

Mayor's Council for Women

Dr. Carol Berz & Representative Jo Anne Favors, Co-Chairs

Policy Papers: February 2016

Economic Opportunity

Education

Health

Justice

Leadership

INTRODUCTION

Any time women come together with a collective intention, it's a powerful thing...when women come together with a collective intention, magic happens. - Phylicia Rashad

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.

The council has treated this task with devotion and continues to consider ways the City of Chattanooga can progress in areas of policy which particularly affect women. In the previous policy papers the council made suggestions regarding wage equality, women in STEM fields, barriers to continued education, developing a database of healthcare resources, increased awareness and recognition of women in leadership, the eviction of victims of domestic abuse, and the education and encouragement of women seeking to serve in public office.

This is the second of three sets of policy papers which the council will present during its inaugural year. Each committee continues to stay abreast of current issues and topics affecting women locally, nationally, and internationally to see how they can effect change.

The Council is made up of six working groups organized around broad categories – Economic Opportunity, Education, Health, History, Justice, and Leadership. 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

We are so proud to chair this amazing council of women. Each committee continues to hone its focus to suggest changes which will impact not only the women of our city, but also our community as a whole.

The committee was tasked with making suggestions for development of and improvements in policies disproportionately affecting women in the Chattanooga region. One committee has already made a state-wide impact. According to Mayor Andy Berke's Facebook page:

SB 2592 in the Tennessee General Assembly started with an idea from the Mayor's Council for Women to help domestic violence victims stay housed. From there, members of the Council drafted legislation, obtained sponsors, and lobbied legislators.

Today SB 2592 passed out of committee. That's what citizen power looks like.

The idea was specifically from our Justice Committee and they put their thoughts into action by moving their well-researched ideas beyond themselves and to the Tennessee General Assembly. This is exactly what the Mayor's Council for Women was designed to do.

Other committees have had sessions with members of the community, are planning workshops, and are working within the city to improve the lives of Chattanooga women. The work continues with women from all over the city donating time and energy and we know they will continue to do great things.

Please review this document, ask questions, and consider joining our work.

Sincerely,

*Representative Joanne Favors
Dr. Carol Berz*

ECONOMIC OPPORTUNITY

Introduction

Gender inequality is – first, foremost, and always - an economic issue. Until the last half of the twentieth century, an American woman had no financial identity apart from her father or her husband. In 1963, Congress guaranteed women the right to equal pay for equal work. In 1972, Katharine Graham became the first American woman CEO of a Fortune 500 company. In 1974, Congress passed legislation that allowed women to borrow money without a male co-signer. Women only obtained legal protection from pregnancy discrimination in 1978 and from sexual harassment in 1980. In the United States today, an employer can still fire a woman for discussing her paycheck with her co-workers.

Despite many advancements and legal protections, women are not equal players in today's economy. According to the 2014 American Community Survey, 10.3% of females over age 16 in Chattanooga are unemployed. 45.6% of females over age 16 in Chattanooga are not in the labor force. This data raises a number of questions, including how work is defined, what women are included in the 45.6% not in the labor force, and what reasons women are choosing not to participate. Of those women who want to work, are they facing barriers that prevent their full participation and what opportunities are available to them? We strongly recommend that Chattanooga devote resources to studying this data in greater detail.

Women are half the world's population. When half the population does not reach its economic potential, the entire system is at risk. On the other side of the coin, opportunities for investment, improvement and innovation are plentiful and ripe. Companies that invest in women demonstrate a savvy that many Wall Street firms and think tanks have already recognized.

For example, in 2008 Goldman Sachs launched its 10,000 Women Initiative – an effort to educate female entrepreneurs in developing economies¹. The program provides women with a business education and access to mentors, networks and capital. Within 18 months, graduates were showing increased average revenues of 480%.

In a report released in September 2015, the McKinsey Group has concluded that investing in gender equality would recognize a \$12 trillion positive impact in global GDP by 2025.² The North American economy alone stands to realize a 19% increase in GDP over the next 10 years simply by closing the gender pay gap. Chattanooga's business community has an opportunity to lead the way in this effort. Our town has consistently been an example of progress and innovation. We can and should seize the opportunity to invest in women, not only because it's the right thing to do, but because it's good business.

FOCUS GROUPS

Background

¹ Candida Bush, "Investing in the Power of Women: Progress Report on the Goldman Sachs 10,000 Women Initiative." *Goldman Sachs*. 11 Feb. 2016

<<http://www.goldmansachs.com/citizenship/10000women/news-and-events/10kw-progress-report/progress-report-full.pdf>>

² "The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth." September, 2015. *McKinsey Global Institute*. 11 Feb. 2016.

<http://www.mckinsey.com/insights/growth/how_advancing_womens_equality_can_add_12_trillion_to_global_growth>

Many women in our City – even women with lives and jobs that appear stable - are simply one tragic life event away from living in poverty. Illness, divorce, and other unexpected hardships can impact a family in ways that can be devastating. Over the past four months, every woman serving on the Economic Opportunity Committee has had the opportunity to participate in focus groups to listen to the women of Chattanooga.

Through a process of creating safe spaces to engage in intentional conversations and active listening, our team has invited input from women across the City. Our team challenged itself to move beyond our comfort zone and the people we know and to expand our reach to the far corners of Chattanooga. Our aim has been to include the voices of as many Chattanoogaans as possible in this report.

With a goal of diversity and inclusion in mind, we compiled a list of nearly 100 agencies, groups or networks that support or work with women as part of their mission. Members of our team reached out to agencies and asked them to host at least one focus group. So far, the response has been overwhelmingly positive, and the biggest challenge has been coordination and scheduling among volunteers with tremendously busy schedules. Our team has already hosted two focus groups and has scheduled three more in the month of February with at least ten more requested.

At the time of this writing, we have only been able to speak with one group of economically disadvantaged women and a group of immigrant women. Among the focus groups we have planned or requested are: 1) Professional Women of Color, 2) Female Entrepreneurs and Business Owners, 3) Female Attorneys, 4) Women's Business Networking Group, 5) Female STEM Students, 6) Female STEM Professors, 7) Hope for Chattanooga, 8) SHRM, 9) Leaders of Corporate Diversity/Women's Initiatives, and 10) Single Mothers Attending School.

Recommendations

- 1) Make the Mayor's Council for Women a permanent institution, and fund its work.

EQUAL PAY

Background

More than 50 years after passing the Equal Pay Act, women still earn significantly less than men. A woman earning 79 cents to a man's dollar will work sixteen months, until April 12 of this year, before she earns what her male colleague earned in twelve months last year. To address this disparity, President Obama recently issued an Executive Order requiring every employer with more than 100 employees to begin reporting salary data by gender to the Equal Employment Opportunity Commission by September 2017³.

In 2014, the median earnings for a female in Hamilton County were \$28,593 and for a male were \$39,745.⁴ 5.1% of Hamilton County's females earn over \$100,000 compared with 15.2% of Hamilton County's males; 5.1% of females earn \$75,000-99,999 compared with 9.4% of males.

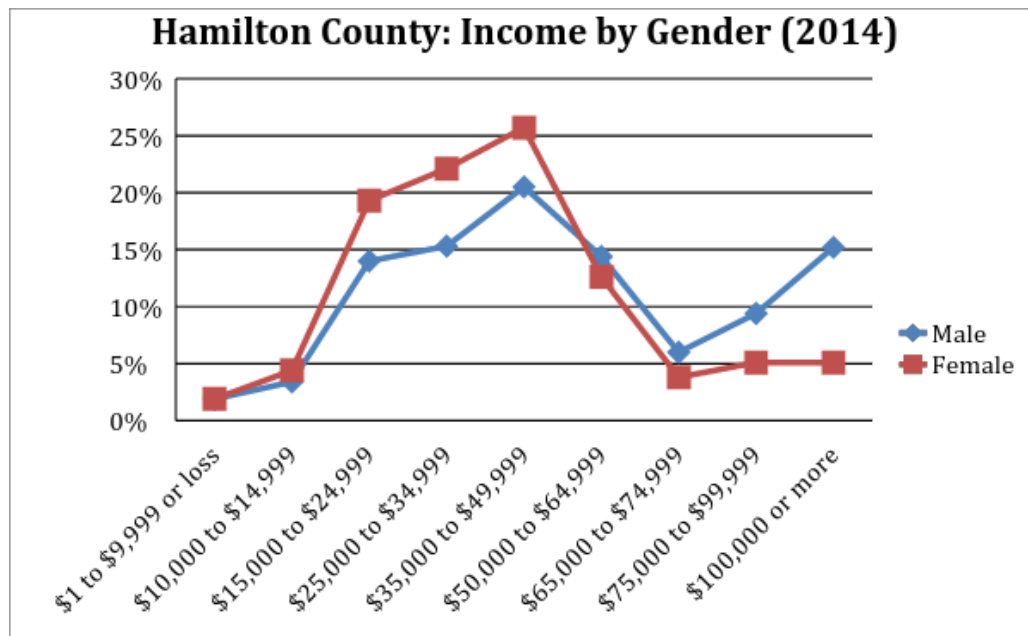
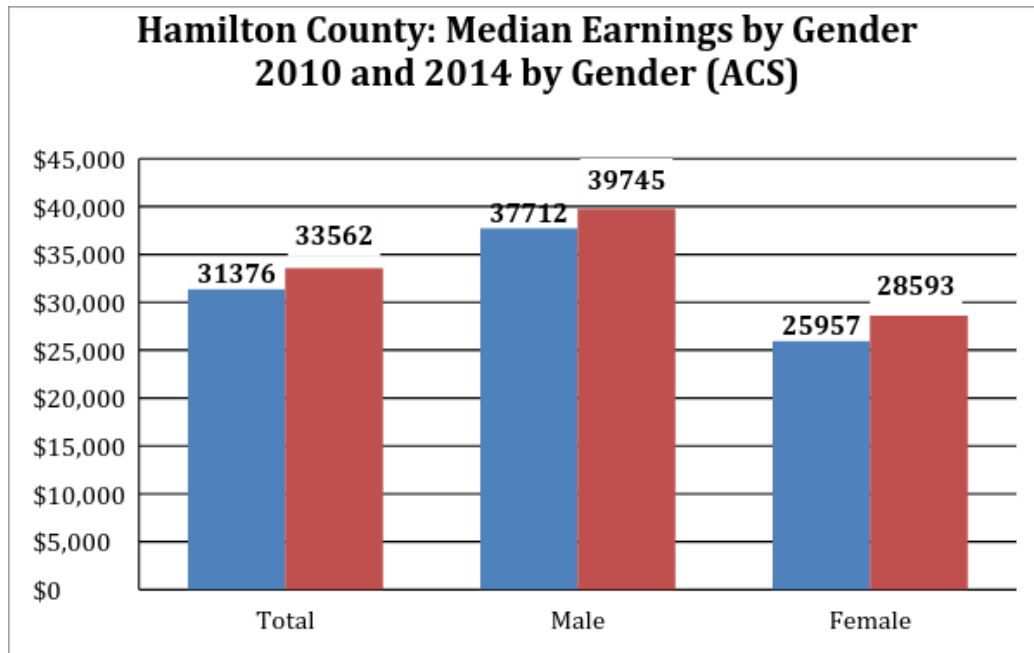
Surprisingly, the wage gap gets wider for women as their educational attainment increases. Hamilton County females with a graduate/professional degree are earning an average \$49,891 annually, while males with the same credentials average \$72,010 annually.⁵ Chattanooga's data tracks the national trends on this issue. A

³ Bourree Lam. "Obama's New Pay Rules." January 2016. *The Atlantic*. 11 Feb. 2016<
<http://www.theatlantic.com/business/archive/2016/01/eeoc-pay-discrimination-obama/433926/>>

⁴ 2014 American Community Survey

⁵ Id.

recent study of Harvard students ten years after graduating found that women were earning 63% of what their male peers earned. Other studies have shown similar results for all Ivy League schools.⁶



Not only do women earn less, but they also pay more. With approximately 60% of Tennesseans graduating with some debt and an average student loan debt in Tennessee of around \$25,510, this difference can mean a substantial lifetime cost to females.⁷ This also indicates a lower return on investment for women who borrow to attend school. As a result of the pay disparity, women who complete advanced degrees cannot pay off their debt as promptly as their male colleagues, leaving them paying more and for a longer time. One study shows

⁶ Ester Bloom. "Getting to the Bottom of Harvard Graduates' Gender Pay Gap. October 2015. *The Atlantic*. 11 Feb. 2016
<<http://www.theatlantic.com/business/archive/2015/10/harvard-graduates-gender-pay-gap/410836/>>

⁷ "Student Debt and the Class of 2014." *The Institute for College Access & Success*. 11 Feb. 2016.
<http://ticas.org/sites/default/files/pub_files/classof2014.pdf>

that women working full time had paid off 33% of their student loan debt on average, while males had paid off 44% of theirs⁸

When employers do not pay women fairly, they undermine the economic security of our community and our families. In today's economy, most families rely on women's earnings to pay the bills and to provide for their families. In some cases, a woman's earnings are the family's only source of income. When a woman is the sole financial provider for her family, paying her less can result in poor living conditions, inadequate nutrition and fewer opportunities for her children.

29% of all families in Chattanooga with children under age 18 are living in poverty.⁹ Poverty disparately impacts women and especially single mothers. In the United States, 40% of mothers with children under 18 are their family's sole or primary breadwinner.¹⁰ Half of Chattanooga's families in poverty are headed by a single woman.¹¹ Of those, 12.1% were employed full-time and 31.5% were employed part time in the preceding year.¹² When a worker is not able to provide basic needs for her family on what she earns, the public is forced to subsidize what employers do not provide. Chattanoogaans can and do expect more from the companies that do business here.

Recommendations

- 1) Encourage City Agencies & Key Suppliers & Business Partners to lead the way in compliance with President Obama's new Executive Order to report Equal Pay data to the EEOC
- 2) Hold a Hearing with City's Major Employers to Discuss Plans and Abilities to Comply with President Obama's Equal Pay Executive Order
- 3) Examine non-traditional forms of vocational education that will allow women to become economically self-sufficient without incurring significant debt before beginning work.
- 4) Provide Negotiation Workshops for Women modeled on Boston's Salary Negotiation Program
 - a. Host at least one workshop for graduating college students in Spring 2016
 - b. Host at least one workshop for working women

CHATTANOOGA, WOMEN, AND WORK

Background

A key goal of the Economic Opportunity team is to survey the user-friendliness of Chattanooga's work environment for women. We are aware of many opportunities for improvement, particularly for Chattanooga's business environment and working mothers. The Economic Opportunity Committee has developed a high level, 10 question survey, which is intended to obtain basic information about what benefits employers currently offer.

A major employer survey was one of the Economic Opportunity Committee's first ideas, and it has been a topic of much discussion. Although the team developed the survey by the end of 2015, implementation and distribution has been a bit of a challenge. The Tennessee Association of Manufacturers has agreed to distribute the survey among its membership and to encourage members to participate. We are hopeful that the Chamber

⁸ "The Simple Truth about the Gender Pay Gap." Spring 2016. *American Association of University Women*. 11 Feb. 2016 <<http://www.aauw.org/research/the-simple-truth-about-the-gender-pay-gap/>>

⁹ 2014 American Community Survey

¹⁰ "The Simple Truth about the Gender Pay Gap." Spring 2016. *American Association of University Women*. 11 Feb. 2016 <<http://www.aauw.org/research/the-simple-truth-about-the-gender-pay-gap/>>

¹¹ 2014 American Community Survey

¹² Ibid.

of Commerce and the local Society for Human Resource Management will encourage participation among their members and we encourage each member of the Mayor's Council for Women to ask for her employer's support.

In addition to basic employment benefits, other economic indicators could be helpful in revealing opportunities and barriers. McKinsey looked at the following indicators for Gender Equality at Work: 1) Female-to-male ratio of labor-force participation rate, 2) Female-to-male ratio of representation in professional and technical jobs, 3) Female-to-male ratio of wages for similar work, 4) Female-to-male ratio of representation in leadership positions, and 5) Female-to-male ratio of time spent on unpaid care work. Although studying any of the foregoing indicators would be time consuming and beyond the scope of what a volunteer council could reasonably accomplish in one year, we believe the results would be highly valuable to the City and the community.

Another surprise has been the difficulty obtaining data or, in some cases, the lack of availability of data that one would think would be easy to obtain. For example, the only list of Woman-Owned Businesses in Chattanooga that our team has been able to find was a list provided by the Office of Multicultural Affairs. The list, while helpful as a starting point, only contains certified woman-owned businesses. With no organization having accountability or direct responsibility for tracking or measuring how women are performing in the City's economy, it becomes easy to understand how inequality and barriers persist and remain virtually unchallenged. As one Chattanooga CEO is known to say "You can't mind what you don't measure."

Recommendations

- 1) Require all agencies that receive City funding to distribute and participate in surveys developed by the Mayor's Council for Women.
- 2) Begin tracking simple demographic data (such as race and gender) on City business license applications.

BARRIERS

Background

Women want to work. One key takeaway from both focus groups so far has been that women overwhelmingly want to work and to contribute to the financial success of their families and our community. It is the sincere desire of this team that any person in Chattanooga should be able to find meaningful work if she wants to and is willing to do what's required.

At all levels of the Chattanooga economy, women confront barriers simply because they are women. Some of the harshest barriers include difficulties with things that many of Chattanooga's business owners and decision makers take for granted. For example, reliable transportation, the ability to communicate with ease, and recognition of one's education are all privileges that underserved and underrepresented women looking for work in Chattanooga face as barriers to finding a job.

Transportation

Public transportation has emerged as a significant issue Chattanooga must address. The following issues were particularly important to the women we spoke with:

- 1) Safety – Many stops are nothing more than just a sign post on the side of the road. For a mother with small children or even a woman traveling alone on some roads, this does not feel safe.

- 2) Availability of Services – Through conversations with both riders and CARTA, we learned that over ½ of CARTA’s routes have been eliminated. For a woman who lives in outlying areas, uses child care, and works across town, public transportation is not a practical way to get around. For women who cannot afford a car, this is a very real barrier to finding and keeping a job.
- 3) Reliability – There is a perception among employers that public transportation is not reliable and results in unacceptable absenteeism and tardiness. Therefore, women who rely on public transportation report difficulty getting hired.

High Cost of Childcare

We consistently heard from women in Chattanooga that the high cost of childcare is a significant barrier to economic success. In some cases, the cost of childcare has been a key factor in a woman’s decision not to work outside the home, not to attend or to delay attending school. We also heard about the lack of available child care options outside of the traditional work day. With our production and manufacturing industries on the rise, Chattanooga has greater needs for child care availability during second and third shifts. Another key concern has been the difficulty of accessing child care from public transportation.

Provider/Caretaker Bias

The Tennessee Economic Council on Women published a study in October 2015 arguing that a Male Provider/Female Caretaker bias accounts for or influences much of the continuing workplace and economic discrimination against women. The fact that women more often provide care for children and other family members is frequently offered as an explanation for the wage gap and the glass ceiling, as well as a reason for lower participation by women in corporate leadership roles and STEM and other high-paying careers. The time has long since come that we begin to critically examine why providing care is a mutually exclusive concept with the idea of business success or financial self-sufficiency.

If someone has to provide care for a family member, it will almost always be the woman, and it will almost always be unpaid. Women are half the world’s working age population but generate only 37% of GDP.¹³ However, 75% of unpaid care work in the world is performed by women.¹⁴ In the United States, the value of unpaid care work performed by women is estimated to be \$1.5 trillion per year.¹⁵

Lack of Representation

In a recent article published in the Times Free Press, Dave Flessner wrote “The CEOs of more than 92 percent of the biggest employers in Chattanooga are men; male directors comprise 90 percent of the directors who sit on the boards overseeing the region’s publicly traded companies, and 84 percent of the elected officials in Hamilton County — both at the city and county level — are men. The share of women in leadership roles in Chattanooga is lower than the national average in all such gender measurements.” The numbers tell a bleak story that many Chattanooga women who have bumped their heads on the glass ceiling already know. Any woman in Chattanooga who makes it to the C-suite will find herself in a relatively small circle.

¹³ “The Power of Parity: How Advancing Women’s Equality Can Add \$12 Trillion to Global Growth.” September, 2015. *McKinsey Global Institute*. 11 Feb. 2016.

<http://www.mckinsey.com/insights/growth/how_advancing_womens_equality_can_add_12_trillion_to_global_growth>

¹⁴ Id.

¹⁵ Id.

Recommendations

- 1) Transportation
 - a. Develop an Interactive Map showing Current CARTA Routes overlaid with locations of Jobs, Daycares & Affordable Housing
 - b. Require a written plan from CARTA within Q1 of next fiscal year to address gaps in critical need areas
 - c. Launch a collaborative Adopt-A-Stop initiative with local businesses to build more & safer shelters
- 2) Examine stated reasons that employers do not widely offer childcare, educational expenses, and mentoring/sponsorship programs as components of employee benefits packages. Highlight and celebrate employers that do.

WOMEN ENTREPRENEURS & INVESTING IN WOMEN

Background

Across the country, women entrepreneurs still face an uphill battle. From accessing the resources women need to plan and build a business to finding funding to grow and scale, our community should address the deficits still existing in our entrepreneurial ecosystem and investment infrastructure which hinder female entrepreneurs' success. Several regional and local resources provide tools, training, and funding opportunities, but do not specifically target women. Some that do focus on women include the Pathway Women's Business Center (Nashville) and Brightbridge (Chattanooga), both of which focus primarily on commercial credit and some coaching; Access to Capital for Entrepreneurs/ACE (North Georgia) which provides coaching, support, networking and links to funding sources; and The JumpFund (Chattanooga), a women-focused angel investing fund focusing on equity investments in early stage companies.

Many women still find it difficult to access resources necessary to start and grow their businesses. While women have achieved some success obtaining credit, their requests for funding tend to be more conservative, generally seeking working capital and preferring to take less risk than males. According to Amy Bunton, Director of Pathway, men tend to request more funds for real estate, acquisitions, or highly leveraged transactions.

As for angel investment or venture capital, less than 6% of Southeastern venture-backed startups were founded by women. "Some of this has to do with the proof of business concept, connections, and delivery of the business idea," states Ivette Rios, associate at the TN Small Business Development Center, "men in our community seem to be more connected and more aggressive as they seek funding." Women also have more difficulty self-funding their own businesses, a key first step to developing growth-oriented firms. Although women have achieved great strides in the workplace, women are not earning the income needed to build their own business.

Nationally, between 1997 and 2012, the number of women-owned businesses increased by 54 percent, almost 1.5 times the national average for all businesses started. And since 2007, black women-owned businesses have grown by 67.5% and Hispanic women-owned firms by 87.5% revealing that starting a business is a clear choice for a diverse cross-section of women. In fact, women-owned firms have increased faster across all ethnicities than male-led companies. And over the past ten years, there has been a 56 percent growth in the number of women-owned firms generating \$10 million or more in revenue, which is a 47 percent faster rate of growth than all similar-sized firms.

On a local level, the TSBDC Chattanooga office reports that in 2015 approximately 37 percent of their clients were female, of which 31 percent were online or home-based businesses. The JumpFund has had over 120 Southeastern, female-led companies apply for growth funding since 2014 and has made investments in 11 of those companies.

Given the growth of women-led businesses and the challenges women still face in our own entrepreneurial ecosystem, we must give greater support to women entrepreneurs to ensure the success and diversity of new ventures in our community. More educational programming and developmental opportunities are needed for women to succeed in creating high growth ventures. We must actively recruit more women in our startup incubators and accelerators; offer dynamic programming at Brightbridge or the TSBDC specifically focused on funding opportunities; and coach women on how to position their businesses for investment.

We must also build greater awareness of the existing resources that help female entrepreneurs and address deficits. For example, Chattanooga does not currently have an entity to provide programming for women entrepreneurs at all stages, from business idea to high-growth venture. Most importantly, Chattanooga's investment community must direct capital to woman-led companies to help them gain a stronger footing in relation to their male counterparts. Micro-business lending, mission-focused venture funds, or programs that leverage CRA or SBA lending credits could all add to our investment pool and help grow more woman-led ventures in our community. The impact of training, education and investment in women entrepreneurs has been studied by several organizations in recent years, and the results are outstanding.

Since 2008, the Goldman Sachs Foundation has provided business education, access to mentors and networks, and links to capital for 10,000 women business owners. Data from a survey of more than 2000 participants shows that women in the program tripled their business revenues within 18 months and dramatically increased their confidence in decision-making, selling, communications, and negotiation. Women also did more with less in terms of financing their businesses by primarily growing their businesses through retained earnings versus external financing. And recent data also shows that women-led companies which receive venture capital or other external funding are more capital-efficient and produce a 35 percent higher return on investment.

The data shows that investing in women-led business creation and growth produces strong returns. Helping women to start and grow their businesses creates greater economic opportunity for women who juggle dual roles of breadwinner and caregiver, increases employment by creating jobs, and provides the potential for a greater return on investment for external funders. Chattanooga should consider ways to support efforts to boost the success of more female-led companies, which will in turn have a positive effect on our community's bottom line.

Recommendations

- 1) Leverage public-private partnerships to focus additional resources on growing and supporting female entrepreneurs.

Conclusion

Chattanooga's most undervalued resource is its women. We have an opportunity as a community to make a sound investment. We will see benefits for present and future generations, strengthen our foundations and continue grow our economic position as an innovative and progressive City that is a good place to live and work for all people.

Chairs: Diana Bullock, Eva Dillard, Dorothy Grisham, Tamara Hines, Katie King

Working Group Members:

Sharon Braden
Naiara Cancel
Erin Creal
Penny Hughey
Tenesha Irvin
Janna Jahn
Daphne Kirksey
Christa Mannarino
Kristina Montague
Betty Anne Nall
Tiffanie Robinson
Carlene Vital
Annie White

Education Committee

“Education is the most powerful weapon which you can use to change the world.”
- Nelson Mandela

Overview

The Mayor’s Council for Women Education Committee is pleased to submit its second policy report and recommendations. The first report focused broadly on the barriers girls and women face in attaining postsecondary education. This report more fully explores the significant link between the continued growth of the Chattanooga economy and the attainment of postsecondary education by girls and women. It outlines steps our city must collectively take to ensure that girls and women can complete postsecondary education and join the workforce or advance in current positions as their education credentials increase. Two key steps are 1) a targeted effort to increase the availability of high quality and affordable child care, and 2) the provision of additional supports needed for entry and completion of postsecondary education.

The Education Committee challenges Chattanooga residents to work together under the leadership of Mayor Andy Berke to effect lasting change that removes barriers for more girls and women to complete postsecondary education so they can become partners in our great city’s economic growth.

Note: In this report, child care refers to the inclusion by providers of high quality early education for children from six weeks old to kindergarten.

Issue Statement 1 – High quality and affordable child care is essential to increasing and retaining qualified women in the workplace. While some affordable, high-quality childcare is available in

Chattanooga, the demand far outstrips the supply. More child care slots and alternative solutions are necessary if Chattanooga is to continue its economic growth.

Background

The Economic Importance of Child Care

The high cost of child care in the United States adversely affects not only the personal finances of individual families, but is also harmful to the entire economy. There are many reasons for this. First, many families have less money to spend in other areas of the economy because of the high percentage of their income that is spent on child care. Second, the challenges that many women face in finding high quality, affordable, and reliable child care often leads them to leave the labor force. Finally, the difficulty of finding high quality, affordable child care is causing growing numbers of people to decide not to have children at all. This can have a serious impact on the economy, because the babies of today will be tomorrow's workforce.¹⁶

Despite these significant negative economic consequences, addressing our nation's lack of child care options has yet to become a top priority among policymakers. In developed countries worldwide, high quality child care is an essential and integral component in their national educational systems. In Europe, formal pre-primary public education is the status quo. In the U.S., it is the exception. "At the heart of the issue," says Lotte Bailyn, emerita professor of management at the MIT Sloan School of Management, "is that in other countries, children are viewed as a social good. But children in this country are seen as an individual choice. If you choose to have them, you've got to take care of them." Ellen Galinsky, president and co-founder of the Families and Work Institute, concurs with Bailyn's assessment, noting, "Other countries such as Denmark, France, and Finland see it as part of their national self-interest to support families as they transition to parenthood. Child care is viewed as the general responsibility of the country. Here, child care is seen as an individual responsibility."¹⁷

This mindset is deleterious not only to the economic well-being of families, but also to the nation as a whole. Lack of high quality child care causes a significant drain on the economy. For example, **it costs U.S. businesses \$3 billion annually because problems with child care result in employee absenteeism.** "Child care is an invisible part of the economy," says Galinsky. "Economists don't typically look at child care – they don't often study the people who are employed by it, nor do they look at how many of our nation's employees are dependent on it [in order to do their jobs]."¹⁸

Child care's economic ramifications are significant. Many of the families who pay for child care are typically just beginning careers and are consequently not earning large salaries. This makes the financial strain of child care not just onerous for them, but also problematic for the economy. As Bailyn points out, "Child care is so expensive that there is very little discretionary money for consumption. It may be one of the things contributing to the slowness of our recovery and pulling down demand."¹⁹

Women at every socioeconomic level often bear the bulk of child care responsibilities. As Nancy Rothbard, professor of management at the Wharton School at the University of Pennsylvania notes, "A lot

¹⁶ "Why Child Care is the Economy's 'Invisible' Driver." Wharton School, University of Pennsylvania, September 17, 2014

www.knowledge.wharton.upenn.edu/article/economic-impact-of-child-care/

¹⁷ Ibid

¹⁸ Ibid.

¹⁹ "Why Child Care is the Economy's 'Invisible' Driver." Wharton School, University of Pennsylvania, September 17, 2014

www.knowledge.wharton.upenn.edu/article/economic-impact-of-child-care/

of women can't afford not to work. So they make do and cobble together whatever child care situation they can. It's stressful. On the other end of the spectrum, there are women who have the resources to afford [high quality care], but they, too, are cobbling together. It's expensive and it's stressful, and some [who can afford to pay for care] decide to opt out [of having children]. It's a struggle at both ends." Lynn Roseberry, a professor at Copenhagen Business School in Denmark says, "The lack of institutionalized support [in the U.S.] stymies women," she says. This paucity of institutional support frequently causes women to sacrifice their careers and make economic decisions to stay at home instead of paying for expensive child care.²⁰

A Pew analysis of census data revealed that the number of stay-at-home mothers had increased over the past 15 years to 29 percent. Unfortunately, the decision to leave the workforce is harmful to women economically, as many studies have shown that this reduces their earning potential later on in life.²¹ It also impacts the trajectory of their careers.

According to some experts, if universal day care was made available across the U.S., significantly more women would enter the workforce, and this would ultimately increase the number of women who held leadership positions in corporate America. The improvement in child care options would alleviate the need for women to drop out of the workforce and would lead to their being able to take advantage of a plethora of professional opportunities.²² In order to change the antiquated child care policies that have such a critical impact on the economy, more and more citizens need to demand action, and more and more young people are doing this. **"Young people today are more inclined to want to invest in and support policies that make caring for our children part of the national infrastructure,"** says Stewart Friedman, practice professor at the Wharton School. "[They want policies] that enable both men and women to fully participate in the workforce."²³

In Hamilton County, according to the Harvard Business School U. S Competitiveness Project, only 43 percent of three and four year olds are enrolled in early childhood learning programs.²⁴ **It is imperative for our area's continued economic growth for government, the private sector and nonprofit organizations to work together to increase the number of available high quality programs so that our economic growth can be sustained.**

Impact of High Quality and Affordable Child Care on the Economic Future of Women

Employees who know their children are being provided high quality child care are more focused on their job responsibilities and, consequently, more reliable and effective in the workplace. They are the employees who are chosen for raises and promotions. This increase in income improves the standard of living for children and allows families to provide more supplemental educational and developmental opportunities at home.²⁵

According to Pennsylvania Partnerships for Children, business leaders found that absenteeism and employee turnover were lessened, while retention and productivity were increased commensurately,

²⁰ Ibid.

²¹ Ibid.

²² "Why Child Care is the Economy's 'Invisible' Driver." Wharton School, University of Pennsylvania, September 17, 2014 www.knowledge.wharton.upenn.edu/article/economic-impact-of-child-care/

²³ Ibid.

²⁴ Harvard Business School U. S. Competitiveness Project, March 2012

²⁵ "The Economics of Early Childhood Investments." Executive Office of the President of the United States, December 2014.

when high quality early care and education were made available in their employees' communities. In addition, "Child care has short-term and long-term benefits for the economy. Investing in early care and education generates community-based economic development in the form of jobs, the purchase of goods and services, and a more efficient workforce. In the long run, quality early education creates an employable, educated workforce that helps build and sustain our communities."²⁶

High quality child care is beneficial not only for children, families and employers, but also for society in general and is critical for effective competition in the global economy. According to current research, **financial benefits would accrue to society in the amount of \$8.60 for every dollar spent, if early education opportunities were increased.**²⁷

Presently, parents who earn the highest salaries spend seven times more on materials designed to enrich their children's learning as parents in the lower socioeconomic groups. These materials include books, computers, and summer camps. Not only do parents with higher incomes spend more money on their children, but they also spend more time with their children engaging them in a plethora of educational activities. Research from disparate fields such as economics, neuroscience, and child development recognize that cognitive functioning and brain development are at their most flexible in young children, and characteristics such as IQ can be unequivocally affected by the circumstances of their environment in early childhood. Children who enter school well prepared to learn tend to be healthier than less prepared peers, less likely to become involved with the criminal justice system, and need less remedial education later in life.²⁸

Further long-term benefits of high quality child care are increased cognitive abilities, improved language development, better relationships with peers, and less conflict with caregivers.²⁹ According to the Center for American Progress, early childhood education including pre-K has many benefits such as closing the achievement gap among children from varying economic backgrounds and providing social, educational, and economic benefits over a child's lifetime.³⁰

Specific benefits of high quality child care in kindergarten and elementary school include improved school readiness skills; improved math and language ability; fewer cognitive and social issues; fewer behavior issues; less likelihood of enrollment in special education; and less likelihood of repeating a grade.³¹ According to a long-running study funded by the National Institutes of Health on child care, "Teens who were in high quality child care settings as young children scored slightly higher on measures of academic and cognitive achievement and were slightly less likely to report acting-out behaviors than peers who were in lower quality child care arrangements during their early years."³² As adults, these children are usually in a highly skilled job or are enrolled in higher education when they are 21. It is less

²⁶ "The Benefits of High-Quality Child Care and Subsidies in Pennsylvania 2014 Fact Sheet." Pennsylvania Partnerships for Children.

²⁷ Ibid.

²⁸ "The Economics of Early Childhood Investments." Executive Office of the President of the United States December 2014.

²⁹ The Urban Child Institute,

www.urbanchildinstitute.org/why-0-3/child_care

³⁰ Sarah Jane Glynn, Jane Farrell, Nancy Wu, "The Importance of Preschool and Child Care for Working Mothers." Center for American Progress, May 8, 2013.

<https://www.americanprogress.org/issues/education/report/2013/05/08/62519/the-importance-of-preschool-and-child-care-for-working-mothers/>

³¹ "Why is Quality Child Care Important for School Readiness? What is the Link Between Quality Child Care and School Readiness?"

www.childrepscabinet.org/wp-content/uploads/2013/04/school_Readiness.pdf

³² "Link Between Child Care and Academic Achievement and Behavior Persists into Adolescence." National Institutes of Health.

likely that they will commit a crime and equally unlikely that they will be reliant on social assistance programs such as TANF, food stamps, or housing subsidies.³³

Investing in early childhood programs helps to prepare the workforce of the future to achieve long-term competitiveness in the global economy. The programs also help develop the nation's future leaders. The availability of universal high quality child care and pre-K would allow a struggling parent(s) to remain in the labor force. Making childcare more accessible to more women would help to diminish the gender wage gap as well as lessen the possibility of women needing to rely on public assistance.³⁴ Affordable and accessible high quality child care allows women to enter and remain in the workforce.³⁴ High quality child care would allow younger mothers to complete their education and enter the workforce.

Currently, child care expenses are often too prohibitive for many mothers, especially those living at or below the poverty level. The inability to be steadily employed leaves these women with no way to enter the middle class. "Mothers are most likely to leave employment and less likely to start new jobs when the costs of child care are high. It is also difficult for parents to keep their jobs when they do not have access to consistent quality child care. A study conducted by Jeffrey D. Lyons in North Carolina found that about one in four families who were on a waitlist for child care assistance either lost or had to quit their jobs while they waited for an opening."³⁵

In summary, the lack of high quality child care has an enormous impact on the economy of our cities, states, and nation. An overview of several child care and early childhood education providers is in the next section.

A Sampling of Child Care Programs in Chattanooga

The Chambliss Center for Children (Chambliss), a 140 year old nonprofit organization that "cares for children and strengthens families," has two programs for children. One program is their Early Childhood Education and Child Care program that provides quality early education to low-income, at-risk children. The average cost on their sliding fee scale is \$65 weekly. The program serves children from the ages of six weeks to 12 years. Approximately 350 children are enrolled in the program on the main campus, and the facility operates 24 hours daily, seven days a week. By operating around the clock, Chambliss is able to provide child care assistance to first, second and third shift employees and weekend workers.³⁶

On the main campus, Chambliss also offers extended hours childcare for pre-schoolers outside of traditional hours, before and after school care for school-aged children and weekend care. This program serves 427 children (285 families), 98.5 percent of whom reside in Chattanooga. All of the children from Chambliss who did not need additional resources were academically prepared for kindergarten.³⁷ **It is**

³³ "Why is Quality Child Care Important for School Readiness? What is the Link Between Quality Child Care and School Readiness?"

www.childrepscabinet.org/wp-content/uploads/2013/04/school_Readiness.pdf

³⁴ Sarah Jane Glynn, Jane Farrell, Nancy Wu, "The Importance of Preschool and Child Care for Working Mothers." Center for American Progress, May 8, 2013.

<https://www.americanprogress.org/issues/education/report/2013/05/08/62519/the-importance-of-preschool-and-child-care-for-working-mothers/>

³⁵ Ibid.

³⁶ Chambliss Center for Children, Growing Young Lives 24.7.365

³⁷ Ibid.

especially noteworthy that 100 percent of parents who responded to a survey indicated that the program was vital to their ability to stay employed.³⁸

In addition to the program offered on the main campus, the Chambliss Center for Children offers services at five off-site Early Childhood Education programs at different locations in Chattanooga. Before becoming affiliated with the Chambliss Center, these sites struggled to survive because they were unable to generate and sustain adequate funding through the fees charged to low-income parents. In a nationally recognized model of collaboration, the Chambliss Center manages the administrative functions, while the program staff manages daily operations at the five facilities thereby creating networks of early childhood facilities. These offsite facilities provide services for 300 children from six weeks old to kindergarten, and fees are charged using the same sliding fee scale at the main campus.³⁹ Chambliss also provides early childhood education and care programs for children ages six weeks old to age five in eleven public schools in Hamilton County.

Presently, more than 80 percent of the children served on the main campus are living at or below the poverty level. Data from the five off-site centers indicate that 94 percent of those children live at or below the poverty level.⁴⁰

According to a 2013 Ochs Center for Metropolitan Studies Report, there are 3,354 children under the age of five who live in poverty in Chattanooga. The Chambliss Center serves approximately 600 children through its two programs, and Head Start serves a similar amount. Even taking into account that not all families need child care, there is unequivocally a dire need for high quality, early childhood programs for children from low-income families. From the standpoint of the economic health of Chattanooga, early childhood and child care programs enable working families to become self-supporting rather than being dependent on public assistance.⁴¹

The Chambliss Center for Children recently completed a strategic plan for its Early Childhood Education program. The goal was to ensure the agency's ability to maintain the services it currently provides to its clientele, who are primarily low-income and at-risk children. The Center currently has a waiting list of more than 400 children. One objective of the strategic plan is to serve more under-served children by not only expanding the Center's physical environs, but also by serving them within their communities. Actions proposed by Chambliss to achieve this goal include creating new classrooms out of existing space on the main campus; considering establishing two new off-site facilities in the neediest areas of the city; and instituting a program that would provide training, support, and certification for in-home child care providers.⁴²

There are other child care options available for low-income families in Chattanooga. According to Elwanda White, Program Evaluator, Child and Adult Care Licensing, Tennessee Department of Human Services Chattanooga office, the department has four child care centers in Chattanooga for children between the ages of six weeks to five years whose families are income eligible. These centers receive federal funding. They are the Maurice Kirby Day Care Center at Howard High School, Volunteer Community School, Children's Academy for Education and Learning, and Pro Re Bona.

The University of Tennessee at Chattanooga (UTC) and Chattanooga State both provide child care facilities. Children between the ages of six weeks to five years old are served, and the costs range from

³⁸ Ibid.

³⁹ Chambliss Center for Children, Growing Young Lives 24.7.365

⁴⁰ Ibid.

⁴¹ Ibid.

⁴² Chambliss Center for Children, Growing Young Lives 24.7.365

\$550 to \$880 monthly. The Child Development Center at Chattanooga State is available to all members of the community, but priority is given to students, faculty, and staff. There is currently a waiting list for children under four, and the four-year old class is the only one currently accepting children. Scholarships are not offered, but certificates from participants in the Department of Human Resources Child Care Certificate Program are accepted. The Child Development Center can care for 50 children, and 38 are currently enrolled.⁴³

Similarly to the Child Development Center, the Children's Center at UTC is also open to the public with faculty, staff and students having priority for open slots. There are two sites at the center, and currently 144 children are enrolled. Parents on the waiting list generally have to wait a year or more for a slot. The children who attend the UTC center exceed or meet school readiness skills in kindergarten.

Some campuses nationwide also offer Family Child Care (daycare operated out of an owner's home) where children are cared for in the homes of trained individual providers. This is facilitated through campus child care networks, contracts with individual community providers, and arrangements with family child care providers in the community. The campus child care facilities are equipped to provide inclusion and meet the special needs required by some children. These centers also provide child care resources and referral programs, as well as access to resources including drop-in-child care at the library, foster grandparents, and a registry with the names of baby-sitters.⁴⁴

As indicated in the Education Committee's first policy report, as well as in this report, child care costs can be prohibitive for working parents, especially those falling into the low or middle-income brackets. The

federal government first began underwriting the cost of childcare during the Great Depression so that unemployed adults could take advantage of government jobs. In 1990, the Child Care and Development Block Grant was passed in acknowledgment of the necessity for quality, affordable childcare for all families. Funding for public child care programs are now under the purview of the U.S. Department of Health and Human Services.⁴⁵ States were given the opportunity to fund their own child care programs as long as they adhered to the broad guidelines provided by federal law.⁴⁶ Unfortunately, as of 2012, only 11 states gave local governments funding for providing child care programs. **Tennessee is not one of the eleven.**⁴⁷

Hamilton County is considered a "first market" county, meaning it has higher child care costs than other locations in the state. Twenty-seven other counties share this categorization. Presently, Tennessee reimburses child care for families receiving assistance from the federal government, but in general there is limited or no help providing child care to low-income or other families who are looking for affordable and high quality child care.

A market rate survey is done every year to get the maximum reimbursement rates for subsidized child care in the state so that providers can be reimbursed appropriately. Data for this survey is obtained from the Annual Reporting Survey that all licensed child care providers must submit. The data includes day care centers, group homes, and family homes as well as the age of the children (infant to school-age) and

⁴³ Michelle Olson, Director, Educational Outreach Programs and Retention, Chattanooga State Community College.
michelle.olson@chattanoogaastate.edu

⁴⁴ Todd Boresoff, "Varieties of Campus Child Care." Early Childhood Consultancies, Published by Institute for Women's Policy Research, C393, March 2012

⁴⁵ "Publicly Funded Child Care: An Overview." Community Service Society, January 2012.
http://benefitsplus.cssny.org/pbm/childrens-programs/child_care/200728.

⁴⁶ Ibid.

⁴⁷ "Childcare Certificate Program." Tennessee Department of Human Services,
https://www.tn.gov/humanservices/article/child_care-certificate-program.

the rate type (daily, weekly, monthly, or full-time). Hamilton County is grouped with the Top Tier Counties, and for this group, the average weekly fee at day care centers is as follows: \$170.57 for infants; \$156.09 for toddlers; \$143.56 for two years and older; \$87.06 for school-age out; and \$66.95 for school-age in.⁴⁸ For family home providers in this tier, the average weekly fees are \$125.61 for infants; \$120.29 for toddlers; \$112.16 for two years and older; \$82.78 for school-age out; and \$70.89 for school-age in.⁴⁹

When public subsidies are made available to the child care industry, there are several positive outcomes including: the child care market is enhanced; child care quality is augmented; the negative impact of child care costs on families is lessened; families enjoy more economic security; and long-term benefits are amassed because of the investment in children.⁵⁰

Given the need to address the paucity of child care, some municipalities including Petal, Mississippi; Lemoore, California; Madison, Wisconsin; Seattle; San Francisco; and New York City have developed and implemented solutions to increase the availability of affordable, high quality child care for families.

Approaches by Cities to Increase Availability of Child Care

Petal, Mississippi (pop. 10,727)

The city of Petal, Mississippi, has organized a comprehensive community alliance, Excel by 5 Coalition, whose goal is to make sure children are ready for school. The city pays for a part-time early care and education coordinator whose main responsibility and focus is to align early education with their K-12 systems. The community alliance is comprised of the following entities: Petal School District as the lead agency; the mayor and other city officials; the district superintendent and administrators; parents; representatives of the Chamber of Commerce; child and family service providers; foundations; faith-based organizations; law enforcement; and health and judicial systems. The part-time coordinator connects child care and Head Start providers with elementary school teachers to foster better alignment of early childhood services. Funding sources for the Excel by 5 Coalition include a dedicated portion of local property tax revenue, school district funding, local education foundation support, and private grants.

Additionally, the Center for Families and Children (equivalent of City of Chattanooga's Youth and Family Development Department) collaborates with partners including the state health department and a local community college to offer a variety of services at the center. These services are Head Start and Early Head Start; developmental screenings and early intervention services; parent workshops and parenting resources; home visiting program for new parents; referrals to family support agencies; kids' health fair and child safety programs; resources lending library and children's book club; GED preparation classes;

⁴⁸ School-age out represents rates charged for children who are in Kindergarten through 17 years when school is not in session and care is provided all day. School-age in represents rates charged for children in Kindergarten through 17 years when school is in session and care is not provided for a full day.

⁴⁹ Emily Pratt, "Determining Child Care Market Rate in the State of Tennessee." Prepared for the Department of Human Services by the University of Tennessee Center for Business and Economic Research, July 2015.

⁵⁰ Holly Firlein, Barbara Gault, Ph.D., and Bethany Nelson, "Child Care, Education, and Job Training: How Investing in Quality Programs Improves Outcomes for Children, Girls, and Women." Institute for Women's Policy Research, *Research-in-Brief, IWPR #L003*, Updated June 2013. www.iwpr.org

assistance with enrollment in the Children's Health Insurance Program and Medicaid; a computer lab and community workroom for developing learning materials; a Big Brothers/Big Sisters mentoring program for school-age children, and resources and training for child care providers.

Lemoore, California (pop. 25,186)

The city of Lemoore, California used Community Development Block Grant funds to acquire and remodel an empty building to become an intergenerational day care center. This center provides preschool services; access to dental and medical exams; immunizations; and vision and hearing screenings for children living below the poverty line. In addition, seniors are offered meals, recreation, social activities, and opportunities to interact with the children.

Madison, Wisconsin (pop. 245,691)

The City of Madison Child Care Program is designed to "improve and support the quality of early care and education in the City of Madison and to provide access to quality care for low-income families."⁵¹ Low-income families who do not qualify for child care subsidies from the state and meet specific city criteria are eligible. The aid can either be full or partial cost. Families who receive child care funding from Madison must use the services of accredited child care providers, and the city gives grants to accredited centers in order to help them attain or maintain the requirements for accreditation.⁵² Like the New York City program, this program is susceptible to any reduction in funding.

Seattle, Washington (pop. 668,342)

Seattle voters approved voluntary, high-quality preschool that is affordable and accessible for all three and four year children in November 2014. Preschool is funded by a taxpayer-based levy that costs \$14.5 million annually. The goal is to provide services to 2,000 children in 100 classrooms by 2018. Tuition fees are determined by family income, but the program provides a subsidy for all families. The program is six hours a day for five days a week and providers use the same curriculum. The first fourteen classrooms opened in September 2015 and serve 268 students. "Priority will be given to providers that: provide more than two classrooms, provide dual language programs, offer before/after school child care, offer summer child care, are located in neighborhoods with low academic achievement, and are located in neighborhoods with higher concentrations of low-income households, English Language Learners, and incoming kindergartners."⁵³

San Francisco, California (pop. 852,469)

San Francisco has a slightly different approach to providing child care. The funding from the Human Services Agency of San Francisco and the C-WAGES compensation program is given to licensed child care centers to support wages and to help provide insurance and retirement benefits for classroom staff. The goal is to enhance the compensation packages of child care workers so that they can earn a living wage.⁵⁴ The city works with the state and federal government to subsidize child care, and the Children's Council

⁵¹ "City of Madison Child Care Assistance Program," City of Madison Community Development Division.
<https://www.cityofmadison.com/commserve/documents/ChildCareAssistProg.pdf>

⁵² Ibid.

⁵³ "Seattle Preschool Program," Seattle Department of Education and Early Learning.
<http://www.seattle.gov/education/child-care-and-preschool/seattle-preschool-program/about>.

⁵⁴ "C-WAGES." Human Services of San Francisco, <http://www.sfhsa.org/4031.htm>

of San Francisco is contracted to administer the child care subsidies that are funded by the city and state.
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New York City (pop. 8,491,079)

During the Bloomberg administration, the City of New York reorganized its child care programs under the umbrella of EarlyLearnNYC. The result was the alignment of three different types of early childhood education programs – Child Care (center-based, home-based, pre K), Head Start, and the State of New York’s Universal Pre-kindergarten program – and four funding streams. One of the goals was to improve program quality.

Presently, 37,150 children are provided with child care services. Families receiving government assistance are guaranteed child care vouchers, and low-income working parents not receiving assistance either get a voucher if there is adequate funding or a subsidized slot in the city’s child care system. Challenges for EarlyLearnNYC include inconsistent funding, balancing quality with available resources and being able to pay child care workers living wages.

On Campus Child Care

At colleges and universities across the country, there are three main examples of on campus child care – single, multiple centers, and multiple campus systems. The primary funding for these centers is tuition and fees. Other sources of funding for campus child care centers include: the federal Child Care Access Means Parents in School program (CCAMPIS); direct institutional support (benefits for staff at the center, rent-free space, custodial services, and so on); higher educational funding from the state; in-kind services from the college such as computers, photocopying, telephones; earmarked student activity fees, faculty, student associations, and student government support; college foundation funding; federal Health and Human Services (HHS) Child Care and Development fund; U.S. Department of Agriculture (USDA) Child Care and Adult Food Program (CCCFP); United Way support; foundations; individual and corporate donations; and Head Start.⁵⁶

Alternate Child Care Providers

Child care is not only provided by centers and college campuses. Many women depend on the more informal support of in-home early care providers. At two women’s focus group sessions conducted by the Mayor’s Council for Women Education Committee’s Community Outreach Subcommittee, a solution offered for the barriers preventing women and girls from acquiring postsecondary education was providing formal training to parents and grandparents to provide in-home child care. A network of Family Child Care (FCC) providers could deliver training, supervision, business management skills, and other support services to ensure the highest quality of care while the City of Chattanooga can license such facilities to ensure the safety of the children. According to research, providers who collaborate with each other, utilize the resources in their communities, and are members of support groups are more likely to provide higher quality child care.⁵⁷

⁵⁵ “Office of Early Care and Education – Child Care.” Human Services of San Francisco, <http://www.sfhhsa.org/ChildCare.htm>.

⁵⁶ Todd Boresoff, “Varieties of Campus Child Care.” Early Childhood Consultancies, Published by Institute for Women’s Policy Research, C393, March 2012

⁵⁷ Juliet Bronner, Tonya Bibbs, “Improving Support Services for Family Child Care Through Relationship-Based Training.” Erikson Institute, Chicago, 2011.

www.main.zerotothree.org/site

A review of research study findings led to the creation of a training model designed to provide trained personnel to support FCC providers. “Staffed networks may be a particularly effective strategy for improving FCC in low-income neighborhoods. The following characteristics of staffed networks were successful for working with low-income providers: financial and material resources to support home improvements and purchases of equipment and learning materials; and one-on-one contact with staff members who have a background similar to that of the providers, and who can respect and communicate easily with the providers.”⁵⁸

In addition to improving the quality of child care for those in FCC staffed networks, these networks can potentially serve as the catalysts for developing the community and infrastructure of low-income neighborhoods. Since these networks are usually located in community-based organizations, they may serve to enhance the awareness and recognition of FCC as a support for families of young children in the community.⁵⁹

The Children’s Institute in Los Angeles, California has programs centered on early care and education. In their home-based programs, funded by Early Head Start and Head Start, an experienced Home Visitor works with the caregiver and child once per week for an hour and a half in the home. The role of the Home Visitor is to use a series of activities and assessments from the Growing Great Kids (GGK) curriculum to help parents gain a better understanding of their child’s development. Through these home-based programs, parents participate in social activities at the Institute with other parents and form relationships within their community.⁶⁰

Recommendations

1. City of Chattanooga should make it a priority to form a taskforce with staff from government, private sector, universities and colleges, nonprofit organizations, child care providers as well as parents and grandparents to develop and implement a comprehensive approach to addressing child care needs in our city.
2. Explore attaining sustainable funding cited in this report for subsidies to low-income women to pay for high quality child care while they are acquiring postsecondary education.
3. Using the Chambliss Center for Children’s model of collaboration, expand the network of early child care facilities throughout the city.
4. Form community and business coalitions to repurpose defunct buildings in neighborhoods into child care centers staffed with trained providers from those communities.
5. City of Chattanooga should lead by example and open a high quality, affordable child care facility for its employees pursuing postsecondary education.
6. The Innovation District should collaborate with employers in the district to open a high quality, affordable child care center that has set aside slots for parents in college who are pursuing STEM degrees.
7. Encourage businesses who have, or who can develop the space, to provide subsidized on-premises child care so that employees can take advantage of postsecondary educational opportunities.

⁵⁸ Ibid.

⁵⁹ Ibid.

⁶⁰ Children’s Institute, Inc.

<https://www.childrensinstitute.org/ourwork/programsandservices>

8. Challenge businesses to offer as a benefit or recruitment tool help with defraying child care costs.
9. Encourage businesses to follow the lead of the Pentagon which has extended pregnancy leave for military women to 12 weeks and has expanded their child care program.
10. City of Chattanooga should provide training, support, and licensing for in-home child care providers including parents and grandparents.
11. Explore livable wages, benefits, and additional training for workers in child care centers.
12. Encourage UTC and Chattanooga State to increase high quality child care slots offered on a sliding fee scale for full and part-time students both near campus and in local communities.
13. Explore the idea of drop-in child care at the Chattanooga Public Library for part-time college students.
14. Explore starting parent supported child care co-ops where parents provide administrative support so that fees can be invested in high quality and well-paid professional child care providers. An example is Chickpeas Child Care Center in Brooklyn, New York.

Issue Statement 2 – Girls and women need support in their quest to attain postsecondary education.

Background

Strategies to Facilitate Postsecondary Entry and Success

Many girls lack adequate funding to pursue postsecondary degrees or credentials. In a survey of high school girls conducted by the Mayor's Council for Women Education Committee's Outreach Subcommittee, the lack of funds for higher education was a recurrent concern. Many girls also identified as an issue inadequate guidance and support for applying to college and knowing how to navigate the system prior to and while enrolled in postsecondary institutions.

Across the country, different entities are working to address these issues, and these examples can provide ideas for Chattanooga. The Women's Leadership Council of the United Way of Salt Lake City raised more than \$500,000 over a period of two years to fund an initiative to "empower" girls to complete postsecondary education. Women on the Council contributed \$1,500 or more each year for the program.⁶¹

In addition to raising these funds, the Women's Leadership Council also piloted a volunteer program. Activities undertaken by volunteers included individual tutoring and mentoring; tours centered around college and careers; and school presentations in classrooms that were aligned with multi-day workshops drawn from material from the bestseller, "Strengths Finder 2.0", which helped young women grasp their capabilities.⁶² The Leadership Council provides funding and support for several "destination graduation" programs in both middle and high schools to increase high school graduation rates in the neighborhoods and communities where United Way does its outreach.⁶³

Mentoring for girls and women was also one of the solutions suggested by participants at the focus groups sponsored by the Education Committee as a way to break down barriers to postsecondary education. Thanks to the vision of Dr. Elaine Swafford, Director, Chattanooga Girls Leadership Academy, and Julian Kauffman, a faculty member at the Baylor School, the United Way of Chattanooga is developing

⁶¹ "United Way women raise money for postsecondary education for women." March 2013.

www.uw.org/news-events/news-articles/2013/united-way-woman-raise-money.html?referrer=https://www.google.com

⁶² Ibid.

⁶³ Ibid.

a citywide mentoring program for public school students at the request of the Mayor's Office and in conjunction with the Hamilton County Department of Education and nonprofit youth serving agencies. Local organizations with mentoring programs include Big Brothers/Big Sisters, Girls Inc. of Chattanooga, and Chattanooga Girls Leadership Academy.

There are many examples of mentoring programs for girls and women around the country. These include: The Women Worldwide Initiative – Young Women Rock! Mentorship program that currently operates in Brooklyn and the Bronx in New York City; Young Women Empowered in Kirkland, Washington; and Youth CARE – Young Women's Mentoring Program in Minneapolis, Minnesota.⁶⁴

A funding resource for women to fulfill their dreams of attaining postsecondary education is "The Live Your Dreams Awards (formerly the Soroptimist Women's Opportunity Awards Program). This awards program assists women who provide the primary source of financial support for their families by giving them the resources they need to improve their education, skills, and employment prospects. Each year, more than 1,300 women reclaim their dreams through this program that provides \$1.7 million in education grants for women annually. The program is unique because it allows recipients, many of whom have overcome enormous obstacles including poverty, domestic, and sexual violence, and drug and alcohol abuse, to use the awards to offset any costs associated with their efforts to attain higher education or skills training, such as tuition, books, childcare, and transportation."⁶⁵

Girls and women seeking postsecondary education sometimes need help with basic skills. According to an article from the Clasp organization, the number of adults acquiring postsecondary credentials can be increased if more effective basic skills and English language support is made available to those whose education was terminated at or before high school. The most effective solutions combine basic skills and English language support with postsecondary education training, alongside more proactive advising, courses on how to succeed in college, support from peers, and other success strategies for students. The approach that is being used in basic adult education includes literacy and numeracy coaching up to the postsecondary level, preparation work towards attaining the GED, and English language services. In the area of developmental education, the approach occurs through providing pre-college reading, writing, math, and English language services at postsecondary institutions.⁶⁶

There are other strategies to facilitate postsecondary success. Bridge programs blend the reach and context of adult basic education, GED, English language services, and developmental education with job specific skills in pathways leading to family-supporting jobs. They also provide pathways from adult basic education and GED to college enrollment, including cross-walking assessments (analyzing the content and doing a side-by-side comparison of assessment tests so students' results on one assessment can be used to extrapolate performance on another assessment), aligning content, providing advice on college options, and promoting attendance. Other aspects of bridge programs include requiring that college academic assessments be coupled with personalized academic and career guidance so students can find the best fit for their skills and goals among basic and developmental education options connected to college and career pathways; dual enrollment in basic skills and English language, and workforce education across education sectors, such as adult basic education, developmental education, community colleges, and workforce development. Bridge programs and other postsecondary workforce education can be effective in partnerships with employers."⁶⁷

⁶⁴ www.womenworldwideinitiative.org/
www.youngwomenempowered.org/
www.youthcaremn.org

⁶⁵ www.liveyourdream.org

⁶⁶ "Basic Skills for Success in College and Careers." April 21, 2014
www.clasp.org/issues/postsecondary/pages/basicskills-for-success-in-college-and-careers

⁶⁷ "Basic Skills for Success in College and Careers." April 21, 2014
www.clasp.org/issues/postsecondary/pages/basicskills-for-success-in-college-and-careers

Chattanooga State has a summer bridge program. Last summer, the program was offered to students in the Tennessee Promise initiative who needed remediation, and the college intends to offer the program again this summer. Chattanooga State is also exploring providing a similar program for non-traditional students. Additionally, the college is considering re-implementing some of the services that were once offered by Project AHEAD.⁶⁸

So far, the emphasis of this section has been on helping girls and women as they begin their quest to enter postsecondary institutions. The focus will now shift to strategies designed to help them complete their educations. A national analysis of traditional and post-traditional (working adult students), who did not return in their sophomore year, revealed that only 11 percent of traditional students dropped out for academic reasons, and just seven percent of post-traditional students cited academic issues as the reasons for dropping out.⁶⁹

In Chattanooga, the rate of return of students to college as sophomores is higher but still of considerable concern. According to the recently released Chattanooga 2.0 report, 87 percent of Hamilton County students who are enrolled in four-year schools go back for a second year. However, for students enrolled in two-year colleges, only 59 percent show up for their second year. The report continues, “That is a lot of students leaving after their first year of postsecondary instruction in a community that needs many more postsecondary graduates to serve and compete for advanced industry jobs. Clear indicators of who is most or least prepared to continue past their first year of postsecondary education can be found in high school, and then crystallizes during the first year of postsecondary institution. It is imperative that this information be used so that once students are in postsecondary institutions, they are provided with the support they need to get through remedial classes, persist beyond the first year, and ultimately secure a degree or credential.”⁷⁰

The Faculty Survey of Student Engagement (FSSE) and National Survey of Student Engagement (NSSE) conducted a survey of all students (female and male) at the University of Tennessee at Chattanooga and detailed its findings in its Combined Report of 2015. Survey results were instructive and are as follows:⁷¹

Emphasis on....	First Year Students			Seniors		
	Very Much	Quite a Bit	Some	Very Much	Quite a Bit	Some
Supporting Students to Succeed Academically	41%	35%	19%	25%	37%	30%
Using Learning Support Services	49%	34%	12%	19%	37%	30%
Supporting Overall Well-being	42%	34%	18%	23%	39%	28%

⁶⁸ Michelle Olson, Director, Educational Outreach Programs and Retention, Chattanooga State Community College, michelle.olson@chattanoogaastate.edu

⁶⁹ Pete Wheelan, “Want to Prevent College Dropouts? Look Outside of the Classroom.” December 9, 2015. <https://www.edsurge.com/news/2015-12-19>

⁷⁰ Chattanooga 2.0 Report

⁷¹ FSSE-NSSE Combined Report 2015 – The University of Tennessee at Chattanooga http://www.utc.edu/planningevaluationinstitutionalresearch/pdfs/assessments/fssensse_combined_report2015.pdf

Helping Students Manage their Non-Academic Responsibilities	23%	22%	33%	10%	20%	34%
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The higher percentages for first year students indicate that the level of student support services is increasing, but the fact that the percentages themselves are below the 50 percent mark in the first two categories in particular, indicates that the university still has much more work to do to provide its students with the supports that they need to successfully complete their postsecondary education.

Towards this end, at the start of the 2015-16 semester at UTC, professional academic advisors started using the Education Advisory Board (EAB) academic advisement system. EAB's Student Success Collaborative (SSC) combines technology, consulting, and best practice research to help colleges and universities leverage data and analytics to measurably improve student outcomes. SSC members are able to drive impact from insight and leverage real-time data to measure and optimize intervention effectiveness. One advisor we spoke with is really pleased with this new software.

First-time college students often do not have a clear idea about what they want to study and, sometimes, this lack of direction results in their dropping out. One university has tackled this issue by using technology. Arizona State University's eAdvisor program allows students to decide on majors and to understand degree requirements by using the software to identify interests as well as what they desire in a career. The software also provides information on the number of students who have signed up for each major and tracks progress. This software has facilitated better course capacity management on the part of the university and has resulted in its saving millions of dollars in the areas of instructional and advising costs annually.⁷²

Technology can be an extremely effective tool for helping college advisory personnel be more effective and can enable students to manage their postsecondary education more efficiently. For example, institutions can use phone calls, emails, web, and mobile apps, videos, social media, and text messaging to facilitate interaction between them and the students. Instead of meeting with thousands of students to ascertain if financial aid forms have been submitted, advisory personnel can survey them via text messaging. Face to face meetings can thus be reserved for more intensive discussions regarding long-term goals or current problems. Approaching students using the communication methods with which they are most comfortable, makes it easier to contact them, and makes it more likely that they will respond.⁷³

Apps can be used to facilitate on-demand resources that provide students with supports. According to "Want to Prevent College Dropouts? Look Outside of the Classroom," there are multiple approaches including video tutorials, checklists, document templates, and FAQs that help empower students to complete applications, register for classes, or conduct other tasks in their own time, instead of relying on faculty or advisors to walk them through the steps."⁷⁴ Another way for technology to be used is for advisory personnel to have dashboards that allow them to immediately ascertain how students are faring and to determine who needs assistance. Pertinent information that is located in one location will make it much easier for support professionals to be proactive in providing help, to see patterns of behavior, and

⁷² Pete Wheelan, "Want to Prevent College Dropouts? Look Outside of the Classroom." December 9, 2015. <https://www.edsurge.com/news/2015-12-19>

⁷³ Ibid.

⁷⁴ Pete Wheelan, "Want to Prevent College Dropouts? Look Outside of the Classroom." December 9, 2015. <https://www.edsurge.com/news/2015-12-19>

to refer issues that may necessitate policy changes to the administration. The combination of technology, trained support personnel, and intelligent processes is the most sensible way that institutions can help their students learn and be successful.⁷⁵ Advisors at Chattanooga State use Ellucian Degree Works software. It is called “Tiger Tracks” on the campus and is a comprehensive academic advising, transfer articulation, and degree audit solution that aligns students, advisors, and institutions with the common goal of helping students graduate on time.⁷⁶

At Chattanooga State, Project AHEAD successfully helped many at-risk students attain postsecondary credentials over its 12 years in operation. In its early years, its focus was solely women. Subsequently, other targeted populations were added. The primary partners for the program were Families First and the Food Stamp Training Program. Clients were mainly under-resourced individuals.

There were three different components to the project: pre-college, enrollment, and college. During the first couple of weeks in the pre-college component, the clients would be assessed to ascertain grade levels, strengths, and weaknesses. A plan would be developed with client goals and an action plan. For example, if the final goal was nursing, the project staff would outline the steps and then walk through those steps – application, financial aid, and so on – with the clients. The clients would have to address how they were going to afford to attend school. This approach was used to teach them about personal and family finance.

To help clients feel more comfortable, they engaged in role-playing about what it would be like to be on a campus as college students before they were officially enrolled. Many of the clients had been out of school for a long time, had never thought they would go to college, or were dropouts who didn’t believe they would have the bright future that the project would allow them to attain. In addition, they suffered from very low self-esteem. The project staff worked with clients on academics, building their self-esteem, empowering them to access resources to succeed, allowing them to dream about what they wanted to achieve in life and why they wanted that future. The pre-college segment could last as long as a semester. Some students came in ready, while others required different amounts of time to get better prepared to tackle college.

During the enrollment phase, the project staff helped clients to complete the enrollment application and supported them with the enrollment process. Once they were enrolled, the staff supported them with wraparound services including tutoring and financial support when needed, and as resources allowed. The focus was on eliminating barriers. The staff became mentors and liaisons between the classroom and resources on campus outside of the services that Project AHEAD offered.

At Chattanooga State, the basis for retention and completion is three years. Project AHEAD had no timeline in its college phase. There were many reasons why some clients needed additional years to complete college. Nonetheless, the retention rates for Project AHEAD never fell below 60 percent. This was partly because clients were told that even if they were unable to maintain a full load, they could at least take one class. The goal was to prevent them from giving up and walking away. In encouraging them to stay the course with a reduced class load, the project taught students to make better life choices, problem solve, and hone their critical thinking skills.

Essential to this model’s success is dedicated paid personnel whose sole or primary focus is on helping under-resourced individuals acquire postsecondary education. A volunteer led program would be unable

⁷⁵ Ibid.

⁷⁶ Michelle Olson, Director, Educational Outreach Programs and Retention, Chattanooga State Community College.
michelle.olson@chattanoogaastate.edu

to provide the level of services required.⁷⁷ With the exception of not receiving money from the federal government, Project AHEAD was similar to the Student Support Services (SSS) program, which is funded by federal dollars. “The SSS program provides service such as instruction in basic skills, tutoring, academic advising, financial aid, and career counseling, mentoring, and grant aid. Research has shown that students participating in SSS programs have higher degree completion rates than similarly disadvantaged peers.”⁷⁸ UTC’s SSS program has been very successful under the direction of Shirl Gholston.

English as a Second Language (ESL) and English Language Learners (ELL) also encounter difficulty acquiring postsecondary credentials. While some of the problems affecting other at-risk groups are similar, some are unique to ESL/ELL students. “Immigrant and English Language Learner (ELL) students in particular face a number of unique barriers that can prevent them from accessing and succeeding in higher education. In addition to limited finances, work and family responsibilities, these barriers often include limited English proficiency, as well as a lack of knowledge about the American system of higher education. Of course, illegal immigrants face even more barriers to accessing higher education.”⁷⁹

Strategies for helping these students successfully complete postsecondary education include educating parents and students about the financial aid process from the earlier grades of high school. Colleges can also assist them by making sure that admissions and financial aid personnel are knowledgeable about the rules and laws dealing with immigration status and financial aid. They should also be facile with reviewing the transcripts of students who have high school diplomas or college transcripts from foreign countries.⁸⁰

Parent Education, Involvement, and Support

Girls and women who are single parents are often unable to take advantage of or complete postsecondary education. In the focus groups that were facilitated by the Outreach Subcommittee of the Education Committee, parent education, involvement, and support were offered as solutions to help these young mothers learn successful parenting skills. This is one of many ways that community programs can support struggling young mothers. Successful parenting skills will help them more effectively handle the stresses that arise from raising children and can lead to setting personal goals including starting or completing postsecondary education as soon as it is feasible.

How children are raised has enormous consequences for their future success. Researchers at the University of Washington evaluated approximately 20 parenting programs and identified five that were particularly effective at aiding parents and children at varying levels of risk to avert adolescent behavior problems that have ramifications not only for individuals but for entire communities. “With these programs, you see marked decreases in drug use, reduced aggression, reduced depression and anxiety, and better mental health,” said Kevin Haggerty, assistant director of the University of Wisconsin’s Social Development Research Group in the School of Social Work. The programs recommended by Haggerty and his co-authors work effectively with different types of families in varied settings. The five programs all focus on promoting opportunities, skills, and rewards for appropriate behaviors, bonding, and

⁷⁷ Michelle Olson, Director, Educational Outreach Programs and Retention, Chattanooga State Community College. michelle.olson@chattanoogaastate.edu

⁷⁸ Caroline Brachman, “Improving access and success for first-generation college students.” November 1, 2012. <http://www.americaspromise.org/news/improving-access-and-success-first-generation-college-students>

⁷⁹ Ibid.

⁸⁰ Ibid.

unambiguous behavioral expectations. The programs target known risk factors such as insufficient supervision by parents and toxic family conflict by modeling positive behaviors. They all have been substantiated by scientific evidence.⁸¹

Below is a description of the programs from the article, “5 Effective Parenting Programs to Reduce Problem Behaviors in Children.”

1. Nurse–Family Partnership sends registered nurses to visit young, first-time, single mothers at least once every two weeks during their first pregnancy and until their child is two years old. Nurses help expecting moms reduce smoking, drinking, and drug use. After the child is born, nurses help mothers create safe environments for their children and develop strategies for dealing with difficult behaviors.⁸² (Report note: There is a Le Bonheur Nurse-Family Partnership in Memphis, Tennessee.)
2. Positive Parenting Program is a flexible system of programs that focuses on five main goals: promoting safe and engaging environments, creating positive learning environments, using effective discipline, creating clear and reasonable expectations, and self-care for parents.
3. The Incredible Years teaches children aged three to six, their parents and teachers, skills and strategies for handling difficult situations. Parents participate in group sessions, and children take part in therapist-led group sessions which help children develop skills such as problem solving, making friends, and cooperating with others.
4. Strengthening Families Program: For Parents and Youth 10-14 teaches parents about risk factors for substance use, parent child bonding, consequences of not following parental guidelines, and how to manage anger and family conflict. Their children learn effective communication, problem solving, and how to resist peer pressure.
5. Staying Connected with Your Teens helps children 12-17 avoid risky sexual activity, drug use, and violent behavior. The program helps parents set strong norms with their teens against antisocial behavior by increasing parental monitoring, reducing harsh parenting, and rewarding teens to promote family bonding.⁸³

The effectiveness of these programs should be considered by policy makers in Chattanooga as they determine how best to invest in the futures of children and adolescents. Proactive actions such as these programs prevent higher costs later on from interactions with the criminal justice system and treatment for physical and mental illnesses.⁸⁴ All five of the programs provide a solid foundation for students to aspire to postsecondary education and a successful career.

The Children’s Institute, Inc., based in Los Angeles, also provides many programs designed to educate and support parents as they develop parenting and basic communication skills. The programs “...improve parent-child relationships, foster an understanding of basic child development principles, and create a sense of community among a group of fellow parents. These groups and classes include support groups

⁸¹ Doree Armstrong, “5 Effective Parenting Programs to Reduce Problem Behaviors in Children.” UW TODAY, December 16, 2013. www.washington.edu/news/2013/12/16/5-effective-parenting-programs-to-reduce-problem-behaviors-in-children/

⁸² PBS News Hour, January 2016, noted that program has bipartisan approval.

⁸³ Doree Armstrong, “5 Effective Parenting Programs to Reduce Problem Behaviors in Children.” UW TODAY, December 16, 2013. www.washington.edu/news/2013/12/16/5-effective-parenting-programs-to-reduce-problem-behaviors-in-children/

⁸⁴ Ibid.

for grandparents raising their grandchildren, fathers, parenting classes in English and Spanish, parent support groups, and classes for pregnant and parenting teens.”⁸⁵

The National Parenting Education Network (NPEN) provides information about parenting education networks, organizations, and programs by state. In Tennessee there are a few NPEN networks. First Things First is the organization that is located in Chattanooga. Its stated purpose is to strengthen families’ education, collaboration, and mobilization. Despite its presence in the city, feedback from the focus groups suggests that women want more parent support and resource groups available in Chattanooga.

Recommendations

1. Chattanooga State and UTC should continue to introduce technology to help students enrolled in their postsecondary institutions address administrative tasks, acquire critical knowledge about their interests and possible majors, and make it possible for college advisors to proactively share effective strategies to help students proceed successfully through college.
2. To ease the transition from high school to postsecondary institutions for under-resourced students, stronger partnerships among high schools, colleges, and universities should be developed. Also, institutions that don’t have summer bridge programs should consider offering them.
3. Encourage Chattanooga State and UTC and any other postsecondary institutions to enhance policies and programs that attract and retain low-income, first-generation, and minority students.
4. Encourage postsecondary institutions to ensure that their advisory personnel have the necessary skills to assist with the unique needs of ESL/ELL students.
5. Reintroduce Project AHEAD as originally designed to provide more extensive support for girls and women to enter and succeed in college.
6. Provide more parent support, resources, and training, particularly in under-resourced neighborhoods and communities.
7. Create a one stop center for parents to obtain information on resources including child care, children and youth services, employment, education, financial literacy, healthcare, housing, utilities, legal, mental health, counseling, parenting, and transportation.

Issue Statement 3 – There is an inadequate number of adults with postsecondary credentials to meet the needs of our city’s growing economy. Barriers need to be removed so that women can acquire these credentials to capitalize on existing and future job opportunities.

Background

Chattanooga 2.0

The strategies and programs outlined previously offer foundational information for helping Chattanooga provide more of its citizens with the postsecondary credentials necessary for maintaining the city’s economic growth. The recently released Chattanooga 2.0 report noted that our city has tremendous economic potential that is stymied by the lack of a qualified labor force. In the future, only citizens who have postsecondary degrees or certificates will be eligible for the eight out of ten jobs that provide livable

⁸⁵ Children’s Institute, Inc.

<https://www.childrensinstitute.org/ourwork/programandservices>

wages in the Chattanooga area. Presently, only 35 percent of Hamilton County students are likely to attain this necessary level of postsecondary education. The report further reveals that on nearly every metric, Hamilton County schools are trailing behind other metropolitan areas in the state. In addition, “Only 24 percent of Chattanooga State students and 51 percent of UTC students graduate with a degree within six years. Fifteen thousand Hamilton County jobs cannot presently be filled by Hamilton County residents due to lack of training, skills, and education.”⁸⁶

To encourage more citizens of Chattanooga and Hamilton County to acquire postsecondary education, the report says that one goal is to have “75 percent of Hamilton County residents completing a postsecondary certificate or degree by 2025.” Currently, only about 38 percent of Hamilton County citizens have any type of postsecondary education, and only 56 percent of the jobs now available in Hamilton County are filled by people who actually reside in the county. The jobs are here, but the populace does not have the necessary credentials to fill them. Most jobs –whether in the automotive industry or in advanced industries – require some form of postsecondary degree, credential or certificate. They are essential for citizens who want not only wages but also prosperity.⁸⁷

Chattanooga 2.0 also notes that, “Higher levels of education lead to higher median incomes. And there is compelling evidence that tangible associate’s degrees and industry certifications provide much greater value than just some college without a credential. In fact, going to college for a few semesters without attaining any credential has actually been shown to add close to zero value over a high school diploma, again demonstrating the value of not just entering a postsecondary institution, but actually completing a program.” The value of a high school diploma without any postsecondary education will continue to decrease as occupations requiring those credentials decline rapidly in Hamilton County over the next 10 years.⁸⁸

This projection has important ramifications for women in this region. Women, including many single mothers, are frequently employed in low paying jobs. The city and county need to provide women with the opportunities to avail themselves of postsecondary education so that they will be ready to take advantage of the jobs currently going unfilled as well as the jobs that will be generated in the future.

State Initiatives

A program that could help women prepare themselves for better paying jobs is Governor Haslam’s recent addition to his Drive to 55 initiative. Tennessee Reconnect and Complete is designed to help adults in Tennessee return to college and complete their degrees. In a statement by Governor Bill Haslam, he said that, “We’ve challenged our universities, community and technical colleges to work even harder at finding new ways to assist busy adults, particularly those who left before graduating, to come back to school and achieve their dreams of getting a college degree or certificate.”⁸⁹

As part of this initiative, funding is being provided to train postsecondary personnel on how to provide effective and meaningful support for adult learners. UTC and Chattanooga State have each received \$50,000 to do so. UTC will use its funds to create courses that combine in-person and online classes for adults who work full-time. Chattanooga State is encouraging thousands of adults in the local area to enroll. Adults who have prior work experience will have the option of testing out of particular courses.

⁸⁶ Chattanooga 2.0 Report

⁸⁷ Ibid.

⁸⁸ Ibid.

⁸⁹ Matt Pulford, “Haslam’s adult education initiative receives thumbs-up from local colleges. *Tennessee Reconnect and Complete focuses on helping people go back to school and finish their degrees.*” January 20, 2016.

This initiative could have an important impact on Chattanooga's economy as people advance in their careers and earn more, thereby increasing their spending power. As Stuart Benkert, UTC's Complete College Tracking and Assessment Director stated, "It could help [businesses] because turnover is a big problem." [More degrees might] allow a consistency in the workforce, retaining employees, with more vertical movement within a company. If they have a degree and credentialing, it makes them much more promotable people [who] wouldn't have to be reintroduced to company culture."⁹⁰

Another element in the governor's Drive to 55 is the Focus on College and University Success (FOCUS) Act. It is part of the goal to help 55 percent of adults in Tennessee attain a postsecondary degree or credential by 2025. "The FOCUS Act will better align our postsecondary education system toward meeting the Drive to 55 by providing a sharpened focus on the governance of our community colleges and colleges of applied technology (TCATs), while granting our four-year state universities additional autonomy as we seek to empower each institution to be successful in this new environment."⁹¹

Recommendations

1. Mayor's Council for Women Education Committee representatives should be actively involved as a partner with Chattanooga 2.0
2. Support the Governor's initiatives to enable women to acquire postsecondary education; track retention and graduation rates of high school girls and women who take advantage of the programs.

Mayor's Council for Women Education Committee

Chairs: Bea Lurie, Nicole Brown

Chair, Research Subcommittee: Dr. Nicola Crisp

Chairs, Outreach Subcommittee: Nicole Brown, Dr. Elaine Swafford, Edna Varner

Working Group Members:

Lesley Berryhill
Melissa Brassel
Trenace Buchanan
Dr. Linda Collins
Candy Corneliussen
Dr. Michelle Deardorff
Mary Edwards
Dr. Jennifer Ellis
Dr. Everlena Holmes
Luronda Jennings
Gladys Pineda-Loher
Dr. Sumer Patterson

⁹⁰ Ibid.

⁹¹ "Focus on College and University Success (FOCUS)", TN Office of the Governor, 2016 Legislation.

Healthcare Committee

“Communities and countries and ultimately the world are only as strong as the health of their women.” - Michelle Obama

The Healthcare Committee of the Mayor’s Council for Women is comprised of over a dozen community leaders with decades of combined experience in healthcare and healthcare-related fields. Through our work as doctors, activists, non-profit leaders, and community volunteers we have witnessed firsthand the challenges that the women of our city face when seeking and receiving healthcare. Challenges include lack of access to health services, education on health issues, transportation to appointments, and affordable insurance, as well as cultural and language/communication barriers.

As a follow-up to the first white paper submitted last October, this second white paper seeks to elaborate on the committee’s primary policy recommendation to the City, in an effort to address the challenges mentioned, as well as their effects on the City at an economic level. The committee recommends the City create, market, and maintain a centralized, impartial database of all known healthcare resources available in the area and to make it accessible online to all citizens in a highly user-friendly and interactive format. This database would help solve the problem of available resources going unused, and its compilation would help the City identify gaps in health-related programs and resources. Various organizations, institutions and companies have compiled information data on local health-related services and have provided lists and databases online. Some of these information resources include:

- [La Paz Chattanooga’s list of resources](#)
- [Metropolitan Ministries’ inter-agency resource guide](#)
- [Senior Directory’s Chattanooga city guide](#)
- [United Way’s Community Link](#)
- [Tennessee Disability Pathfinder](#)
- [Chattanooga-Hamilton County Health Department’s](#) various resource guides, including the [Healthy Babies Resource Guide](#)
- [US Dept. of Health and Human Services’ Health Observances Calendar](#)
- [Clínica Médicos, when contacted, can provide information on resources \(Spanish and English\)](#)

Resources such as these are good starting points for finding information, however no list is complete and not all are user-friendly, or even up-to-date. Some, although there, are not easy to find unless you know the right keywords. Also, it may not always be evident from lists or short descriptions just which resources are designed for which needs.

A database of information would not only need to be comprehensive and well-organized into categories and subcategories, but also would engage and guide the user through the site to find what they are looking for in an efficient way. In other words, it could have an interface that helps distill the abundance of information down to what would be relevant for the searcher. For example, the user could answer simple questions in a quiz on the landing page that would generate suggested pages or sections on the site that would be relevant to them based on their answers.

This committee suggests as a possibility that the City fund (or seek sponsorship from foundations, corporations, etc.) the development and management of the database within the Open Data Portal housed at <https://data.chattlibrary.org/>. This information database could be open to the public and referral organizations. Using the Open Portal would have the advantage that the infrastructure is already in place and having such an important access point on the site would make it more relevant to city residents. The name of the section on the website, or site tab (if incorporated into a preexisting site such as the Open Data Portal), could be something similar to “Healthcare and Assistance Resources” or “Chattanooga Health Resources.” It should have a direct URL (similar to Kansas City’s www.kchealthresource.org), such as “chattahealth.org.” A catchy name that people remember easily or can quickly find in a simple Google search will be indispensable for this site to become a household name and go-to health service information resource.

Clearly a centralized hub of information access needs to be accessible itself. It should be a priority to provide access to the information in the database for the visually and hearing impaired. Language barriers also should be addressed. Spanish is the second most-spoken language in Chattanooga and Spanish-speaking residents comprise one of the largest underserved demographics in terms of access to and education on healthcare resources. Providing the site in Spanish as well would promote that needed accessibility. (However, an alternative to providing information in Spanish online would be to fund a Spanish speaking operator at United Way’s 2-1-1, and then redirect Spanish speakers accessing the portal to call 2-1-1.) Also, in order to provide for those without access to a computer or internet, a dedicated public internet access terminal could be set up for use during regular library hours and reserved only for entry to the website/database. Perhaps a trained volunteer could be available to help users navigate the site.

The City could consider collaborating with organizations that already have relevant programs and extensive partnerships in place, such as with United Way, with its Building Stable Lives Neighborhood Program, and its 2-1-1 Call Center. Richard Beeland, Chief Administrative Officer at the Chattanooga Public Library is on the Building Stable Lives Committee and shared that they have been discussing possibly augmenting the 2-1-1 system to include a web component. If United Way and the City were to collaborate to produce a website, they could co-own the data, and perhaps expand the site to include social services as well, since these kinds of services are often also in need in health situations. This kind of collaboration could be a win-win situation for both entities.

In all, this proposal of the Healthcare Committee seeks to address a dire need of our community to be able to take full advantage of the resources that are available in our city before launching into creating more. The current apparent lack of connectivity between all available resources as well as their often inconsistent visibility are two of the greatest obstacles we identified in terms of assuring that the healthcare needs of the women of Chattanooga are met. Although the resources to help tackle specific issues may be currently available, without first having an awareness of the resources, women can’t access and benefit from them. Also, some healthcare resources may be overburdened when other less visible services could help take some of that burden if there were more public awareness. Our proposed database could help alleviate the negative economic impact of these obstacles because women are often the caregivers of children and elderly family members, and so they are at risk of losing their jobs during family healthcare crises. Overall, a centralized, easily accessible, user-friendly, comprehensive, and up-to-date database of health service information would take some of the burden off those seeking services appropriate to their needs, healthcare service providers, volunteers and non-profits while mitigating the economic impact that untreated (or undertreated) conditions can have on individuals, families, communities and our city in the long run.

Chairs: Colleen Combs , Donna Hobgood, MD FACOG, Rachel Schulson

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Donna Roddy
Vonda R. Ware, MD, FACOG

Justice Committee

I write for those women who do not speak, for those who do not have a voice because they were so terrified, because we are taught to respect fear more than ourselves. We've been taught that silence would save us, but it won't. - Audre Lorde

Introduction

The Justice Committee addressed the issue of employment of former women inmates (ex-felons) and recidivism and the difficulties and stumbling blocks that can hinder many former women inmates from obtaining employment and thus, return to a life of crime.

Recidivism refers to a person's relapse into criminal behavior: rearrest, reconviction and return to prison.

This document contains statistical information both nationally and state wide on recidivism (repeat offenders) listing percentages and time frames for re-arrest of former inmates. This report includes data from Governor Haslam's Task Force on *Sentencing and Recidivism* that was submitted to the Governor in September 2015. Recommendation Number 11 is addressed in the body of this report as well as supporting evidence for recommendations.

COMMITTEE STRUCTURE

The Justice Committee interviewed business and community leaders for input on the subject matter which greatly enhanced the committee's understanding of the problem of former women inmates seeking employment after release from incarceration as well as the growing problem of recidivism. These

interviews and meetings helped the committee be more succinct in looking at educational options as well as for solutions to the growing problem of recidivism in Tennessee.

ISSUES

1. What are some obstacles that hinder former women inmates from obtaining sustainable employment?
2. What steps can be taken to help reduce recidivism?

The main focus of this report is Hamilton County but national figures give input and clarity to the problem of recidivism.

National Statistics on Recidivism: Source: National Institute of Justice

- Within **3 years** of release **67.8 percent** of released prisoners were rearrested.
- Within **5 years** of release **76.6** of released prisoners were rearrested.
- Of those prisoners who were rearrested, more than half, 56.7 percent were arrested by the end of the first year. And 82.1 percent were property offenders and 76.9 percent were drug offenders.

Governor Bill Haslam's Task Force on Sentencing and Recidivism:

In 2014 Governor Haslam established the Governor's Task Force on Sentencing and Recidivism, with technical assistance and expert guidance from the Vera Institute of Justice, an independent, nonpartisan, nonprofit center for justice policy and practice. The final report of the Governor's Task Force with recommendations for criminal justice reform in Tennessee was submitted to the Governor September 2015. Those recommendations are now ready for the consideration of the Subcabinet and the Governor to be included in a new multi-year action plan.

Recommendation Number 11 is closely related to the subject of this report.

Recommendation 11: Increase the **employability** of those with criminal convictions by taking steps to help them keep or obtain driver's licenses or state photo identifications. (p 16).

The issuance of **driver licenses** for those eligible, and **state identification cards** to those who are not, upon release from the Tennessee Department of Corrections (TDOC) custody is currently underway. TDOC and the Department of Safety and Homeland Security have already formally agreed to provide driver licenses or IDs to inmates upon discharge. This agreement is part of the Public Safety Subcabinet's Action Plan. **TDOC is to be commended for its newly implemented Offender Re-entry Plan, which requires securing inmates' birth certificates and some form of state identification two years prior to the projected release date, and it is making every effort to ensure that all individuals reentering the community have state identification and a social security card to ease some of the many barriers to re-entry** (p 16-17).

Recommendation 11 is included in this report because there are three (3) documents needed when an Ex-felon applies for a job; **social security card, GED certificate and a photo ID**. In a meeting with **Virginia Housley**, Regional Director, Workforce Services with the State of Tennessee, she stated these three documents are needed when applying for a job and many applicants do not have them.

Reducing recidivism in Tennessee is critical to improving public safety. Since 1981, Tennessee's imprisonment rate has increased by **256 percent**. In the most recent statewide study of recidivism, from 2010, **46 percent** of people released from prison or jail in Tennessee were re-incarcerated within three years, and this rate remained relatively flat for those released in years 2001-2005. **Source:** Governor's Task Force on Sentencing and Recidivism (p 6).

Because recidivism is a growing problem and crimes against innocent people have enormous costs to society both monetarily and in the public's sense of security, the Justice Committee believe that **education and employment** are tools to help provide sustainable income to former women inmates and curtail the pattern of generational incarceration; children following in their mother's footsteps.

RECOMMENDATIONS

The Justice Committee submits two recommendations to the Mayor's Council For Women.

- 1) Place a mobile Career Center Coach at a public location in Hamilton County to help former women inmates (ex-felons) obtain information and help to prepare for a job search and seek employment.
- 2) Address the Work Opportunity Tax Credit as a means to encourage employers to hire a target group such as women ex-Felons.

Tennessee Career Center: Tennessee has a network of Career Centers across the state where employers can go to find workers they need and job seekers can get career information and services. Each center offers computerized labor market information, Internet access, workshops, an on-line talent bank, job placement, as well as recruitment and training.

The Justice Committee met with Rick Layne, Director, Career & Workforce Development, Tennessee Career Center/Southeast Tennessee Development District and Virginia Housley, Regional Director for the Tennessee Department of Labor & Workforce Development. The Tennessee Career Center is located at 5600 Brainerd Road, Suite A-5, Chattanooga, Tennessee 37411. The purpose of the meeting was to get information on Career Centers in Tennessee which includes Mobile Career Coaches that can be booked at a jail or other public locations.

Mr. Layne and Ms. Housley gave the committee an overall review of how Career Centers work to connect people and jobs. Committee members were given a packet containing information on how the Tennessee Career Center provides tools and workshops to help individuals in a job search. Ms. Housley stated, "We know how to make the connection in a job search and the bus stops out front of our facility." Some of the information in the packet included:

Resource Room Services:

- Job Listings
- Resume Assistance
- Copy Machine and Fax
- Job Market Information
- Computer Skills Training
- Internet and Phone Access

Workforce Development:

- Workshops
- Skill Training
- Career Counseling
- Job Search Assistance
- Tuition Assistance
- Referrals to Partner Programs

Mobile Career Coaches: The Tennessee Department of Labor and Workforce Development also have Career Coaches which are mobile centers with services similar to what you might find in a Tennessee Job Center and can be reserved for use in Tennessee counties. These vehicles are 35 feet in length, have 10 computer workstations, high speed internet access and 3 to 5 personnel to assist job applicants in registering for work, searching for a job and following up later at home using the department's online database, www.jobs4tn.gov.

The Justice Committee recommends that a mobile Career Coach be reserved for Hamilton County. A suggested site is the Salvation Army Halfway House at 800 McCallie Avenue, Chattanooga, Tennessee. The committee contacted Steve Schwieger, Supervisor, at Salvation Army Halfway House and he stated, "There is a need for a pool of places (employers) to send out inmates for job interviews and our site is available to host the Mobile Career Center."

The Halfway House is where inmates complete their sentence through the U.S. Probation Officer Program. Inmates stay until released; anywhere from 1 to 9 months. The inmates can job hunt during the day but must report back to the facility each evening. The next step, inmates are released to home confinement and report weekly. The Mobile Career Coach would be an asset to the women inmates as they job search and prepare to acclimate back into society.

Silverdale Detention Facilities: The Committee spoke with Warden Chris Howard of Silverdale Detention Facilities, 7609 Standifer Gap Road, Chattanooga, Tennessee. He stated that the facilities could not host a Mobile Career Coach because of security reasons. When asked about providing literature from the Tennessee Career Center on employment and job search opportunities, he said that all programs must be approved by Jason Clark, Corrections Superintendent of Hamilton County and that he would forward the question to him. Warden Howard said the average stay is 45 days at Silverdale and the facilities do not issue any type of ID to inmates upon departure; they leave with what they came with. He said that state prisons have planned release programs to help inmates get social security, welfare, etc. Warden Howard further stated that he is interested in implementing any new program to help women inmates because they deal with a different kind of stress than men.

The Work Opportunity Tax Credit: The Justice Committee addressed the Work Opportunity Tax Credit as a means to help curtail recidivism through employment. The WOTC is a federal tax credit available to employers who hire and retain individuals from target groups such as veterans or **ex-felons** with significant barriers to employment.

<http://www.doleta.gov/business/incentives/opptax/wotcEmployers.cfm>

Advantages of the Work Opportunity Tax Credit (WOTC)

- A credit claimed on employer's federal income tax
- 35% of 1st \$6,000.00 paid in wages for each eligible employee
- Only applies to new hires
- Must retain employee for at least 180 days to claim
- Tax credit can be up to \$9,600.00
- No limit to the number of qualifying new hires

The Justice Committee contacted **Rep. Chuck Fleischmann's office** for an update on the WOTC. His office sent the following information.

Work Opportunity Tax Credit. *Employers that hire individuals who are members of a "targeted group" can claim this **credit**, which has been **extended through 2019**. The new law also expands the credit beginning in 2016 to apply to employers that hire qualified individuals who have been unemployed for 27 weeks or more. The credit amount varies depending on the targeted group of the individual hired, wages paid to the employee, and hours worked by the new hire during the first year of employment. Employers aren't subject to a limit on the number of eligible individuals they can hire. You must obtain certification that an employee is a member of a targeted group from the appropriate state workforce agency before claiming the credit. The certification must be requested within 28 days after the employee begins.*

The Work Opportunity Tax Credit information was also included in the packet at the Tennessee Career Centers meeting. Virginia Housley stated that the WOTC was an incentive for employers to hire target groups such as ex-felons and could benefit the employer.

CONCLUSION

Women ex-felons face huge obstacles in finding sustainable employment. The Justice Committee interviewed several former women inmates who participated in the *Adopt A Former Inmate Program* through Community Bridgebuilders, a nonprofit, d/b/a Dream Central. Each said that finding employment was challenging due to their incarceration. All three interviewed are now working but in lower paying jobs. One is attending college.

Mr. Layne from the Career Center stated the Center received information about a **Job Fair** on May 5, 2016, with location to be announced. He further stated, **My Next Step: "Breaking the cycle from survival to success"** is scheduled some time in March 2016 through the Youth & Family Development program. This program will address People Skills, Dress for Success, Self-Management Skills, Work Ethics and Career action plan.

The Mobile Career Center will give access and training to those former women ex-felons seeking employment. Knowledge is power and is a tool to help these women succeed in their job seeking efforts. The Work Opportunity Tax Credit is an incentive for employers to hire a target group such as ex-felons. This report addresses the issue of employment in relation to recidivism and former women inmates (ex-felons) and the challenges they face in seeking sustainable employment. The Governor's Task Force on Sentencing and Recidivism gives focus to this need as well as helpful statistical information. The Justice Committee presents this report with information to help make employment more accessible to those women who have been released from prison and are seeking employment; many after years of incarceration.

Employment is a key to reducing recidivism!

Working Group Members:

Brenda Freeman Short
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LEADERSHIP

"I do not wish women to have power over men; but over themselves." - Mary Shelley

Introduction

The continued 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:

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

Structure

The Leadership Committee is comprised of 11 women. As of January, the committee has divided into 3 sub-committees in order to further our efforts in the above-mentioned areas of focus. Each committee is meeting individually and will report back to the whole committee their goals and action plans.

Women in Leadership: Boards and Commissions

The Boards & Commissions sub-committee has reached out to our spheres of influence to find well-qualified women to serve on city- appointed boards and commissions. Prospective candidates are asked to provide a cover letter and CV to City Council Chair Carol Berz for review. She will provide introductions to members of the City Council who may have positions to be filled.

Background

Extensive research has been done on every board and commission with members appointed by the Mayor and City Council. Each opportunity was documented by the number of open seats; date of expiration; qualifications (if any) and, short background on the appointment. The list was disseminated to members of the overall Leadership Committee who in turn, shared it with their contacts to garner interest from prospective appointees.

Recommendations

Publicize appointments in various media outlets to show new names and faces offering themselves up for public office. Include the link to the city's website that shows the various boards and commissions to encourage additional individuals to participate in local government activities. Continue to encourage

organizations whose focus is women's issues to make available this information through existing resources. For example, the Chattanooga Women's Leadership Institute added a section about City Council Boards to its Women Impacting Policy page

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

A complete calendar of upcoming city, county, and municipal elections has been developed for the group's overall review and consideration. The group is committed to providing resources (both educational and financial) to those considering a run for public office. Because city races are non-partisan in nature, the group believes there are increased opportunities within the upcoming cycle.

Background

Voters in Chattanooga and Hamilton County are often limited with the choices they have in the election booth. With this in mind, the Political Office sub-committee provided a document with every elected office in Chattanooga, Hamilton County, and the area municipalities coming up in future election cycles. In addition, many of the area's top boardrooms have few females at the table.

The group is dedicated to finding well-qualified candidates (both male and female) who would be willing to offer themselves for service. The group is looking for candidates who are supportive of females at every level of business, civic, and public office.

Recommendations

Continue the important work of locating opportunities from the boardroom to City Hall for individuals to offer themselves for public service. Target emerging leaders who can grow into various levels of leadership. Emerging leaders should not only be thought of as younger individuals, but also, individuals who've not had the opportunity to provide leadership in the past.

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

The Leadership Committee recognizes locally that there are companies that provide basic leadership training for their employees and organizations that offer, specifically for women, mentoring programs. For example, EPB, approximately a year ago, introduced an initiative for female employees that includes a quarterly lunch and learn along with other leadership advancements tools. Similar initiatives have been developed through major employers and that information is being gathered. The Chattanooga Area Chamber of Commerce Leadership Chattanooga program is a leadership skills training that addresses general community issues. Through the University of Tennessee Chattanooga Women's Studies program, students examine how "gender power dynamics operate". Co.Lab, a Chattanooga based non-profit startup accelerator, offers a startup mentoring program for female entrepreneurs and publishes a Female Founders Resource Guide. The Chattanooga Women's Leadership Institute [CWLI] offers a Women Mentoring Women Program. This woman to woman based program helps participants develop their mentoring skills so they can in turn help to advance other women at work or in the community.

In our first white paper, this committee identified the Chattanooga Police Department as a pilot project to examine the leadership roles of women on the force, how leadership is encouraged and supported, and what can we learn by exploring their barriers to success.

Background

The Chattanooga Police Department overall is experiencing a change in the culture, where a more balanced process for mentoring and career advancement is a priority. In the past, for female officers, there has been no template for professional development and department-wide, limited funding. The only training specific to female officers has been self-defense training. Out of the academy, all officers are encouraged to seek out a mentor who in turn is encouraged to assist with a career path and professional development. Again, in the past, nothing specific for women and nothing geared toward leadership has been instituted.

The opportunity for leadership happens at various times and at various levels in an organization. Key to the process is the knowledge that one is only as good as those who follow and her skill to enlist the aid and support of others is essential to meeting common goals and tasks.

Recommendations

The Leadership Committee recommends further exploration into what is holding these women back, what gets in their way and what they need to be successful at all levels. We would like to conduct a series of leadership trainings for all female officers of the Chattanooga Police Department. It is also recommended that we include female officers of the Fire Department. The purpose is to introduce concepts of communication that elicit positive, cost-efficient and effective interaction in the work environment so that the roles of women can be enhanced at all levels. This will take a slightly different approach to leadership. This approach will open, a dialogue for understanding the dynamics of positive interaction, identify the concepts inherent in effective communication and recognize the obstacles to goal achievement. This method of study will allow the officers to have open and honest discussion with each other in a confidential environment. Our role will be to listen only and learn from a group of female co-workers what they need to better support each other and the career paths of other female co-workers. A report of our findings will be submitted at the conclusion of this training.

Conclusion

This committee will continue to build on the findings thus far. Finding access to information for women to achieve leadership roles professionally and politically is significant and it will be important to continue to establish resources to disseminate this information. A key factor in our findings will be how employers foster and support a culture for the advancement of women. Finally it is important that this committee look at how we also provide women with the resources and tools to better support other women in leadership roles.

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