

2003

DALLAS WOMEN'S FOUNDATION



OUT OF THE SHADOWS

A PORTRAIT OF WOMEN AND GIRLS IN DALLAS COUNTY



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Dear Friends:

For more than a century, Dallas women have worked to advance social and economic justice for their sisters by offering services and providing shelters where needed. As the Dallas area grows, ages, and becomes more diverse, its women and girls face increasingly complex issues. The first step in bringing community awareness and resources to present day challenges is to define these unique issue areas. The next step is to tackle them.

Women and girls make up half of our population, yet are affected disproportionately and differently by almost every societal issue because of the ways in which they are socialized, because they bear and raise children, and because they often live longer than men. Women's lives directly impact the next generation, so an investment in their well being is an investment in the health of the entire community.

The goal of our report, *Out of the Shadows: A Portrait of Women and Girls in Dallas County*, is to focus attention on the most pressing issues facing women and girls at the beginning of the new millennium. Very little gender-based research has been done in this community. The Dallas Women's Foundation is pleased to share the information in this report with the public, in the hope that the data will foster and support community efforts and collaborations that address the needs of women and girls.

Future years offer the opportunity for deeper study in some areas identified in the study. In other areas that affect the lives and well being of women, progress or lack of progress can be measured against the backdrop of this benchmark report. It is a beginning.

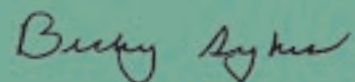
We hope that this report will serve as a guide for nonprofit agencies, corporate and foundation grant makers, and public policy makers. The entire report is available on the Dallas Women's Foundation's website at www.dallaswomensfoundation.org.

Many individuals and agencies contributed their time, expertise, advice and financial support to this effort. Their names are listed on the following page. To them we give great thanks.

Sincerely,



Lucy S. Polter, Chair
Research Committee
Dallas Women's Foundation



Becky R. Sykes
Executive Director
Dallas Women's Foundation



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One of the most encouraging developments of our era is the coming together throughout the world of organizations and individuals dedicated to the challenge of advancing the status of women.

- Madeleine K. Albright
Secretary of State
June 13, 1997

BACKGROUND

Women and girls equal exactly half the residents of Dallas County (numbering approximately 1,092,714 in the year 2000). But as a stand-alone group, they are rarely studied. There have been surveys of county residents based on age, income, ethnicity and race, and surveys targeting specific issues such as health insurance. However, no existing study has examined the lives of Dallas County women and girls in the context of all these issues and demographic characteristics. Nor has anyone studied how women's well-being impacts our region as a whole. Without a comprehensive study of women and girls in Dallas County, nonprofit organizations, governmental agencies, private foundations, opinion leaders and the general public have few resources available to understand the unique needs and challenges of Dallas' female population.

Women's and girls' well-being is critical to the future welfare of the county. Whether grouped by age, income, ethnicity, or race, women represent a disproportionate number of those in need. Single mothers and their children make up the majority of families living in poverty, in Dallas, in the State of Texas, and in the nation as a whole. Female senior citizens experience higher poverty rates than male seniors (with three times as many women over age 85 as men). Nationally, the number of uninsured women has risen three times faster than that of men, according to the National Center for Policy Analysis. Without an educated, healthy, and financially secure female population, Dallas County cannot meet the social and workforce demands of the coming decades.

The good news is that investing specifically in women and girls can benefit all the members of a community. International development projects and studies have shown the value of strengthening and supporting

women's abilities. When women earn and control significant shares of their family's income, their children's health and education improves. Promoting literacy among girls and women helps lower birthrates and improves maternal health. Extending credit to women often spurs grassroots entrepreneurship and sustainable economic development. The return on investments in women can be tremendous.

THIS STUDY

In 2001, the Dallas Women's Foundation (DWF) launched an unprecedented research project. The goal was to create a snapshot of Dallas County women's and girls' lives, struggles and hopes. The Foundation, which works to understand and communicate the critical needs of women and girls, commissioned a multi-layered study aimed at compiling up-to-date information from both national and local literature and studies, as well as collecting primary data from women and girls specifically for the project. Working with a research steering committee to support the research project, the Foundation hired a multi-disciplinary research team from the University of North Texas (UNT), under the direction of Dr. Bernard Weinstein, to conduct the study.

Members of DWF's research steering committee devised the study's design, major themes, and target audiences. Issue area experts in the community were consulted at each step of the project. To help ensure that the results would be useful, the Foundation convened a meeting of more than 100 representatives of local nonprofit agencies and foundations at the start of the project. These professionals helped prioritize issues for the survey, and also offered comments about previously performed studies. In addition, the UNT research team interviewed 26 key individuals – businesspeople, social service providers and professionals – who were familiar with the

Social returns (that is, total benefits to society) to investments in women's education and health are significantly greater than for similar investments in men, largely because of the strong correlation between women's education, health, nutritional status, and fertility levels and the education, health, and productivity of future generations.

- Toward Gender Equality:
The Role of Public Policy,
The World Bank, 1995

problems of women and girls. These interviews helped narrow the fields of inquiry for the survey to be conducted.

To gain context for the study of Dallas women and girls, researchers reviewed academic literature on the status of American women and girls, previous studies about Dallas County, and data from the 2000 U.S. Census. The UNT team also prepared a telephone survey and a written questionnaire, with input from DWF's research steering committee and local issue area experts. The study questions delved deeply into a wide variety of issues, including economics, health insurance and health concerns, homeownership, employment, computer use, and family and neighborhood life.

The study's primary data collection occurred during the summer of 2002. Trained interviewers surveyed 1,250 Dallas County women by telephone, in both English and Spanish. Written questionnaires were completed by several hundred teenage girls. Additionally, a trained facilitator conducted ten focus groups, each with a different subpopulation that might have been underrepresented in the main survey. The multiple methods of information collection helped researchers create a nuanced, detailed image of women and girls in Dallas County.

RESULTS AND THEMES

Researchers found that women in Dallas County share many characteristics with women across the state and the nation. However, there were areas in which Dallas women varied in significant ways. For instance, Dallas County's divorce rate is higher than that of most large urban areas. Its births to unmarried women are higher than any metropolitan county other than New York. And while a lower percentage of Dallas women work outside the home than in most metropolitan areas, women in Dallas tend to earn higher salaries than their counterparts in other cities.

One goal of the survey was to learn whether different subpopulations face unusual challenges, or if some groups of women and girls are doing particularly well. Researchers collected more than a dozen pieces of demographic data about each

respondent so that the resulting data could be sifted in many different ways. When the data were finally sorted, it became clear that certain populations face special hardships.

Hispanics. Dallas County's Hispanic population has grown much faster over the past decade than any other ethnic or racial group. Survey results revealed that Hispanic women are at much higher risk of going without health insurance, living in a low-income household, experiencing depression, and inhabiting substandard housing. However, they also reported the lowest rates of smoking and drinking alcohol among the different ethnic and racial groups.

Central Dallas. For the purpose of the survey, Dallas County was divided into five regions. In issue after issue, women who lived in Central Dallas County fared worse than their counterparts in other areas, especially when compared to Northwest Dallas County. Women in Central Dallas had the lowest homeownership rates, the most trouble paying bills, the highest rate of being uninsured and the highest rates of depression. They had less savings set aside for emergencies than women in other regions. Finally, they were more likely to have domestic arguments escalate into physical violence than women who lived in other areas.

Separated Women. The transition between marriage and divorce, which can last for years, carried significant hardships for women in the survey. Only 3.5 percent of respondents called themselves "separated." However, this group had significantly more difficulties than women of any other marital status. Four out of five separated respondents reported having trouble paying bills. About 44 percent had gone without health insurance at some point in the preceding year, compared to 27 percent overall. More than half of all separated women reported being depressed. And about 60 percent had difficulty finding affordable childcare.



"I hope it's a wake-up call to all of the service organizations in this county and this state, that there is much work to do in this [Hispanic] population. It behooves them to do the outreach so they can make an impact."

— Catalina Garcia, M.D.

Disabled Women. The survey revealed the surprising magnitude of an illness' or disability's effects on a woman's income, health care, social interactions and mental health. About 3.1 percent of survey respondents said they were disabled or too ill to work. More than 61 percent of these respondents lived in households with less than \$15,000 in annual income. More than half of disabled respondents had gone without prescription medications because of a lack of insurance or money. During an average week, almost 18 percent of disabled respondents had no contacts with anyone outside their homes. Almost half of these women reported problems with depression, and nearly one-quarter said they felt suicidal in the past two years. And 41 percent reported smoking cigarettes (though the disabled were second to the lowest in reported consumption of alcohol).

Older Women. In Dallas County, as in the rest of the country, women tend to live longer than men. In their later years, women are more likely than men to be widowed, to live in poverty, and to live alone or in a nursing home. Of women ages 61-70, 50 percent said that they were unable to pay for prescription drugs in the past year. But the survey revealed some positive trends among women age 60 and above. They were more likely than any other age group to exercise at least three times per week. Women over age 60 were the least likely of any age group to lack health insurance. These respondents were less likely to drink alcohol than middle-aged women -- although of the respondents who did drink, women over age 70 were the most likely to drink daily.

These trends, and others, will be discussed in more detail later in this document. This executive summary is organized into sections by issue: Economics and Self-Sufficiency; Health; Children, Families and Households; and Community Life. The final sections are devoted to Girls Ages 7-11 and 12-17, and the conclusions from a series of focus groups.

At the end of this summary is an appendix describing the methodology used to obtain the survey data. Researchers varied their methods of data collection depending on the population involved. Because of this, some sections are more statistically significant

than others. Understanding the methodology is necessary to appreciate the strengths and limitations of the survey data. The methodology section in the appendix should be read carefully before trying to interpret the data contained in the study.

The research project as a whole is intended to serve the needs of nonprofit agencies, policy makers, human service agencies, grant makers, news media, and others interested in the status of women and girls in Dallas County. The Foundation grants permission to use any part of this document, provided that all uses credit the Dallas Women's Foundation. All data from this project, including the summary of local studies, literature review of national data, evaluation of the 2000 Census data, and the survey information gathered through primary data collection efforts, can be found on the Foundation's website at www.dallaswomensfoundation.org. This document summarizes more than 800 pages of data gathered for the project.



Among other key findings of the study:

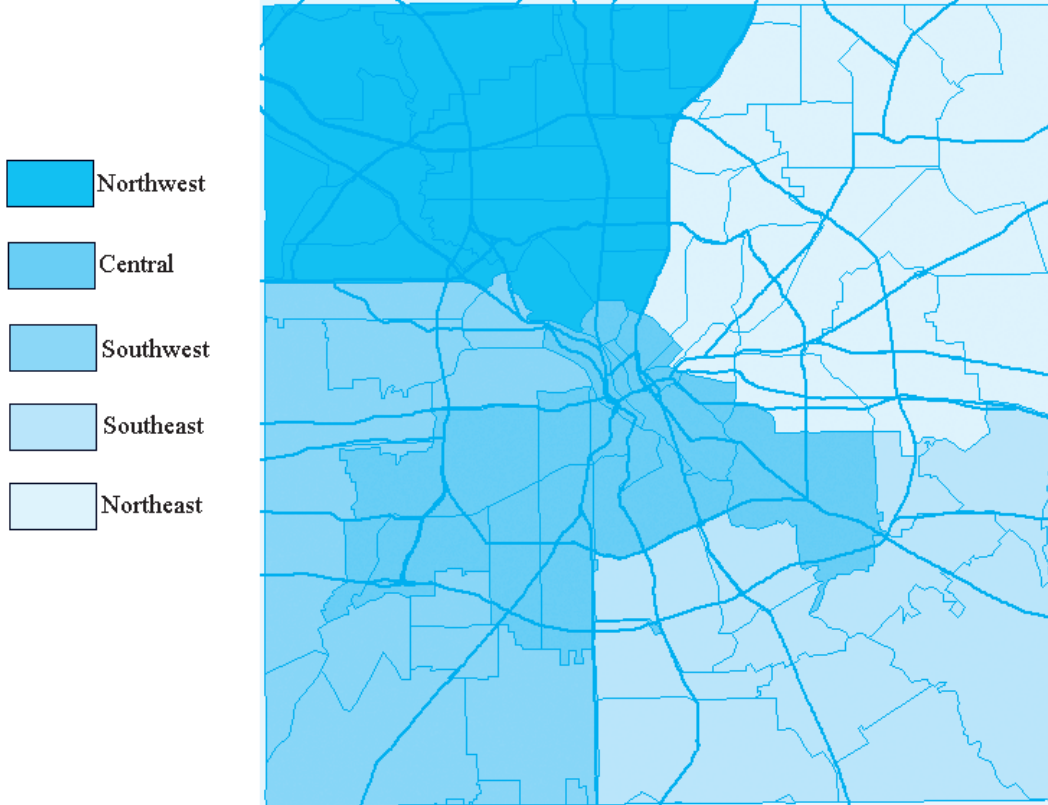
- 27 percent of women surveyed reported that they had no health insurance for some period during the previous 12 months. The average length of time that they lacked health coverage was 11 months.

- Many Dallas County women struggle to make ends meet. Forty (40) percent of respondents had annual household incomes of \$30,000 or less, compared to a median countywide household income of \$40,960. In a crisis, 17 percent of respondents said their savings would not last a week, and 29 percent said their savings would last less than a month.

- Dallas County women set high goals for their daughters, but the goals often go unmet. All respondents with daughters ages 7-11 expected their oldest girl to graduate from high school, and 92.3 expected their daughter to attend college. However, other data showed that one-quarter of female high school students reaching the 9th grade in Dallas County drop out before graduating.

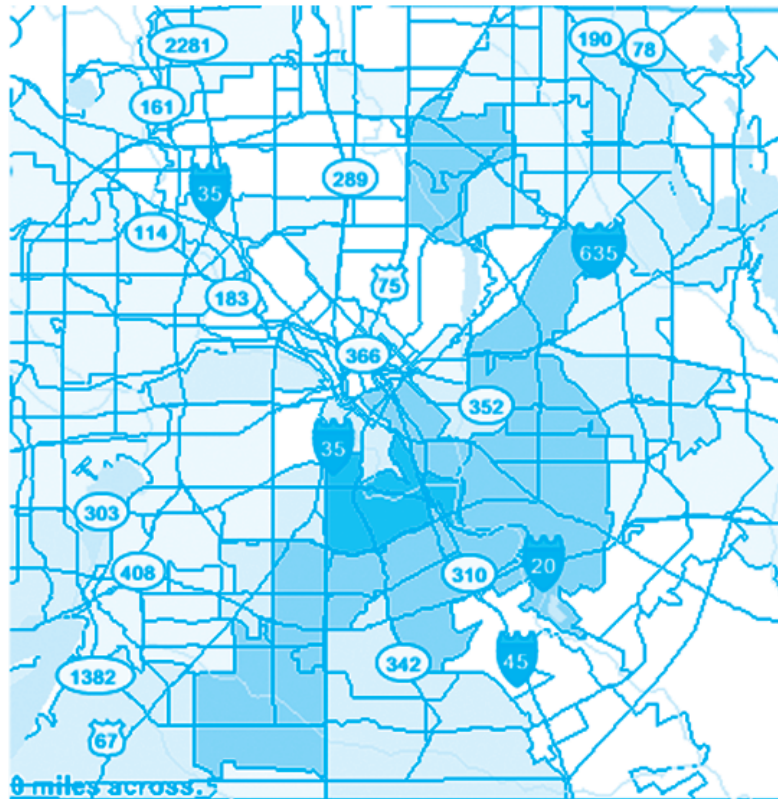
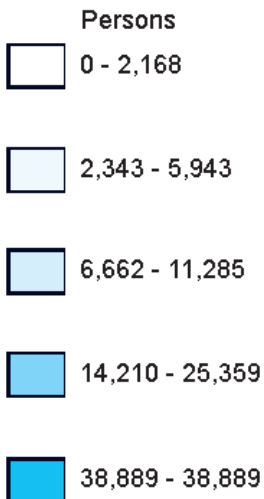
- More than three-quarters of respondents reported being in "good" or "excellent" health. However, almost one-third of women said they exercised less than once a week. And, while almost two-thirds of women said they never drank alcohol, 16.9 percent said they smoked cigarettes.

Survey Regions



Distribution of Black Population Dallas County

Data Classes

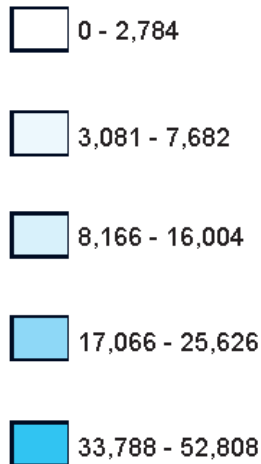


Source: U.S. Census Bureau
2000 Census Summary File 1-
100% data;
<http://factfinder.census.gov>

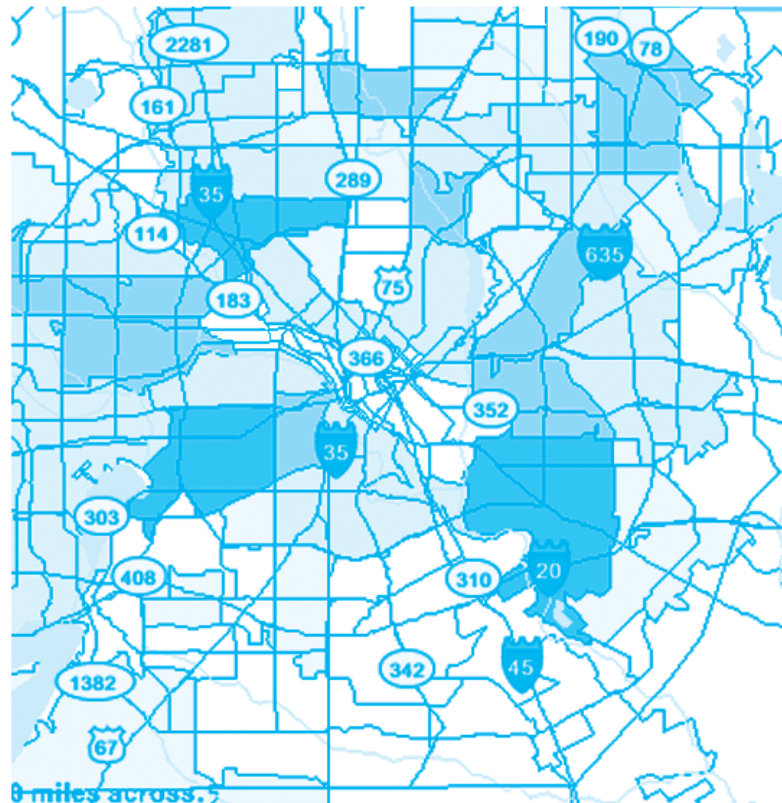
Distribution of Hispanic Population Dallas County

Data Classes

Persons



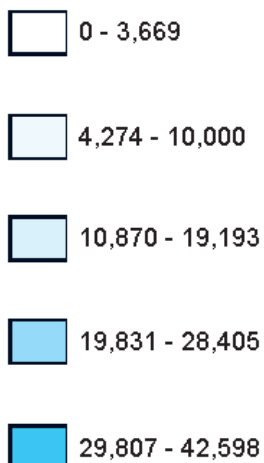
Source: U.S. Census Bureau
2000 Census Summary File 1-
100% data;
<http://factfinder.census.gov>



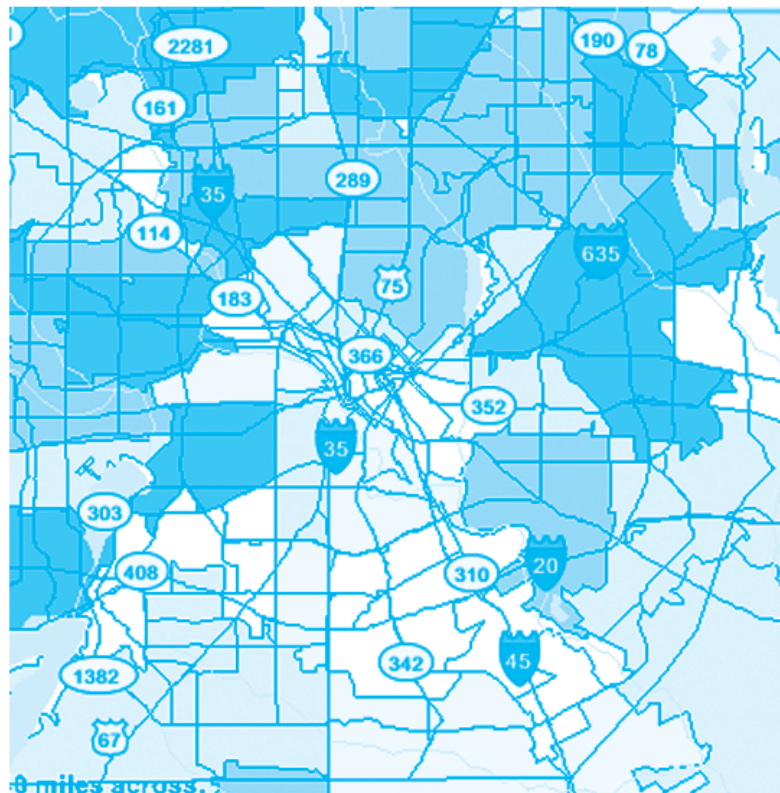
Distribution of White Population Dallas County

Data Classes

Persons



Source: U.S. Census Bureau
2000 Census Summary File 1-
100% data;
<http://factfinder.census.gov>



ECONOMICS AND SELF-SUFFICIENCY

Women's economic status and access to economic opportunity is important in its own right. But it is also an important indicator of how well women fare in the other issues discussed in this study project. Adequacy of housing, access to health insurance, health care, childcare and transportation, the ability to support elderly relatives, and interaction within one's community, are all related to a woman's level of economic self-sufficiency.

While this may seem a basic truth regardless of gender, this study's results re-emphasize the fact that gender-equal access to opportunity is still a goal and not a reality. Women remain vastly over-represented in specific low-wage jobs, such as childcare workers, nursing and dental assistants and secretarial positions. In almost all fields, a man will earn more than a woman with a comparable education.

More interesting still, the messages girls and women have been taught in recent decades — that they can "have it all" and achieve the same career and financial heights as men — are not supported by the data. While almost two-thirds of women surveyed felt that women had access to the same career opportunities as men, the feeling was much more prevalent among homemakers than among women who actually work full-time outside the home. This disconnect between women's perceptions of a situation and what the data show appears in other areas as well. It may

indicate a need for additional awareness or education campaigns to close the gap between perceptions and reality.

For Dallas County, there is some good economic news. While women's participation in the workforce is lower than in other major cities, women here tend to earn higher salaries than women in many other metropolitan areas, according to the 2000 Census. In addition, almost two-thirds of respondents (65.3 percent) have started retirement savings plans outside of Social Security, and 69.4 percent said they were better off financially than they were five years ago.

Nonetheless, survey responses uncovered warning signs that many Dallas County women struggle to get by. Forty percent of all respondents live in households with annual incomes of \$30,000 or less. Many had little savings and have struggled to pay bills in the last year. One out of five respondents had been unemployed during the past 12 months. And while one-quarter of all women surveyed felt sure that if they or someone in their family needed long-term nursing care they could afford it, the reality of those costs indicate otherwise. With nursing care costing between \$40,000 and \$50,000 annually, it seems unrealistic that almost 20 percent of women with household incomes of \$30,001 to \$50,000 could afford this expense. This once again highlights the disconnect between women's perceptions and the likely reality of their situations.

You can't talk about empowering a woman without giving her a source of income."

— Beatrice Were
Coordinator, NACWOLA,
Kampala, Uganda
(National Committee of Women
Living with HIV&AIDS)



HOUSEHOLD CHARACTERISTICS

Characteristic	Count	Percentage
Income		
Under \$15,000	183	16.6
\$15,000 to \$30,000	256	23.2
\$30,001 to \$50,000	276	25.0
\$50,001 to \$75,000	167	15.1
Over \$75,000	221	20.1
Language Spoken Most Often at Home		
English	994	79.5
Spanish	196	15.7
Two languages spoken equally	41	3.3
Other	19	1.5

Among the study's findings were:

Household Income

- Almost 40 percent of respondents had annual household incomes of \$30,000 or below, and 25 percent had incomes of \$30,001-\$50,000.
- Women who did not complete high school, separated women, and Hispanics were most likely to live in households with incomes under \$15,000. Almost half of Spanish-speaking respondents lived in households that earned less than \$15,000 annually.
- Almost 62 percent of respondents who were disabled or too ill to work had household incomes of \$15,000 or less. Just over 25 percent of black respondents, and 30.2 percent of Hispanic respondents lived in households at the lowest income level.
- About 20 percent of households with four or more members had incomes of under \$15,000 annually.
- Twenty (20) percent of respondents lived in households with incomes of more than \$75,000 annually. Almost 30 percent of women in Northwest Dallas County reported having that income level, compared to 5 percent of women in Central Dallas County.

Short-term Savings and Assets

- About 17 percent of women said their savings would not last a week if they suddenly lost their incomes. Another 29 percent said their savings would last less than a month.
- Respondents without children at home said their savings would last an average of 24.9 weeks. Those with children said their savings would last an average of 13.8 weeks.
- Women in Northwest Dallas County had savings that would last the longest – 26.1 weeks on average – while those in Central Dallas had savings that would run out the fastest, in 12.2 weeks.
- Half of respondents had no trouble paying bills in the past year. Another 36.3 percent said bill-paying had been a minor problem, while 13.5 percent said it was a major problem.

- More than 87 percent of disabled women said bill-paying was a major or minor problem, while 81.4 percent of separated respondents said they had “some” or “a lot” of trouble paying bills.
- Almost 64 percent of African American respondents said paying bills was a major or minor problem, compared to 60.9 percent of Hispanics and 41.5 percent of whites.
- Women living in Central Dallas County were most likely to report problems paying bills, while those in Northwest Dallas County were the least likely.
- The kinds of bills that were most difficult to pay were large medical bills, and those for utilities, credit cards and prescription drugs.
- Half of respondents age 61 to 70, and 52.9 percent of disabled women, said they were unable to pay for prescription drugs in the past year.
- Almost 5 percent of respondents said that they or another female in the household had been without their own housing in the past year. Nine (9) percent of African American respondents said they or another female had been without housing, compared to 5.6 percent of Hispanics and 2.8 percent of whites.

Employment

- A plurality of respondents, 45.9 percent, said they worked full-time. Retirees (13 percent) and homemakers (13.6 percent) comprised the next most frequent employment statuses.
- More than 64 percent of divorced respondents worked full-time, compared to 44.5 percent of married women. About 3 percent of respondents were too ill or disabled to work.
- African American respondents were the most likely to work full-time, followed by whites, members of other ethnic groups, and Hispanics.
- More than a quarter of respondents said that they or another female in the household had been out of work for some period in the last year. About 12 percent of respondents were unemployed at the time of the survey.
- Of females who had been out of work in

At the turn of the century, only 5 percent of married women worked outside the home. In 2003, more than 60 percent of women have jobs, although many do not work full-time or year round.

Almost half of the survey's Spanish-speaking respondents live in households that earned less than \$15,000 annually.

PRESENT EMPLOYMENT STATUS	
Status	Percentage
Employed full-time	45.9
A Homemaker	13.6
Retired	13.0
Unemployed	12.2
Employed part-time	9.0
A Student	3.2
Disabled or too ill to work	3.1

the past year, 31.2 percent had found another job and 61.7 percent were still looking. The remainder had stopped looking for work. Women in the highest household incomes were the most likely to have found another job, while women in the lowest-income households were the least likely.

- Of the respondents who were out of work, 30.3 percent said they had been laid off or the business had closed. About 15.5 percent had left work because of a pregnancy or baby. Another 6.3 percent left a job to care for children, and 2.8 percent quit to care for an elderly relative.

- Almost two-thirds of women (65 percent) felt that women had the same career opportunities as men; one-third disagreed. Hispanic respondents (82.7 percent) were most likely to believe men and women had equal career opportunities, while white respondents (56.1 percent) were the least likely to agree. About 61 percent of women with full-time jobs felt opportunities were equal, compared to 78.5 percent of homemakers and 66.8 percent of retirees.

- About 77 percent of women in Central Dallas County felt both genders had equal opportunities, compared to 59.2 percent of respondents from Northwest Dallas County.

- One-third of respondents had taken classes to learn new career skills in the past two years.

Retirement planning and savings

- One-third (32.9 percent) of respondents said they had taken a class or spoken to a financial planner about retirement. The likelihood of taking this step increased as education and income increased. About 44 percent of Northwest Dallas County

respondents had taken a class or consulted with a financial planner, compared to 20.5 percent in Central Dallas County.

- Almost two-thirds (65.3 percent) of women had made provisions for retirement beyond Social Security. Just over 80 percent of white women had a retirement savings plan, compared to 32.9 percent of Hispanics.

- About 69 percent of respondents felt prepared or very prepared for retirement. More than 88 percent of Spanish-speaking respondents felt they would not be prepared for retirement, compared to 22.4 percent of English-speaking respondents.

- More than half of all respondents said they would not be able to afford long-term nursing care if they or someone else in their family needed it. Women in Central Dallas County were the least likely to say they could afford it, while respondents in Northwest Dallas County were the most likely to report they could pay for nursing care.

Housing

- Fifty-six (56) percent of respondents owned their homes, while 38.2 percent rented and 5.8 percent lived with relatives or friends. A greater percentage of white respondents (68.9 percent) owned their homes than did African Americans (40.9 percent) or Hispanics (38.2 percent).

- About 75 percent of respondents in Southeast Dallas County owned their homes, compared to 47.4 percent of Central Dallas County women.

- Households composed of four or more people were less likely to own their own homes than one-person households.

About 69 percent of respondents felt prepared or very prepared for retirement. However, more than 88 percent of Spanish-speaking respondents felt they would not be prepared for retirement, compared to 22.4 percent of English-speaking respondents.

- Slightly more than 9 percent of respondents had applied for government housing assistance. About 17 percent of renters said they had applied for assistance, compared to 3.3 percent of homeowners.
- Almost one-quarter (24.3 percent) of African American respondents had applied for housing assistance, compared to 6.6 percent of whites, 4.9 percent of Hispanics, and 4.2 percent of other ethnic groups. Women in Central Dallas County were most likely to apply for assistance.
- Of those who applied for housing assistance, 48 percent received it.
- About 91 percent of respondents said they had no problems buying or renting their housing. Respondents with children were more likely to encounter problems (13.1 percent) than those without (5.5 percent).
- The major difficulties for those who did have problems obtaining housing were (in decreasing order of frequency): bad credit, an inability to afford rent or mortgage, discrimination and an inability to secure a loan.
- Almost 40 percent of respondents in Northwest Dallas County reported their housing as excellent, while only 16 percent of Central Dallas County respondents did.

Computer Use

- More than two-thirds of respondents reported having a computer at home. Hispanic respondents were the least likely to own home computers.
- Homeowners, students, married respondents, whites, other ethnic groups and households with incomes over \$30,000 were the most likely to report having a home computer. While 75.2 percent of English-speaking households had a computer, only 21.7 percent of Spanish-speaking households did.
- Of respondents with home computers, 88.2 percent also had Internet access.



HEALTH

Studies of women's healthcare often focus narrowly on reproductive and sexual health issues. But American women tend to die of the same things as men: heart disease, cancer and stroke. That trend holds true in Dallas County as well. In addition, problems like a lack of insurance, the high cost of prescription drugs, and obesity plague men and women both here and across the country.

Respondents in this survey were asked a variety of questions about their general health, access to insurance, eating and exercise habits, and mental health. Optimists can find many positive trends to cheer. More than three-quarters of the women said they felt their health was good or excellent compared to others their age. Surprisingly, almost two-thirds reported that they did not drink alcohol. Only about one in five respondents reported having a great deal of stress in their lives. And more than three-quarters of all Dallas County women received prenatal care starting in their first trimester of pregnancy – a 10 percent increase since 1990.

But the survey also revealed some alarming facts about the health of Dallas County women. More than one-quarter of respondents said they had gone without health insurance at some point in the previous year; almost the same percentage of their children lacked insurance as well. Among Hispanic women, almost half reported being uninsured at some point in the past 12 months. About 18 percent of respondents said they had battled depression in the past two years. (According to the National Institute of Mental Health, nearly twice as many women as men are affected by a depressive disorder each year – 12 percent vs. 6.6 percent respectively.) Fewer than half of the women surveyed exercised the recommended three or more times weekly. One-fifth of the women ages 36-45 had never had a mammogram. Organizations interested in women's health have many opportunities to make an impact.

The health data presented in this Executive Summary are a small percentage of the information collected for the study. Readers interested in this issue should review additional material posted on our website at www.dallaswomensfoundation.org.

Health Insurance and Access to Care

Across the country, about 15.4 million women are uninsured; 11 percent, or 1.7 million of those women live in Texas. Insurance correlates closely with income, so areas with higher concentrations of low-income women tend to have more uninsured women. A Kaiser Family Foundation study found that women ages 18 to 29 are the least likely to have job-based health insurance. Another report, issued by the National Center for Policy Analysis, found that the number of uninsured women has risen three times faster than that of men. Because women are less frequently offered insurance through work, they often rely on a spouse's benefits plan. If that spouse loses his job, or the couple divorces, the woman frequently loses her health coverage.

Lack of insurance is a serious health problem in Dallas County. This survey showed:

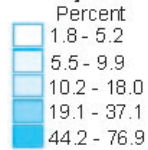
- Almost 27 percent of women had gone without health coverage for some period in the past 12 months. The average length of time they were without insurance was 11 months.
- Roughly half (47.9 percent) of Hispanic respondents had no health insurance for some period during the previous year, compared to 18.8 percent of whites and 29.6 percent of African Americans.
- Twenty-nine (29) percent of respondents from households with incomes between \$30,001 and \$50,000 lacked insurance at some point in the past year. For households with incomes under \$15,000 annually, 45.3 percent went without insurance.
- Of respondents with children at home, 25.6 percent said their children had no health insurance at some point during the previous 12 months.
- At the time of the survey, 82.5 percent of women had health insurance coverage, most often through work or a union.
- More than 9 percent of respondents were insured through Medicaid. In Texas as a whole, 7 percent of women are covered through Medicaid.
- Fourteen (14) percent of respondents said they had needed healthcare but not received it in the past 12 months. In Central Dallas County, almost one in five women (19.6 percent) had foregone



Across the country, about 15.4 million women are uninsured; 11 percent, or 1.7 million, of those women live in Texas.

Specialized and Low Income Health Service Providers Dallas County

Poverty Levels by Zip Code

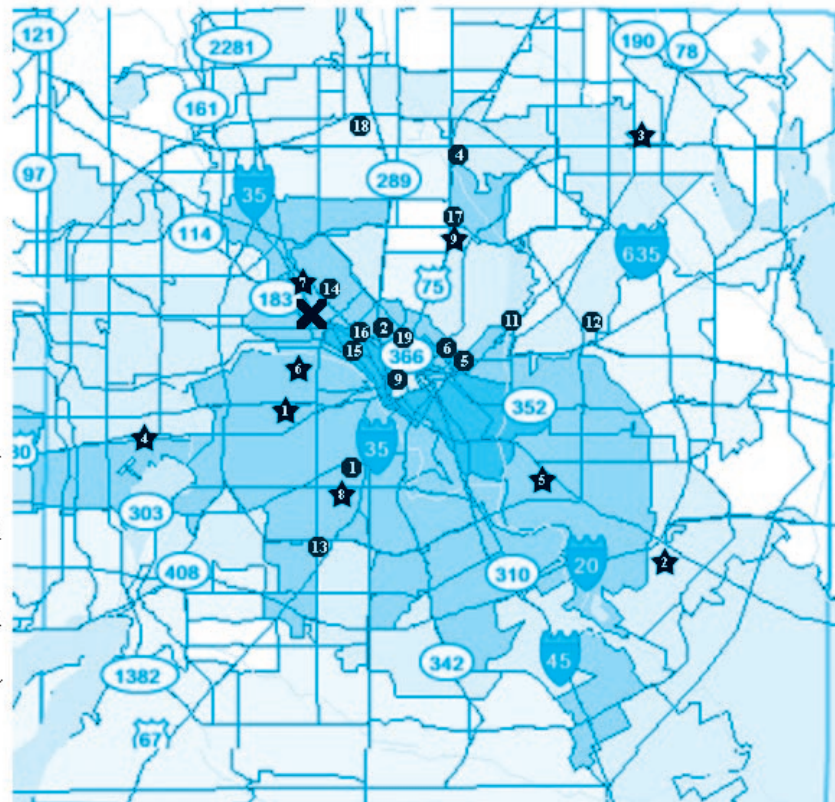


Service Providers (red dots):

1. AIDS Arms; 2. AIDS Resource Ctr.
3. Alzheimer's Association (X)
4. Arts for People
5. Brady Center Health Clinic
6. Bridge Breast Center
7. Ctr. for BrainHealth at Callier Ctr (X)
8. Dallas Healthy Start (X)
9. Dallas Methodist Hospital
10. Dental Health Programs, Inc. (X)
11. Magdalen House;
12. NEXUS Recovery Center
13. Oak Cliff Clinics; 14. Open Arms, Inc.
15. Pediatric AIDS Network of Dallas
16. Phoenix Houses of Texas, Inc.
17. Planned Parenthood
18. Susan G. Komen Breast Cancer Fnd.
19. Turtle Creek Manor, Inc.
20. Visiting Nurse Association (X)

COPCs (black stars):

1. DeHaro-Salvidar Women's Health Ctr.
2. East Dallas Women's Health Center
3. Garland Women's Health Center
4. Grand Prairie Women's Health Center
5. Lake June Women's Health Center
6. Lake West Women's Health Center
7. Maple Women's Health Center
8. Oak West Women's Health Center
9. Vickery Women's Health Center



healthcare when they needed it. The most common reasons given for not receiving healthcare were a lack of insurance (39.7 percent) and that the care would cost too much (29 percent).

- More than 17 percent of respondents said that a female in the household had gone without medication because of a lack of insurance or money. Among employment and marital statuses, disabled and separated women were the most likely to do without medication. Among different age groups, women ages 26-45 were the most likely to forgo medicine.

Health Habits

Lifestyle choices have become increasingly important in the nation's health. The United States is experiencing a tremendous surge in obesity, a key risk factor for heart disease, diabetes, stroke and cancer. One-quarter of all children are overweight or obese; more than half of all adults weigh more than is considered optimal. Nationally, the highest rates of obesity occur in the lowest income brackets. Other studies show that a minority of Americans follows recommended guidelines of exercising vigorously for a half-hour at least three times per week.

The Dallas County study did not directly address the obesity question — that is, respondents were not asked for their height and weight. Rather, women answered a series of questions about their lifestyles and habits. Below are some of the survey findings:

- Almost 77 percent of respondents rated their health as good or excellent for their age. Eighty-two (82) percent of women in Northwest Dallas County reported their health as good or excellent, while 68.3 percent in Central Dallas County did. Women with higher educational levels and/or higher incomes were likeliest to report good health.

- Almost one-third of respondents (31.6 percent) exercised once a week or less. Just over 41 percent exercised three or more times per week.

- Retired, disabled and unemployed respondents were more likely to exercise three or more times per week than those with other employment statuses.

- Two-thirds of respondents disagreed that they ate a lot of fast food each week. Over 23 percent of respondents said they ate a lot of candy, chips and other snack foods each week. Among ethnic and racial groups, higher percentages of African Americans reported eating a lot of fast food and snacks compared to other groups.

- Thirty-eight (38) percent of respondents said they had had a mammogram within the last year; another 20.6 percent said they had had one within the last one to two years.

- About 20 percent of all women respondents ages 36-45 said they had never had a mammogram. For women ages 46-70+, 13 percent reported that they had never had a mammogram.

- Grouped by household income, 15 percent of women ages 45+ living in households earning less than \$15,000 per year had never had a mammogram, compared to an average of 3 percent in households \$15,001-\$75,000.

- Of those reporting that they had not had a mammogram in more than two years, women in the lowest two income categories are most greatly affected: 21 percent of women ages 45+ in households earning \$30,000 or less fall into this category, compared to 10 percent for households \$30,001-\$75,001+.

- Almost 17 percent of women said they smoked cigarettes. Forty-one (41) percent of respondents who were too disabled or ill to work reported smoking, compared to 18.1 percent of those employed full-time and 9.3 percent of retirees.

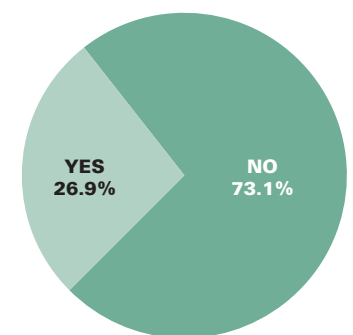
- The smoking rate among white and African American respondents was approximately double that of Hispanic women.

- More than 64 percent of respondents said they never drank alcohol. More whites said they drank alcohol (47.7 percent), compared to 23.6 percent of African Americans and 16.2 percent of Hispanics.

- Of those who drank alcohol, 69.2 percent said they drank less than once per week. Less than 7 percent said they drank daily.

- The percentage of women who drank alcohol increased with increasing income and educational attainment. Almost 60 percent of women with household incomes

FEMALE WAS WITHOUT HEALTH INSURANCE IN PAST 12 MONTHS



TIME SINCE LAST MAMMOGRAM

Characteristics	Percentage Responding	
	More than 2 Years ago	Never
Age of Respondent		
36-45	15.3	21.0
46-60	14.9	6.0
61-70	8.7	1.1
Over 70	15.7	6.1
Language Spoken Most at Home		
English	11.4	28.3
Two languages spoken equally	14.3	53.1
Spanish	10.3	34.9
FOR ALL WOMEN OVER AGE 45		
Race or Ethnicity		
White	13.8	3.7
African American	10.0	12.9
Hispanic	17.1	4.9
Other	16.7	8.3
Annual Household Income		
Less than \$15,000	20.3	15.3
\$15,001 to \$30,000	22.0	2.4
\$30,001 to \$50,000	9.2	4.2
\$50,001 to \$75,000	9.6	5.5
Over \$75,000	11.7	—

of \$75,000 or more reported they drank alcohol, compared to 14.8 percent of women in households with incomes under \$15,000.

- Just under 2 percent of respondents reported using recreational drugs.

Mental Health

Depression is a debilitating, persistent, and sometimes deadly disease. Though depression is less than half as likely to be fatal for women than for men, twice as many women as men suffer from it. Although this survey did not include a comprehensive mental health inventory, it tried to determine the approximate percentage of Dallas County women who had experienced depression in the past two years. Respondents were asked whether they had been really sad for more than two weeks in the past two years, to the point that they couldn't function.

The survey results were:

- Almost 18 percent of respondents reported that they had experienced the symptoms described previously during the last two years.

- More than half of all separated respondents (51.2 percent), and almost half of disabled respondents (48.7 percent), reported having been depressed.

- One-quarter (25.5 percent) of respondents from Central Dallas County reported depression, compared to 13.3 percent in Northwest Dallas County.

- Hispanics reported the highest rate of depression in the last two years, 23 percent, compared to 22.4 percent of other ethnic groups, 21.2 percent of African Americans, and 14.3 percent of whites.

- Women over age 70 reported the lowest rate of depression (8.4 percent), while women ages 18-25 reported the highest rates (27.2 percent).

- Just over half of respondents who reported depression (51.5 percent) said they had taken a prescription medication to treat it. Only 34.8 percent of Hispanic respondents reported taking medication for depression, compared to 64.3 percent of whites. One-third (33.3 percent) of respondents in Central Dallas County took medication, compared to 57.6 percent of respondents in Northwest Dallas County.

Almost 4 percent of respondents said they had felt suicidal, or attempted suicide, in the past two years. Almost one-quarter (23.1 percent) of disabled respondents reported feeling suicidal.

Special thanks to Parkland Health and Hospital System for contributing their data to this project, and particularly for agreeing to re-sort their data by gender. Additional thanks go to Children's Medical Center for use of their data.

RESPONDENT HAS PROBLEM WITH DEPRESSION

Characteristics	Percentage Responding	
	YES	NO
Age of Respondent		
18-25	27.2	72.8
26-35	18.3	81.7
36-45	21.7	78.4
46-60	13.7	86.3
61-70	9.7	90.3
Over70	8.4	91.6
Education		
Less than High School	27.1	72.9
High School graduate/GED	21.8	78.2
Some College/technical school	16.9	83.1
College Graduate	10.7	89.3
Graduate School or more	10.2	89.8
Annual Household Income		
Less than \$15,000	29.7	70.3
\$15,001 to \$30,000	21.9	78.1
\$30,001 to \$50,000	16.3	83.7
\$50,001 to \$75,000	16.3	83.7
Over \$75,000	8.2	91.8
Marital Status		
Never married	19.6	80.4
Married	14.5	85.5
Divorced	15.8	84.2
Seperated	51.2	48.8
Widowed	12.5	87.5
Living with someone	32.9	67.1
Children under 18 Living In Household		
Yes	22.2	77.8
No	14.3	85.7
Race or Ethnicity		
White	14.3	85.7
African American	21.2	78.8
Hispanic	23.0	77.0
Other	22.4	77.6
Area of Dallas County		
Northwest	13.3	86.7
Northeast	17.2	82.8
Central	25.5	74.5
Southwest	20.8	79.2
Southeast	16.0	84.0

Welfare recipients who are depressed may have more difficulty getting and keeping a job and... children of mothers with symptoms of depression are likely to have more problems.

- Symptoms of Depression Among Welfare Recipients,
by Surjeet K. Ahluwalia,
Sharon M. McGroder, Ph.D.,
Martha J. Zaslow, Ph.D., and
Elizabeth C. Hair, Ph.D.
December 2001

CHILDREN, FAMILIES AND HOUSEHOLDS

Women provide the majority of household labor and childcare, no matter what their employment status. Therefore, their home lives often influence their educational and career choices. Adequate, affordable childcare remains a significant impediment to women's progress in the workforce. And as childcare expenses climb, consuming increasing amounts of a women's earnings, the more likely it is that a woman will quit her job.

Women, much more often than men, serve as primary caretakers for elderly or disabled relatives. This, too, can affect employment decisions. And women, more frequently than men, are hurt by severe physical violence in the home, with negative consequences for both them and their children.

The survey sought information about the respondents' childcare arrangements, household demographics, and family life. In Dallas County, 62 percent of households are made up of married couples with children under 18. Approximately 5 percent of households with youngsters are headed by single fathers, while 19 percent are led by single women. About 8 percent of white children live with a single parent, compared to 11.3 percent of Hispanic children and 28.4 percent of African American children. According to census figures, grandparents lead about 2.5 percent of Dallas County households with children.

Almost 93 percent of respondents said the children in their homes were theirs by birth. More than 4 percent of respondents said the youngsters in their households were grandchildren. Less than 3 percent of respondents said that the children in their homes were step-children.

DEMOGRAPHICS OF WOMEN'S SURVEYED HOUSEHOLDS

Characteristics	Percentage
Length of Residence in Dallas County	
Less than 1 year	1.9
1 to 5 years	11.8
6 to 10 years	53.1
Over 10 years	33.2
Length of Residence at Current Address	
Less than 6 months	4.4
6 months to 1 year	6.5
1 to 5 years	31.9
6 to 10 years	42.3
Over 10 years	15.0
Grade in School	
1st grade	10.0
2nd grade	18.1
3rd grade	20.3
4th grade	22.4
5th grade	24.2
6th grade to junior high	5.0
Number of Adults living in Household	
1	9.5
2	79.4
3 or more	11.1
Number of Brothers living in Household	
1	68.0
2	24.8
3 or more	7.2
Number of Sisters living in Household	
1	72.3
2	20.1
3 or more	7.6
Race or Ethnicity	
African American	13.6
Hispanic/Latin American	20.1
Asian American	1.6
White	61.0
Other	3.7
Area of Dallas County	
Northwest	24.3
Northeast	32.0
Central	16.4
Southwest	16.7
Southeast	10.5

CHILDCARE

For this section, women respondents were asked how and who cared for their young children. Although Dallas County has over 2,000 childcare centers and family day homes, only 41 are accredited by the elite National Association for the Education of Young Children (NAEYC). For low-income women, transportation between jobs and childcare can be a barrier to maintaining employment.

Also, many families cannot afford adequate childcare. In 2001, according to “Beyond ABC: Growing up in Dallas County,” more than 2,642 Dallas County children were on waiting lists for subsidized childcare. Even families living well above the poverty line have difficulty finding good childcare that they can afford. In this survey, women from households earning \$30,000 to \$50,000 reported the most trouble finding affordable childcare. Families in this income range are typically ineligible for public childcare subsidies, and must pay the entire bill themselves. Very few working respondents received any childcare subsidy from their employers.

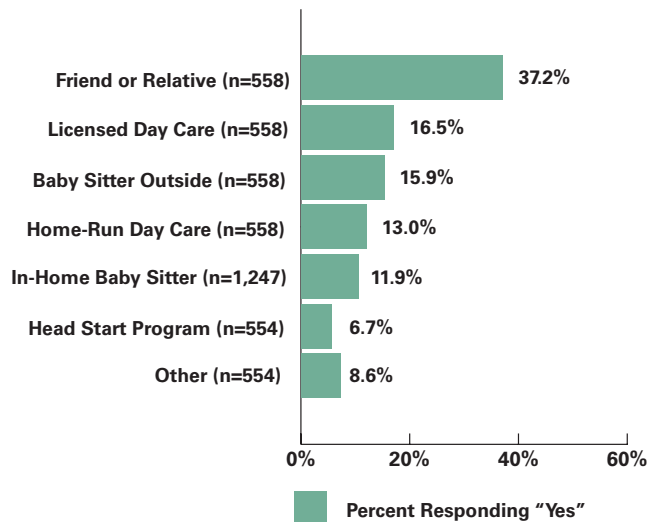
Among the survey’s key findings were:

Usage

- Just over 37 percent of women reported that a friend or relative cared for their child. Two-thirds (66.7 percent) of bilingual (Spanish/English) households used this method of childcare, compared to 37.7 percent of English-speaking households and 26.8 percent of Spanish-speaking households. This option was also more common among respondents with some college or technical training than with those of other levels of education.
- Almost 17 percent of respondents used a licensed daycare facility for childcare. Almost one-third of women (31.9 percent) with household incomes of \$50,001-\$75,000 used this option, while fewer than 11 percent of women from households earning \$15,001 to \$30,000 did. African Americans (26.1 percent) and other ethnic groups (50 percent) were more likely to use licensed facilities than white or Hispanic respondents.

- Almost 16 percent of respondents used a babysitter outside the home to care for their youngsters. About 23 percent of households earning \$15,000 to \$50,000 used this option.
- Thirteen (13) percent of women said their children went to home-based daycare. Bilingual households were most likely to use this method of childcare.
- Almost 12 percent of respondents used an in-home babysitter or caregiver. Respondents with the highest levels of education were most likely to have in-home childcare. One third (33.3 percent) of respondents from other ethnic groups reported using an in-home babysitter, compared to 14.9 percent of whites and 10 percent of African Americans.
- Another 6.7 percent of households had children enrolled in Head Start programs, with 8.6 percent using some other arrangement, including a stay-at-home parent. According to Census 2000, there are almost 26,000 households in poverty containing children under the age of 5. While all of these households qualify for HeadStart, only 17% of those eligible currently have children enrolled.

USE OF CHILD CARE OPTIONS



Cost

- More than 40 percent of respondents said finding childcare they could afford was a major or minor problem. More than half of women with some college or technical training (53.1 percent) reported having trouble finding affordable childcare, a higher percentage than women with other educational levels.
- Almost 37 percent of respondents with annual household incomes between \$30,001 and \$50,000 reported finding affordable care was a major problem. Just over 20 percent of this group pays for licensed childcare, with 23 percent utilizing a babysitter outside the home.
- Sixty (60) percent of separated respondents had difficulty finding affordable childcare.
- Seventy-five (75) percent of respondents received no assistance from any source to pay for childcare. Nine (9) percent received help from family or friends, and 3.9 percent received assistance from a public service agency. Only 2.8 received any subsidy from their employers.

Quality & Convenience

- Just over 32 percent of respondents said finding quality childcare was a serious or minor problem. Women with some college or technical training (40.9 percent) reported having the most difficulty finding quality care of all respondent educational levels.

- More than half of respondents with household incomes of \$50,001 to \$75,000 (52.3 percent) said finding quality childcare was a problem.
- More than 70 percent of separated women considered finding quality care a major or minor problem.
- Women living in Central Dallas County (24 percent) reported the least trouble finding quality care, while 41.3 percent of those in Northwest Dallas County said they had difficulty finding quality childcare. (Note: this is in marked contrast to the actual availability of high quality, licensed childcare, as 20 of Dallas County's 41 NAEYC accredited childcare facilities are located in Northwest Dallas County. In comparison, only one NAEYC accredited facility can be found in the Southeast sector, 3 in the Northeast sector, 3 in the Southwest sector, and 9 in the Central sector.)
- More than one-quarter of respondents (27.2 percent) said they had missed work at some point because they could not find high-quality care.
- Slightly more than one-quarter of all women (26.9 percent) reported difficulty finding childcare that was convenient to their homes or workplaces. Almost 62 percent of separated respondents reported that this was a problem.
- Slightly more than 27 percent of respondents said it was hard to find childcare during the hours they needed it.

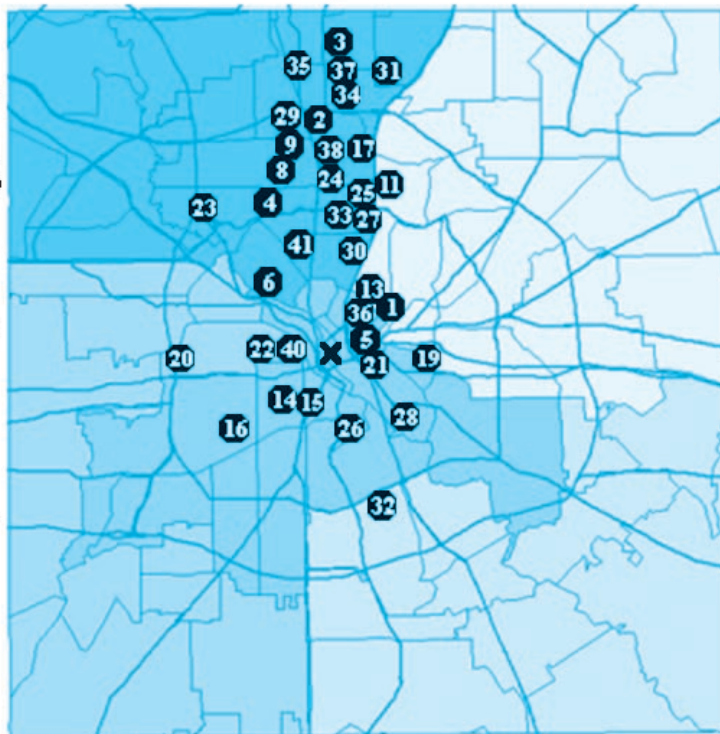
Sixty (60) percent of separated respondents had difficulty finding affordable childcare.



**Dallas County Survey Regions
% of Women Stating Finding "Quality Child Care" is A Major Problem**

Child Care Facilities in Dallas County with NAEYC Accreditation

1. AAUW Child Development Ctr
2. Akiba Academy Early Childhood Education Program
3. All Saints Little Saints Child Development Ctr
4. Bachman Head Start -- 5. Baylor School for Children
6. Callier Child Development Preschool
7. Children's World Learning Center Stars & Tykes (X)
8. Creative School at Walnut Hill United Methodist Church
9. Dallas Cooperative Preschool -- 10. Dallas First Presbyterian Church Development Day School (X)
11. Dealey Child Care Center Presbyterian Hospital-Dallas
12. First United Methodist Developmental Learning Ctr (X)
13. Horace H. Landauer Child Development Center
14. Irving I Bock Child Development Center
15. J. Erik Jonsson Community School
16. Jerry Junkins Child Development Center
17. Jewish Community Center of Dallas Preschool
18. Kareer Kids Child Development, Inc. (X)
19. Margaret H. Cone Head Start -- 20. Marillac Social Ctr
21. Martin Luther King Head Start Program
22. Mi Escuela Lita Head Start @ Anita Martinez Center
23. Nolan Estes Head Start
24. Northaven Cooperative Preschool & Kindergarten
25. Northpark Presbyterian Day School
26. Oak Cliff Head Start -- 27. Preston-Royal Preschool
28. Rosie M. Harris Head Start
29. Schreiber Methodist Preschool
30. Southern Methodist University Preschool & Child Care
31. Spring Valley United Methodist Preschool & Kindergarten -- 32. Sunnyview Head Start
33. Temple Emanu-El Preschool
34. Temple Shalom Preschool and Kindergarten
35. The Children's Center at Pizza Hut
36. The Open Door Multilingual Preschool, Inc
37. The Parish Episcopal School -- 38. The Rise School of Dallas -- 39. Vogel Alcové Child Care Center (X)
40. Wesley Rankin Head Start
41. Westminster Presbyterian Preschool & Kindergarten



DOMESTIC RELATIONS

This portion of the survey elicited information about the quality of relationships between adults in the home. National studies have shown that, over the course of a year, 2 percent of women will report having been assaulted. Seventy-six percent of women who were raped or physically assaulted since age 18 said their attacker was an intimate partner. Even when physical violence is not present, verbal abuse and tension can harm the physical and emotional health of children and adults in the household.

Arguments

- More respondents reported arguing with their spouse or partner about money and spending than any other topic. Almost 19 percent of women said they always or often argue with their spouse about how much money to spend on various things. Such arguments were more common among younger respondents, students and separated women.
- More than 7 percent said they argued about the treatment of relatives or friends.
- More than 9 percent always or frequently argued about how to raise children.

Abuse

- Almost 7 percent of respondents said that someone had been pushed or shoved during a domestic argument. Physical acts were more common in households with children under 18 than in those without children. Pushing or shoving generally decreased as the education, household income and age of respondent increased.
- Women in Central Dallas County (12.2 percent) reported the highest rates of pushing or shoving, while respondents in Northwest Dallas County reported the lowest rates (4.1 percent).
- Almost 40 percent of respondents had called law enforcement agencies when an argument included pushing or shoving.
- Just under 4 percent of respondents reported that they had been physically hurt during an argument. Five (5) percent of women with children under 18 in the house reported being hurt frequently or sometimes, compared to 2.6 percent of those without children.
- Just over 15 percent of respondents said their partner insulted or denigrated them, and 16 percent said their partners screamed or cursed at them frequently or sometimes.

“ We are seeing a large number of abused women and children in our court process. That tells me there’s a problem. Is it better than it used to be? Absolutely. Is it all it could be? No.”

*- Carol Wilson
Dallas Family Law Attorney*

SOMEONE WAS PUSHED, GRABBED, OR SHOVED DURING DISAGREEMENT

Characteristics	Percentage Responding
	YES
Age of Respondent	
18-25	10.6
26-35	8.8
36-45	6.8
46-60	3.9
61-70	1.6
Over70	1.5
Annual Household Income	
Less than \$15,000	8.5
\$15,001 to \$30,000	10.7
\$30,001 to \$50,000	6.8
\$50,001 to \$75,000	6.8
Over \$75,000	2.0
Children under 18 Living In Household	
Yes	9.0
No	4.5
Area of Dallas County	
Northwest	4.1
Northeast	5.6
Central	12.2
Southwest	8.5
Southeast	8.9

CAREGIVING

About four percent of older adults live in nursing homes, and three-quarters of those are women. However, the vast majority of elderly Americans with disabilities do not live in institutions, nor do they receive formal, paid home care. The 1997 National Caregiver Study showed that almost 25 percent of all households helped provide care to an adult over age 50 in the previous year. In addition to being responsible for the majority of a family's childcare, women are typically the ones who bear the burden of caregiving for elderly or disabled relatives when the need arises.

- More than 5 percent of respondents reported that a member of their household required care due to a chronic disease.
- About 5 percent of respondents reported that a member of their household required care due to a physical impairment.
- More than 3 percent of respondents reported having an elderly member of their household who required special care. Just over 7 percent of households with incomes under \$15,000 had an elderly relative who needed care, compared to 1.4 percent of households with incomes over \$75,000.
- About 2 percent of respondents said that a member of their household required care because of mental impairment. Another 2.4 percent reported that a household member required care because of other or multiple reasons.
- Respondents who reported needing help most frequently needed assistance with housework, yard work, shopping, doing laundry, preparing meals and walking. However, the great majority of respondents reported that they were able to get help with these activities when needed.
- Two-thirds of respondents said they were always the primary caregiver for the person(s) who needed help. Another third said they were sometimes the primary caregiver.



“Older women are often forgotten and ignored. They don’t get attention even from women’s groups. In this country, women’s groups work hard to eradicate sexism, while ageism is rampant and older women are the prime victims. Maybe we as women are so busy dealing with our own fears about our own aging, that it’s a lot easier to give our attention to girls and younger women. Yet, we live about a third of our lives as older women...”

*- Molly Bogen,
The Senior Source*

COMMUNITY LIFE

A community’s well-being typically depends on the relationships among its people, institutions and the physical environment. To understand how Dallas County women interact with the larger community, interviewers asked respondents about their daily lives – how often they saw people outside their homes, their favored mode of transportation, and whether they felt they had faced discrimination.

Each of these factors reveals important clues about women’s ability to participate in civic and community life in Dallas County. Social isolation and a sense of discrimination often can be spiritually and emotionally draining. Lack of adequate transportation – especially in a region as auto-dependent as North Texas -- can prevent women from holding jobs, attending community meetings, participating in political events, or volunteering at school functions. In contrast, a strong sense of social connectedness, a belief that one is being treated fairly, and the ability to move freely can help anyone – male or female – achieve their highest potential.

The responses in Dallas County were mixed. Perhaps most troubling was the fact that 11 percent of respondents had no contact with anyone outside their homes during an average week. In addition, women, especially African American women, reported a steady incidence of discrimination in a variety of settings. On the more positive side, most women had ready access to cars. Fewer than 10 percent of respondents reported needing transportation for necessary trips such as to doctor’s appointments, work or grocery stores.

Among the study’s other findings were:

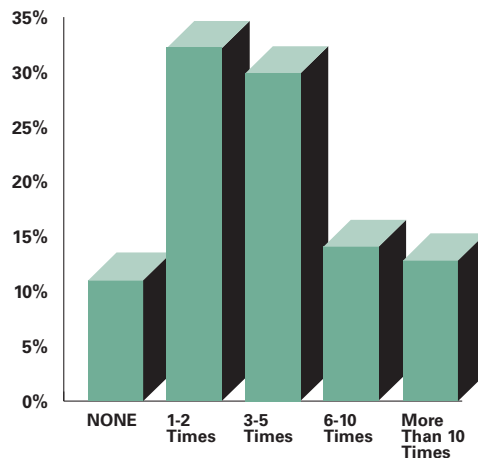
Community Relationships

- While 12.8 percent of respondents saw or did things with people outside the home more than 10 times each week, 11 percent had no contact with anyone outside the home. About 62 percent of respondents had between one and five contacts with someone outside the home each week.
- Women over age 61 and people living in multifamily housing more frequently reported having no contacts outside the home than younger respondents and those living in single-family homes or townhouses and condominiums.
- One in five respondents (20 percent) with household incomes under \$15,000 reported no contacts in a week.
- Almost one-third of Spanish-speaking respondents (31.5 percent) had no contacts with anyone outside the home during a week, compared to 8 percent of English-speaking respondents.
- Hispanic women had less contact with people outside their home than white or African-American women.
- About 63 percent of separated women had two or fewer contacts with someone outside the house each week.
- Almost 23 percent of respondents had lived at their current address less than one year. Of those, 15.6 percent had moved twice in the previous year, and 6.1 percent had moved three or more times.



Almost one-third of Spanish-speaking respondents (31.5 percent) had no contacts with anyone outside the home during a week, compared to 8 percent of English-speaking respondents.

FREQUENCY OF CONTACT WITH PEOPLE OUTSIDE THE HOME EACH WEEK



Transportation

- More than 88 percent of respondents reported that an automobile was their primary means of transportation.
- About half of the women participating in the “grandmothers raising grandchildren” focus group owned cars, but were worried about the cost of insuring and maintaining them.
- Participants in the “women who have experienced domestic violence” focus group worried about being able to reach childcare and a job using the bus system.
- Most girls in the ‘teen mothers’ focus group could not yet drive.

Discrimination

- Almost 18 percent of respondents said they had experienced discrimination at restaurants or retail stores in the past five years. Almost 40 percent of African Americans said they had been discriminated against in these settings, compared to 32.7 percent of other ethnic groups, 16.5 percent of Hispanics and 9.7 percent of whites.
- More than half of those who sensed discrimination in restaurants or retail outlets said the discrimination was because of their race or ethnicity.

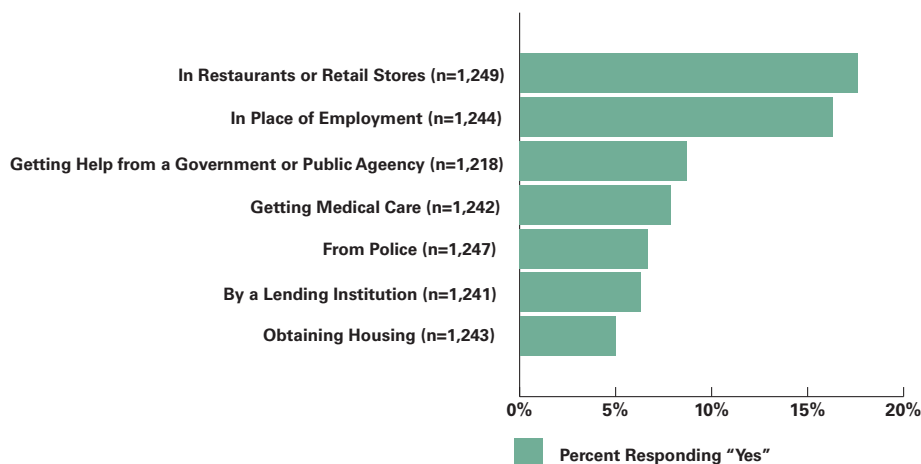
- More than 16 percent of respondents said they had experienced discrimination in employment during the past five years. Disabled and African American women were most likely to report having experienced job discrimination.
- Almost 9 percent of respondents said they had suffered discrimination when seeking help from a government agency. Disabled women (39.5 percent) were the most likely to report feeling discriminated against in this setting.
- Of those who sensed discrimination from a government agency, 29 percent attributed it to their race or ethnicity, and 23.6 percent said it was because they were poor or low-income.
- Just under 8 percent of respondents said they had experienced discrimination while seeking medical care. Of those, 21.4 percent said they were treated differently because of their race or ethnicity, and 21 percent attributed the discrimination to their gender.
- Almost 7 percent of women reported discrimination by the police. Half of those who experienced discrimination said the cause was their race or ethnicity, while one-quarter (25.2 percent) said it was because they were female.



Blacks, Hispanics, Asians and women of any race faced at least a 1-in-4 chance of intentional discrimination in metropolitan Texas in 1999 as they sought out job opportunities.

- From “The Reality of Intentional Job Discrimination in Metropolitan America,” by Ruth & Alfred Blumrosen, Rutgers University

EXPERIENCED DISCRIMINATION IN LAST 5 YEARS



GIRLS

About 28 percent of Texas children live in poverty; in Dallas County, the figure is just under 20 percent. Poverty alone can be painful, but often it is accompanied by other factors that add risk to children's lives. Some of the risks associated with poverty include growing up with a single parent, inadequate or unsafe housing and neighborhoods, lack of health insurance or healthcare, having parents with low educational achievement, attending less demanding or enriching schools, and poor nutrition. These factors can harm both boys and girls, just as having a stable family, a safe and comfortable home and neighborhood, and good schools help children of both genders.

Outside and familial influences affect boys and girls in fairly similar ways when they are infants, toddlers and school children. However, boys' and girls' life experiences begin to diverge dramatically as they near puberty. During adolescence, girls' self-esteem tends to drop sharply. Girls often begin to limit their aspirations, avoid looking too smart or too ambitious, and start to take risks with their health. Findings from this study also suggest that parents may favor boys over girls when it comes to college and career preparation, which has some ancillary benefits for those girls "lucky" enough to grow up with boys in the home. (Girls ages 12-17 with brothers in the household were more likely to have

talked to a counselor about college, and were more likely to have gone on a career-related field trip than those without brothers in the home.)

As the full study was originally designed, 1250 phone interviews were to be done with women about women, 625 phone interviews were to be conducted with women about their daughters, ages 7-11, and 625 written surveys were to be completed by girls ages 12-17. Because pre-teen and teenage girls tend to have such different experiences, the survey divided girls into two groups, ages 7-11 and 12-17. Please note that the sampling for both girls' surveys deviated from the original methodology. This necessary deviation yielded response figures that are not fully representative of Dallas County's population as a whole. For a full explanation of the amended methodology, please see the Survey Methodology section of this report.

Girls, Ages 7-11

The youngest girls targeted, those ages 7-11, did not speak directly to an interviewer (due to specific safeguards in place to protect minors of this age group). Instead, the girl's mother or guardian responded to a series of questions about their child's life. Please note that because of this, the data collected represent the mothers' opinions of their daughters lives and attitudes, and thus may differ from what each girl herself might have responded.



The education of girls has a particularly dramatic impact on economic and social development. Research internationally has demonstrated that education for girls yields impressive returns in the form of increased family income, reduced infant and maternal mortality, increased nutrition, overall health, and life expectancy.

- Academy for Educational Development

DEMOGRAPHICS OF GIRLS AGES 7-11 SURVEYED

Characteristics	Percentage
Grade in School	
1st grade	10.0
2nd grade	18.1
3rd grade	20.3
4th grade	22.4
5th grade	24.2
6th grade to junior high	5.0
Race or Ethnicity	
African American	13.6
Hispanic/Latin American	20.1
Asian American	1.6
White	61.0
Other	3.7
Area of Dallas County	
Northwest	24.3
Northeast	32.0
Central	16.4
Southwest	16.7
Southeast	10.5

School/Education

- Of the 621 girls in this portion of the study, almost 79 percent attend public schools. Another 18 percent attend private schools, and 3.5 percent are home-schooled.

- Hispanic girls (93.5 percent) were most likely to attend public schools, while white girls (75.2 percent) were the least likely. More than one-fifth of all white girls (23 percent) attended private schools.

- About 90 percent of girls in Central Dallas County attended public schools, compared to 64.7 percent of girls from Northwest Dallas County.

- Mathematics and English/Reading were both the best-liked and least-liked subjects for girls this age.

- More than half of all white girls (51 percent) had taken part in a class presentation about jobs or career planning (to their mothers' knowledge); 28.3 percent of Hispanic girls had attended similar presentations.

- All respondents expected their daughters to graduate from high school.

- About 92 percent of respondents expected their daughters to attend college after high school.

- Seventy-two (72) percent of respondents said their daughters always felt safe at school. Less than 1 percent said their daughters never felt safe at school.

- More than 97 percent of respondents said their daughters' school provided her with a good place to learn. Ninety-nine percent reported that their daughters' teachers encourage her to do well.

Computer Use

- More than 98 percent of respondents said their daughter knew how to use a computer.

- Almost all girls had access to a computer at school. Almost 88 percent had access to a home computer. Three-quarters (73.4 percent) could access a computer at a friend or relative's home, and 43.4 percent could use a computer at a community center.

- White girls (96.5 percent) were the most likely to have home computers, while Hispanic girls (57.5 percent) were the least likely.

- Almost 96 percent of respondents said their daughters used a computer to play games. The next most popular uses for the computer were: doing homework, surfing the Internet and sending e-mail.

- Fifty-four (54) percent of girls living in Southeast Dallas County used a computer to do homework, compared to 74 percent of girls in Southwest Dallas County.

- White girls were most likely to use computers to surf the Internet (51.3 percent), compared to African American girls (44 percent) and Hispanic girls (31.8 percent).

- Less than half as many girls in Central Dallas County use the computer to send e-mail as girls in other parts of the county (19.6 percent, vs. 47-51 percent in other regions). About 56 percent of white girls used computers for e-mail, while only 11.7 percent of Hispanic girls did.

Girls, Ages 12-17

Adolescence is a precarious time for girls. In Dallas County, 25 percent of all girls reaching the 9th grade drop out before graduating from high school. (The national rate is about 20 percent.) Previous studies have shown that undereducated young women have a higher chance of becoming sexually active and are less likely to use contraception. The resulting unintended pregnancies can permanently reduce girls' educational and career goals and opportunities. Early, careless sexual activity also brings the risk of sexually transmitted diseases; in Texas, one-third of all cases of sexually transmitted diseases are diagnosed in girls ages 15-19. Lowering the dropout rate could improve girls' lives in many ways.

For this study, parents or guardians had to give consent for their 12-17 year old daughters to complete the survey. However, as this was a written questionnaire completed by the teen directly rather than a phone interview with her mother (as with ages 7-11), the following information more directly reflects the girls' opinions without parental bias.



DEMOGRAPHICS OF GIRLS AGES 12-17 SURVEYED

Characteristics	Count	Percentage
Grade in School		
5 and 6	52	12.7
7	77	18.8
8	61	14.9
9	84	20.5
10	73	17.8
11 and 12	63	15.4
Race or Ethnicity		
African American	64	15.8
Hispanic/Latin American	55	13.6
Asian American	3	0.7
White	277	68.6
Other	5	1.2
Area of Dallas County		
Northwest	92	22.2
Northeast	146	35.2
Central	66	15.9
Southwest	72	17.3
Southeast	39	9.4



Money/Jobs

- About 70 percent of respondents said they earned money from part-time or full-time jobs in the past 12 months. More than 81 percent of respondents in Northwest Dallas County earned their own money, compared to 55.3 percent in Southeast Dallas County.

- Babysitting was by far the most common job held by respondents.

- About 38 percent of respondents received a regular allowance.

- About 63 percent of respondents reported having a savings account. White girls (74.5 percent) were the most likely to have their own account, while African American girls (37.1 percent) were the least likely. Only 40.6 percent of Central Dallas County respondents reported having their own savings account.

- One-third of 11th and 12th graders had used a parent's, step-parent's or guardian's credit card. Almost one-quarter of 11th and 12th graders had a credit card in her name.

School/Career/Family

- Almost 84 percent of respondents attend public schools. Another 14 percent attend private schools, while 1.9 percent are home-schooled.

- English, history, math and science were among respondents' best-liked and least-liked classes.

- Half of the respondents spent one to two hours each day on homework.

- About 88 percent of respondents said they liked school "a lot" or "a little." Only 2.4 percent did not like school at all.

- Eighty-eight (88) percent of respondents said they felt safe at school all the time or most of the time.

- Of the respondents expecting to graduate within the next few years, 87 percent reported that they planned to go to college. Others (11.2 percent) said they planned to go to junior college, technical training, or a job. Only 1.9 percent expected to do something else.

- More than half of respondents (52.8 percent) had visited a college or university. Almost 58 percent of 10th graders had taken a class to prepare for college entrance exams.

- Respondents with brothers in the household (53.6 percent) were more likely to have talked to a counselor about college than respondents without brothers at home (40.6 percent).

- Respondents with brothers in the household (44.1 percent) were more likely to report having gone on a career-related field

trip than those without brothers in the home (26.4 percent).

- About 60 percent of respondents who lived in Southwest Dallas County had taken a class to prepare for college entrance exams, compared to 9.1 percent in Southeast Dallas County.

- More than 81 percent of respondents had listened to a class speaker talk about careers. Almost 36 percent went on a career-related field trip.

- More than half of the respondents (51 percent) said they would probably talk to their mothers to make decisions about jobs or careers. The next most frequent responses: 10.3 percent would speak with their father, and 9.8 percent would talk to a school counselor.

- When they had a problem, 40 percent of respondents said they would talk to their mothers, while 35 percent said they would talk to a school friend. Only 1.7 percent said they would talk to their fathers.

- Almost 97 percent said their parents encourage them to do well in school.

- Almost 92 percent of respondents said they felt safe at home.

- Almost 90 percent of respondents said their parents set clear rules for their behavior.

- About 95 percent of respondents said it was important for them to do well in school and to help other people.

- Less than 10 percent of respondents said being bullied by a peer was a serious problem or a problem for them.

- About 5 to 7 percent of respondents said being threatened or hurt by a family member, boyfriend, or other non-family member was a serious problem or a problem for them.

- More than 26 percent of girls said being very angry with a parent, friend or teacher was a serious problem or a problem for them.

Respondents with brothers in the household (53.6 percent) were more likely to have talked to a counselor about college than respondents without brothers at home (40.6 percent).

PERSON RESPONDENT WOULD TALK TO ABOUT PROBLEMS

	Percentage
Mother	40.0
School Friend	35.0
Sister or Brother	6.7
Female Relative (aunt, grandmother)	3.5
Father	1.7
Family Friend	1.7
School Counselor	1.5
Best Friend	1.2
Teacher	1.0
Minister/Priest/Rabbi, other religious staff	1.0
Male Relative (uncle, grandfather)	0.5
Church Friend	0.5
Psychiatrist/Therapist	0.5
Boyfriend	0.5
Principal, Assistant Principal, other staff	0.2
Other	4.5

Health

- Twenty (20) percent responded “yes” when asked if during the past two years they had been they had been really sad for two weeks at a time to the point that they couldn’t function. Slightly more (22.4 percent) responded “yes” when asked if during the past two years they had lost all interest in family, friends, and activities for two weeks or more.
- One in five girls (20 percent) said being sad or depressed was either a serious problem or a problem for them. An additional 36.5 percent stated it was a minor problem for them.
- About 37 percent of respondents ages 12-17 had not taken a sex education or human sexuality class. Girls in Central Dallas County (80.3 percent) were the most likely to have taken such a class, while girls in Southeast Dallas County (51.3 percent) were the least likely to have attended a sex education class.
- The vast majority of girls, 78.9 percent, said they felt no pressure to take drugs. Only 1 percent said they felt a lot of pressure to do so.
- Almost 74 percent of girls felt no pressure to drink alcohol. About 24 percent felt “some” or “not very much” pressure to drink, while 2.6 reported feeling a lot of pressure.
- More than 84 percent of respondents felt no pressure to smoke cigarettes.

- About 77 percent of respondents said they felt no pressure from friends to have sex; 13.1 percent said they didn’t feel very much pressure; 1.4 percent reported they felt a lot of pressure to have sex.
- Just over 45 percent of girls said they were not pleased with their current body weight, and one-quarter (24.9 percent) said they had dieted in the past year.
- Almost 32 percent of respondents said they ate a lot of fast food each week; in addition, 42.3 percent said they ate a lot of candy, chips and other snacks each week.

Activities

- Television was the most common leisure activity for girls, with 87.1 percent of respondents saying they watched television a few times each week. Almost 77 percent said they used a computer a few times each week.
- Just over half of respondents said they read a few times each week (52.5 percent). About 13 percent said they read once per week, 12.6 percent said they read a few times each month, and 6.7 percent said they never read.
- About half of all girls (46.6) reported playing sports at least once per week. Participation in sports generally decreased as respondents’ grade level in school increased.

About 37 percent of respondents ages 12-17 had not taken a sex education or human sexuality class.



FOCUS GROUPS

In almost every survey that aims to be statistically valid, some group is underrepresented. Researchers may try to overcome this flaw by using weights, or modeling, to off-set the underrepresentation. This survey depended on random digit dialing to reach participants, a method with an obvious limitation: women without phones would not be included.

The Foundation decided to use a series of focus groups to help reach specific populations of women without home telephones (such as women living in shelters), or who for other reasons might be missed during the survey. The goal was to gain a greater understanding of these special populations, and thus provide a more complete image of women living in Dallas County.

Focus groups gather together a small number of people from a specific target population. A trained facilitator leads the group through the topics or questions of interest. The results reflect the group's responses to the questions; they are qualitative, rather than quantitative. The University of North Texas recruited participants from non-profit agencies that had frequent contact with the target populations identified. Focus groups were conducted in English, lasted between 90 minutes and two hours, and involved between five and 13 participants. Eighty-five women participated in the 10 focus groups convened for this study: grandmothers raising grandchildren; lesbian women; homeless women with children; homeless women without children; low income women; alcohol and drug abusers; women who had experienced domestic violence; executive women; women with mental illness; and teen mothers.

One theme that arose repeatedly during the discussions was a perception of being treated disrespectfully by nonprofit and government agencies. Many said they were worn down by the system as they tried to apply for benefits for themselves or their children. The cost and difficulty of obtaining health insurance and health care also concerned many participants. Members of most groups reported they had gone without health care occasionally, even when they needed it.

Groups that had very similar responses and concerns have been combined for this summary. The results of the groups are below:

Grandmothers raising grandchildren

All six participants in this group were of retirement age, and shared concerns common to older Americans, such as the high cost of health care. Their unique worry was the cost of raising their grandchildren. They felt their budgets had no room for extras that could make children happy. They also worried about health insurance for themselves and their grandchildren, and about the time needed to access any government benefits that might help them. About half of the women owned cars, and were worried about the cost of insuring and maintaining them. They also felt their grandchildren would benefit from having younger adults in their lives.

Lesbian women

The thirteen women in this group had several concerns that were unique to homosexual individuals and couples. They felt subject to job discrimination because of their sexual orientation, and in addition, most felt the Dallas business world was still strongly male-dominated. The women were concerned that their domestic relationships did not have legal sanction, so they could not share job-related health benefits with their partners the way legally married spouses can. The lack of legal standing also makes lesbian women especially vulnerable when a relationship ends and they must divide property, they said. Lesbian women worried about adoptions being blocked, or that their children would face discrimination in standard childcare settings. Some mentioned domestic violence among gay partners as a problem. Several wanted to see women's health issues beyond breast cancer receive more attention and funding.

Homeless Women with Children, Low-Income Women (200+ percent of poverty) and Homeless Women without Children

Jobs and healthcare were major concerns for the 24 participants in these three groups.

Women with children mentioned the need for jobs that were convenient to childcare, or for better transportation options. Criminal convictions prevented some

One theme that arose repeatedly during the focus groups was a perception of being treated disrespectfully by nonprofit and government agencies. Many said they were worn down by the system as they tried to apply for benefits for themselves or their children. The cost and difficulty of obtaining health insurance and health care also concerned many participants. Members of most groups reported they had gone without health care occasionally, even when they needed it.

women from applying for jobs. Others said they needed more education to be able to secure a good job. Some said low wages made it impossible to pay bills without taking a second or third job. They wanted more help finding jobs, rather than just receiving referrals.

They found the process of applying for Medicaid or Medicare frustrating, and were concerned about the cost of prescription medications even after those benefits began. They also felt they were treated differently because they used Medicaid or Medicare. They reported difficulty finding dental care and eye glasses that they could afford.

Most participants in these three groups felt that government workers treated them disdainfully, or that the system did not work in their interest.

The women lacked social support. Many said they had no one to go to for help or support. They felt alone.

Alcohol and Drug Abusers & Women in Recovery

The 12 participants in this group felt their employment and housing options were limited because they were in treatment. Some were concerned about being honest about their situation with prospective employers. They wanted more information about affordable housing and public housing. Most worried about the cost of medical care and prescription medications. They said childcare was expensive and often of low quality, and that state subsidies were too restricted. They emphasized that they needed more information about available services and how to access them.

Abused Women

All seven women in this group were concerned about transportation, public awareness of domestic violence, and their ability to find high-paying jobs that were convenient to childcare. They felt it was difficult to locate childcare, and the process of obtaining state subsidies took too long. They worried about being able to reach childcare and a job using the bus system. They reported mostly positive experiences with police and criminal justice officials.

Executive/Business Women

These women's responses differed significantly from those in other groups. All 12 participants were employed full-time and did not feel at risk of losing their jobs. They were, however, extremely aware of the challenges faced by their women subordinates concerning childcare and health care.

They noted that the faltering economy tended to affect women to a greater extent than men, because many women work part-time without benefits, or they work in support jobs that are often cut to save costs. They worried about eldercare because women disproportionately provide care for aging relatives. They also worried about the cost of health insurance and co-payments, both for their employees and for their companies. They felt that companies needed more flexibility about childcare.

The women expressed concerns unique to their status. They felt compelled to give back to the community, or to mentor younger women, but had little time to offer. They also felt they needed to become more comfortable with (corporate) budgets, money management and other executive skills.

Women with Mental Illness

The five participants from this group said they faced many challenges. Health care and the high cost of prescription drugs were especially acute concerns. They reported difficulty paying for medications, and said that some psychiatric medicines had unpleasant side-effects. As a group, they said that social support was critical to coping with their illnesses. They also said too many agency workers did not know the range of resources available for women with mental illness.

Teen Mothers

This group of six teenagers differed from the other groups because most of the girls had not held jobs and were still living with their parents or other relatives. Most could not yet drive. Their schools had helped them find daycare, so they did not struggle with that issue. They were aware of Medicaid, and had accessed several other state and federal programs as well. They were concerned about having enough money to pay for childcare and costs like diapers. They also felt they needed to graduate from high school in order to get a good job.



CONCLUSION

For the past 18 years, the Dallas Women's Foundation has been making grants to programs that help women and girls reach their full potential. When we reached our 15th anniversary in 2000, we realized that because there were no benchmarks by which to measure improvements in the lives of women and girls, we could not speak accurately to the efficacy of our grant making efforts over the years, nor to the true status of women and girls in our community. Our 2000 strategic plan, therefore, included a commitment to doing the research necessary to establish benchmarks and to identify key areas of concern going forward.

The timing was perfect, in that as an organization, we were ready and able to commit to this research project. Fortunately, this decision coincided with availability of the 2000 census data. Finally, we were able to connect with generous funding partners who understood the importance of this research.

We already knew from our grant making process that there were major problems with domestic violence, school drop-out rates, health care and other issues. But we did not have the statistics to support our anecdotal observations—nor did anyone else. The first surprise for us was the almost total lack of research on community needs that took gender into account. Gender—which is such a strong determinant in our lives—was simply overlooked in most local needs assessments studies.

As we have amassed and then reflected on 800 pages of data (all of it on our website at www.dallaswomensfoundation.org), certain themes emerged that will guide our grant making over the next few years. These are but a few of them:

- Clearly there is a compelling need to understand and meet the unique needs of our growing Hispanic population.
- Good, affordable child care continues to be an enormous concern and challenge.
- The shocking disconnect between what women and girls believe is possible in their lives and what they actually achieve proves a need for more life-skills education, financial education and mentoring programs.

- Those on the margins (the disabled, the elderly, and immigrants, to name a few), deserve increased attention and care.
- The physical and mental health needs of women and girls must be identified more accurately and addressed more creatively.

We hope that this information will be useful to other non-profits that serve women and girls in their program planning and fundraising. We hope that other grant makers (including corporations, foundations and government bodies), will be informed by this data. We look forward to continuing dialogue and mining of this data for collaborative community solutions and new partnerships.

This report was made possible through the efforts of many individuals and institutions in our community. That collaboration represents an example of the mutual support and sharing of resources that are necessary to address the issues that this report documents. To all those who contributed, we extend our most sincere thanks.

The status of women's lives is really a profile of a community's life. Without healthy, economically secure, well-educated women who live free from the fear of violence in their own families, a city, state or nation cannot thrive. As individuals, we all pay the price—through our tax dollars, property values, insurance rates, schools, crime rates, and other determinants of our quality of life—for the suffering of others. As a community, we all lose.

But how much we have to gain by ensuring a vibrant, healthy, safe environment for our women and girls! Investing in the improvement of women's lives has a ripple effect, and it is therefore key to improving our communities. We will work together to create the resources and social infrastructure that support women and families so that they will live healthy and productive lives in this new century. We hope that all of you will join us in this creative community-building endeavor.

To obtain more information from the 800 pages of data collected, visit our website at www.dallaswomensfoundation.org.



SURVEY METHODOLOGY

Women, Age 18+

The data collection period for the survey of women was May 24, 2002 to June 26, 2002. Researchers divided the county into five geographic regions, and interviewed, via a telephone, 1,250 women aged 18 years and older (250 women per region, yielding a margin of error of ± 6.2 percent). Results from each region can be compared to results from other regions, but they should not be combined to create a result for the entire county. For this study, any results shown as countywide have been specially weighted to produce more accurate and representative figures.

Telephone surveys were conducted in both English and Spanish using random digit dialing (an automated process that lowers sample bias) to contact potential respondents. When the phone was answered, interviewers asked to speak to a woman in the household age 18 years or older. If there was such a person and she was willing to respond, the interviewer asked her a series of questions around the following issues: Economics and Self-Sufficiency, Health Insurance and Healthcare, Families and Households, Community and Neighborhood Life, and Children and Youth.

After completing the first part of the survey, the interviewer would ask whether the respondent had any girls living in the house.

Girls Ages 7-11 and 12-17

If the female respondent interviewed indicated there was a girl age 7-11 living in the household, the interviewer then asked that girl's mother or guardian a series of questions about the girl's activities and attitudes. Because of this, the section on girls may be influenced by the mothers' opinions about their daughters. The girls ages 7-11 were not interviewed directly because of their age. There were 621 interviews completed in total with mothers of girls ages 7-11.

If the original respondent indicated there was a girl age 12-17 living in the household, the mother or guardian was asked to give consent for a written survey to be mailed to her daughter. If the response was

affirmative, consent forms were included with the mailed questionnaire, to be signed by both the responding 12 to 17-year-old and her parent or guardian. The daughter would then fill out the questionnaire and mail it back, along with both consent forms, directly to the UNT Survey Research Center in a postage-paid, pre-addressed envelope. In total, 426 written questionnaires were completed by girls ages 12-17.

Changes to the Data Collection Methodology

Midway through the girls' data collection effort, it became clear that the random digit dial sampling method would not reach an adequate number of girls, as the chance of randomly reaching a household with a girl in the specific age range targeted was far less than expected. Because of this, the survey methodology for girls was amended in two ways.

First, a listed sample of known households containing school-aged girls was added to the random digit dial method to locate more girls ages 7-11 and 12-17. This introduces some bias as these listed households tend to be slightly better off economically than a randomly selected sample, and are not as ethnically diverse.

SOURCES OF COMPLETE QUESTIONAIRES

	# Completed
Telephone Recruitment	314
Girls, Inc. Distribution	28
Girl Scouts Distribution	39
Girl Scouts Mail-Out	45
Total	426

Second, to address the poor response rate from the 12-17 age girls, researchers asked two organizations, Girls, Inc. and Girl Scouts of Tejas Council, to distribute questionnaires at their facilities. Girl Scouts also provided addresses of girls ages 12-17 to UNT survey personnel to mail questionnaires directly to a sample of its members. Because data resulting from these girls' interviews and questionnaires are not the result of a random sample (based on the shift in methodology), they should not be interpreted as necessarily representative of all girls ages 7-17 in Dallas County. Nonetheless, the data do provide insight into the lives of many teenage Dallas County girls.

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The Dallas Women's Foundation raises money, responsibly funds community programs that help women and girls realize their full potential, and advocates increased philanthropy by and for women and girls. Our vision is that all women and girls will possess the dignity, skills, and resources to be strong, independent, self-sufficient and contributing members of the community.

The Dallas Women's Foundation was begun, as a public foundation, in 1985 in response to the fact that only 4% of foundation dollars went to programs specifically designed for women and girls. Although that percentage is growing slightly, the needs continue to grow in complexity and quantity. Since 1985, the Foundation has contributed \$4 million in grants to 369 local programs serving women and girls and has built an endowment of more than \$5 million to ensure future grantmaking.

For copies of this Executive Summary, as well as the complete report, please visit the Dallas Women's Foundation's website at www.dallaswomensfoundation.org or call 214.965.9977 ext 104.



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