women Living Above Poverty, Aged 18 and Older</td>
<td>87.4%</td>
<td>84.0%</td>
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You Can Make an Impact

- $5,000 would provide 52 women and young women feminine hygiene products (not provided through food banks) for one year.
- $10,000 would provide mammogram screenings to 111 women without healthcare insurance.
- $100,000 would provide 10 students with two-year, renewable $5,000 scholarships to obtain an associate degree or technical program certification.
- $1 million would provide housing for a year for 104 elderly women who are being displaced or evicted.

Women's Foundation of Collier County 2016-17 Steering Committee

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Get Involved

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