



# Women's Fund of Greater Cincinnati

Building Pathways to Economic  
Self-Sufficiency

2019

C@hear

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**“The Women’s Fund is super committed to changing the systems that I’ve heard echo out of each and every one of you.”**

–Lauren

**Summary**



**3**  
conversations

Exploring the Impact of the Cliff Effect

Finding & Maintaining Employment:  
Challenges & Opportunities

Appointed:  
Women on Civic Boards and  
Commissions



**3**  
decision  
makers

**Meghan**  
*Executive Director*

**Holly**  
*Advocacy Director*

**Lauren**  
*Engagement Officer*



**30**  
everyday experts

**Kurstin**  
*East Walnut Hills/Evanston*

**Kendra**  
*Walnut Hills*

**Peachy**  
*Walnut Hills*

**Jeneya**  
*Avondale*

**Jamiee**  
*Avondale*

**Terana**  
*Roselawn*

**Ashley**  
*Northside*

**Eufemia**  
*Price Hill*

**Maria**  
*Winton Hills*

**Alexis**  
*East Walnut Hills*

**Stephanie**  
*Madisonville*

**Dominique**  
*Avondale*

**Lizzie**  
*Avondale*

**Jacqueline**  
*Evanston*

**Rashida**  
*Woodlawn*

**LaToya**  
*Walnut Hills*

**Brittney**  
*Walnut Hills*

**Nieshea**  
*Avondale*

**Flo**  
*West End*

**Lisha**  
*Avondale*

**Tamika**  
*Avondale*

**Aurora**  
*Avondale*

**Danielle**  
*Norwood*

**Jodi**  
*Roselawn*

**Mary**  
*Kennedy Heights*

**Ahmyah**  
*Walnut Hills*

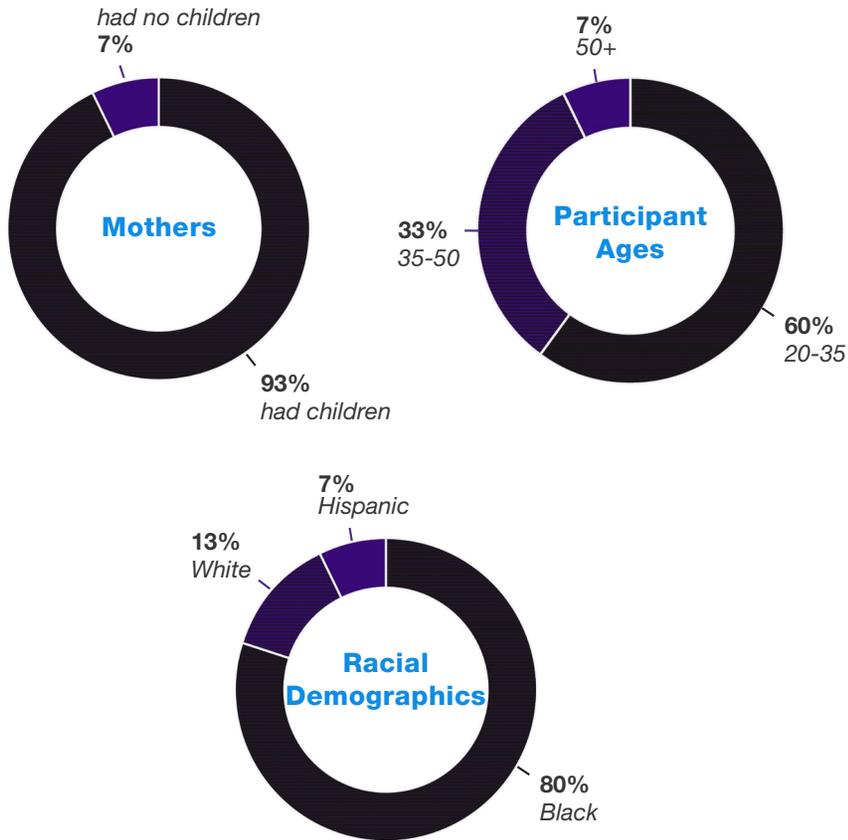
**Carla**  
*North College Hill*

**Belinda**  
*Pleasant Run*

**Jasmine**  
*Walnut Hills*

**Noel**

Average Participant Rating



100%

*of participants said they felt that this conversation was a valuable use of their time, that more discussions like these should take place, and that they would like to participate in similar conversations in the future*

The **Women’s Fund** is committed to helping women in Cincinnati achieve economic self-sufficiency, based on the core principle that when women thrive, the whole community thrives.

This project focused on the three key priorities for the Women’s Fund: Economic security, pathways to stable employment, and the Appointed initiative. We organized three groups of “everyday experts”—women who face the relevant issues every day—to participate in these discussions. We invited the everyday experts to participate in these conversations through our Bridgebuilder network, which consists of hundreds of grassroots leaders, neighbors, and friends across the city.

Leadership from the Women’s Fund participated and engaged in each of these discussions, building trust with the everyday experts and empowering them to stay engaged moving forward. This report outlines the key themes from each conversation, highlights takeaways, and provides recommended next steps. Throughout, our guide was the voices of the everyday experts themselves.

A group of people are seated around a long conference table in a meeting room. The room has large windows on the left and a framed picture on the wall. The entire image is overlaid with a semi-transparent blue filter. A large white quote is centered over the image.

**“So I just think that when we think about it on a macro-level and think about some of the things that come into play, and what it really takes to raise a child or be a working mother, then we can start breaking down some of those things.”**

–Jasmine

**Overall  
Themes**

1

SUPPORT AND MENTORSHIP WERE THE MOST CRITICAL NEEDS FOR WOMEN FACING BARRIERS TO EMPLOYMENT, ECONOMIC STABILITY, AND JOINING CIVIC BOARDS AND COMMISSIONS.

2

WOMEN EXPRESSED THAT AFFORDABLE OR FREE SHORT-TERM CHILD CARE DURING THE JOB SEARCH PROCESS IS A MAJOR BARRIER TO FINDING GOOD, QUALITY EMPLOYMENT AND SUSTAINING ECONOMIC STABILITY.

“

**“I babysit everybody’s kids... Sometimes they drop ‘em off for a month, because they can’t get back and forth to work and have a kid. That is a big barrier.”**

*–Peachy*

3

MENTAL HEALTH ISSUES ARE A MAJOR, OFTEN UNSPOKEN OR EVEN STIGMATIZED, BARRIER. OVERCOMING THIS BARRIER COULD HELP UNLOCK OPPORTUNITIES.

4

WOMEN EXPERIENCING ECONOMIC INSTABILITY NAMED TRANSPORTATION AS A SERIOUS BARRIER TO FINDING AND MAINTAINING STABLE EMPLOYMENT.

“

**“If you’re in a far-out neighborhood such as Roselawn—how can I get all the way downtown if I don’t have a job, if I don’t have transportation? So that’s why there should be more local programs, resource.”**

*–Terana*

## 1. Support and mentorship were the most critical needs for women facing barriers to employment, economic stability, and joining civic boards and commissions.

“I would like to see [a mentorship program within women of color... something that both women can gain from. As long as we approach it that we are equals. I would like to see it among black women.” *–Rashida*

These efforts would work best as individual or small group connections, focused on building relationships and networking rather than skills and training. Women want more than just a case manager, they want people who are willing to invest in their lives on a personal level. They want to be connected to people who have gone through what they’re going through and made it out the other side, or who have the resources and connections to help them navigate the path out of poverty.

Whether it’s overcoming the Cliff Effect, searching for employment, or engaging in civic decision making, the women who participated in these conversations expressed that they find their strength in numbers. When women are able to pool their knowledge, their skills, and their resources, they feel they can overcome some of the biggest obstacles in their paths.

## 2. Women expressed that affordable or free short-term child care during the job search process is a major barrier to finding good, quality employment and sustaining economic stability.

“Another one of my barriers... was child care. It was hard to even go apply for a job, and I didn’t have child care. Or if I get the job, then I had to wait... a couple weeks before you even got approved to get the voucher, then you had to find a daycare center, hope that they kept your spot, or hope that you—you know, could find some other place that had an open spot...” *–Stephanie*

Not only do women need support to take care of their children when they’re working, they also need affordable or free choices for child care during the job search. Just as importantly, they need their employers to understand that family comes first and give them flexibility when they need it.

Mothers explained that they don’t have a lot of options when their children are sick—if they can’t go to daycare and no relative is available who’s willing to watch them, somebody has to stay home, which may present problems for employers. This is just one of the ways that mothers, especially single mothers, are put at a disadvantage in the workforce.

### 3. Mental health issues are a major, often unspoken or even stigmatized barrier. Overcoming this barrier could help unlock opportunities.

“When I had my first son, like—I was very depressed for two years, and I had no clue. I think that held me back a lot... I didn’t have confidence that if I even went out to a training program, that I would get the job if I interviewed, or would they pay me what I was worth, or could I even do it? Could I pass the training? *I think mental stability holds you back from a lot of things.*”

Women felt that mental health issues seem impossible to cope with in the face of immediate physical needs, like putting food on the table or clothes on your children’s backs—but they could also prevent them from being able to do just that. Women facing economic stability are just as likely, if not more, to be affected by mental health challenges, and far less likely to be able to afford the resources they need to cope with them.

### 4. Women experiencing economic instability named transportation as a serious barrier to finding and maintaining stable employment.

“There was a time when I lived out in Symmes Township and I didn’t have a car and I worked downtown, so I would have to take the bus at like 5:00 in the morning to get downtown to get to my job and take my daughter to school, so I was taking, like, three or four buses just before 8AM just to get my daughter to school, and if I miss one bus... the whole day... is ruined.” *–Rashida*

Women told us that bus routes and other public transportation could be prohibitively expensive, and often don’t serve the locations they need access to for jobs, child care, or support resources. Buying and maintaining a car remains out of reach for many, due to high costs and difficulties in building credit to obtain financing. Low-cost access to a car was a major priority.



**“I’m helpin’ this person, I’m helpin’ this person... at the end of the day, one thing we always forget to is to help ourselves. ”**

**“I think that the system, and the ways that you gain the help, are also the ways that you end up being removed from that help.”**

–Jasmine

**Exploring the  
Impact**  
of the Cliff Effect

### Exploring the Impacts of the Cliff Effect

The “cliff effect” is the term used to describe a situation in which a person who is receiving public benefits no longer qualifies for some or all of their benefits due to an increase in income, but the benefits they were receiving were worth more than the increase in their income. This places the individual in a very vulnerable situation where they may not be able to cover their expenses. In some situations, this can prevent someone from starting to work, taking a better job, or accepting a promotion, thus hampering their economic mobility in the long- and short-term.

We organized a group of eleven women to the table to discuss their experiences during the transition from receiving public benefits to relying solely on their income. We then explored how the Women’s Fund could play a role in turning the “cliff” into more of a “ramp”, by which women seeking economic stability could slowly adjust to higher incomes and more self-reliance, rather than the often counter-productive processes they had previously endured. During the conversation, the women described the economic and financial barriers they have faced as well as the various challenges that the cliff effect, and poverty in general, presented in their lives

### The scope of the problem: The Cliff Effect as a barrier

**The cliff effect limits women’s opportunities for economic mobility by disincentivizing higher paying jobs, acting as a pull back into poverty when women are on the way out.**

“I got a job offer for \$15.00 an hour... but child care denied me because they said I make too much. But had I already had that job and been making, like, \$13 an hour and got bumped

up to \$15, I still would have qualified for child care with JFS, YWCA... I couldn’t take the job. There’s no way in heck that I could have afforded my rent, plus child care.” –*Alexis*

“I’m 28 years old with a four year old, and I just lost a job at Delta. I’m used to making \$17.85... I decide to go back to school, turn a negative into a positive, and then you slash me? ...And they tell me, ‘If you need more, you’ve got to have another kid’. So you’re going to take everything away from me and then tell me I’ve got to have another kid? So now, I’m not going to school... I can’t afford to go to school, I’ve got to get a job today.” –*Kendra*

“I may be a full time employee at the zoo, but if it’s raining outside they call me off. So you’re basing my rent on \$9/ hour 40 hours a week when I only went to work two days this week because of the weather. And when I bring you my paycheck, ‘oh, no, we can’t do anything about that.’ So you’re really not basing it off my paycheck, you’re basing it off the hours that I’m hired to work instead of what I’m actually working. And that puts a lot of people in a position [like mine], where I quit my job at the zoo, I’m like, ‘I can’t afford this’.” –*Jaimee*



**“I’d never heard the term ‘cliff’, but that is the feeling of it.”**

–*Kendra*

**Many women noted that public benefits are not always aligned to basic realities of life in the first place, creating unnecessary and illogical barriers to economic stability.**

“For a daycare, the requirements are too much. Like, they ask for a proof of income. If one doesn’t have work, how are they going find work if first they need child care to go to work?”

–*Maria*

“I think the cost of birthday parties and haircuts, nobody is factoring those in... those aren’t being factored into child support, but those things happen.” –*Jasmine*

“My child loses their gloves and hat, I have to go to Target and get them gloves and a hat, that’s not factored in [to child support]... what are the costs that really go into raising a child with the lifestyle I want them to have? I want them to be able to go to a movie on Saturday, I want them to be able to go to their friend’s birthday and get them a gift and a card. Those are the types of things we don’t ever think about when we’re saying ‘ok, how can you be economically secure?’” –*Terana*

**Transitioning off public benefits should be a gradual “ramp” towards economic stability, not a drastic cliff.**

“It’s really hard to make that step from receiving assistance to not receiving assistance... and services are out there, but they’re just not heard of—like FII. I only heard of it because I ran into a girl and she was telling me, ‘hey, get into this’.”

–*Kendra*

“Most jobs, when you start them, you’re on a 90-day probationary period before anything kicks in—whether it’s health, whether it’s paid sick leave...but when you report that to your landlord if you’re on income-based rent, or Medicaid, child care, or even food assistance—they stop it immediately as soon as you report you’re above that income. They don’t give you a thirty day thing, so that month that you report, you’re not gonna get food assistance that following month when you were depending on that at least for three months.” –*Jasmine*



**“I was on public assistance, I was a young mom, and then I got my first big girl job... I went from depending on assistance to getting paid once a month, then your food stamps are gone, your daycare is gone, all of a sudden just like that, instead of having a graduated system of ‘well you might still need this or you might still need that in order to transition’.”**

– *Jasmine*

**Learning to budget after receiving benefits is as an important aspect of the “ramp” process that is sometimes taken for granted.**

“Not just not being used to it [budgeting], but not knowing how... to manage your money, not knowing how to pay your bills, when to pay it, how to save. It’s not just...’oh, I got this new job.’ ‘Oh, well you got a new job? You can do this and this.’ But how do I do it? A lot of women, a lot of families, they haven’t been taught that for generations. They don’t know how.”

–Alexis

“I think having all of the things that you need to have a car is a big thing. So, getting a car, having insurance, those types of things. Like, who’s gonna pay for the oil change? Because when I’m budgeting I’m not recognizing those types of things.” –Jasmine

**Turning the Cliff Effect into a ramp to economic stability: Actionable ideas and next steps**

**Incentivize women to help one another by providing channels for them to build trusting relationships and rewarding them for helping one another with child care, pooling resources, and making recommendations.**

Community building was named by many women as an essential component of reaching stability. Incentivize women—financially or otherwise—to share their time and resources when they can to help others in similar situations.

“What’s really needed is a trusted group of individuals for those who, say, grandma’s tired and grandpa’s done—someone that could be a resource, and what if we connected that to [a] stipend, to where the people that are receiving the stipend are volunteering their time to take somebody else’s child?” –Kendra



### **Create a graduated program through which women coming off welfare can see themselves reaching milestones on the path to stability.**

Connect educational programs about budgeting, banking, and other important skills during the welfare transition, with a way for women to track their progress. Reward them with additional assistance as they progress through the system and show their dedication to reaching stability.

**“I think a graduated [incentive] system... for women who are trying to be successful and better themselves, like for credit. What are the steps that you’re taking to better your credit? Or you’re trying to keep a bank account, you’re trying to pay off debts or whatever, if you’re taking that step there’s recognition, an incentive added to it... And I feel like that should be part of an incentive.”**

*–Jeneya*

**“What are some incentives? Maybe there is an organization that builds neighborhood equity for renters, so you can get this amount of equity for doing certain things...Maybe it’s, ‘you’ve never gotten an apartment before? We’ll be this entity that will co-sign for you, because you’ve done these things and we know you need an apartment.’ Or, ‘we know that you had a bank account that was messed up, we’ll give you a certain amount so you can have a bank account’.”** *–Jasmine*

### **Establish a stipend for women transitioning off of welfare who have shown that they are taking steps toward economic stability.**

Often, making ends meet despite the cliff effect isn’t a matter of careful budgeting—it’s a matter of needing money that simply isn’t there. Establish a program which would take each woman’s unique situation into account, examine the gap that has been left at the discontinuation of public benefits, and provide compensation up to that amount.

**“How about a cliff stipend? The ability to go somewhere where your degree, or your notification of six months on the job where you have now been cut off of assistance, and you can receive a stipend, even if it’s just a transitional stipend.”** *–Kendra*

### **Create a system to help women establish a secure savings account and incentivize them to save money.**

If you’ve never earned enough money to be able to put some of it away before, saving isn’t a natural instinct—in fact, it can be very difficult to do. Provide a program through which women are incentivized and guided through the process of thinking about long-term financial stability.

**“If you’re not saving money, you’re living paycheck to paycheck... but what does it really look like to do that? What are the steps, and how can someone make that real for you? What are the ways that, if you messed up your bank account and you can’t get a bank account, we can get you a bank account? Because if you’re not able to do simple things like that, get your money to where you can keep a credit card. What is a graduated system where we can get you on that path?”** *–Jasmine*

### **Make informational classes on budgeting and other practical topics less intimidating by emphasizing their social component.**

Working women who are tired after a long day and may need to make arrangements for child care in order to attend an evening session may not be motivated to do so if it doesn't seem welcoming. Open up their format to include peer support and socializing as well as important information.

**"It's like oh, show up to the class these hours. Instead of having a class to learn how to budget, [why not have] I guess more of a... social group, I guess? Where it's not intimidating like a class... Showing up to a class at 6:00 on a Wednesday, that's not something I want to do. But if it's like, a social group, and it's not just about finances." –Nikita**



**"Now you've got to budget in how to pay your rent, how to feed your kids, how to continue on living the way you tried to live."**

*–Peachy*

**“I don’t want to be rich—never wanted to. I just want to be comfortable. I want my boys not to be like, ‘mom, are we gonna get those shoes this week, or can you call my dad and see if we can go half?’ and then they got an attitude, because one parent had half and the other parent didn’t.”**

**–Jocqueline**

**Finding &  
Maintaining  
Employment**

Challenges & Opportunities

Women, especially women of color, are in a unique situation when it comes to finding and securing a well-paying job. From single mothers struggling to support a family on inadequate income, to a single woman trying to find a job that'll pay her what she's worth, the barriers described were substantial. Black women in particular found themselves facing discrimination in the job search or in the workplace. Stable employment is essential, but these and other circumstances can force women out of their jobs or prevent them from having consistent work.

Eleven women from all over the city participated in this conversation, which revolved around their experiences finding and maintaining employment and the various barriers they encountered, or are currently encountering, along the way. We asked them what kinds of services had or would make a difference for them, and in what ways the Women's Fund could help break the barriers down..

**Women found employers to be making demands on availability and education even for low-paying jobs. Even those women who are very qualified feel underpaid and overworked, and in some cases, they've had to face outright discrimination.**

**"In order for a single woman with two kids to not be in poverty, I have to make like \$22 an hour." –Dominique**

**"I'm applying for a factory job, why do I need a high school diploma or a GED just to pack some boxes or some products and stuff like that? You'll let me work through a temp service, but you won't let me work for your company [and get benefits]."**  
–LaToya

**"Last year's flu season was horrible. One [of my kids] caught it after another, and I'm giving [my manager at Chick-fil-a] doctor's notes, statements, but at the same time he still fired me because I couldn't be there on time... So I'm there, I'm putting in my hours and everything, but when my kids get sick back-to-back-to-back... and you see that I'm having a whole life outside of this job, and you not being understanding—that's a problem." –Nieshea**

**"I've had three positions since I got out of graduate school, and with those three jobs, even though I have... gone from a coordinator to a director, my salary has stayed pretty much the same throughout. There's maybe a \$5,000 difference, so—that's ridiculous... if I was not a black woman... I would not be paid the amount that I'm being paid." –Rashida**

**"For me, like, I have a good job, I have good benefits, I get paid time off, I just really need more money... I do a lot of work and I feel like I'm underpaid, 'cause like qualify for some of the same things [my clients] qualify for, and I just feel like, how am I helping these women and I still qualify for some of the same things they get? ...If I was able to get more money, I wouldn't have to work seven days a week." –Dominique**

**"I experienced discrimination at my previous position, and it's like, 'well, do I stay here because I need a job, or do I have the right to leave when I'm being mistreated?' And so I left, but then that meant that I didn't work for six months." –Rashida**

**Women want personal attention, mentorship, and support from people who have been where they are. Additionally, they expressed a need to develop network connections.**

“You don’t want to say your business to a stranger. You want somebody that you know, you feel like they’ve kind of been through your struggles and they understand... somebody that you’re comfortable expressing those—whatever you’re dealing with! You know.” *–Stephanie*

“I wish I would have had a mentor, an actual mentor, to sit down and be like ‘look, you have this skill, you have that skill, let’s figure out how to expand on that skill’, instead of, ‘oh, we’ll pay for this training! Oh, that’s no problem!’”

*–Jocqueline*

“You’ve gotta know people... Because before I started at Cincinnati Children’s, I had nine certifications... I kept applying, I kept applying, kept applying, nobody hired me. Until I told someone who actually worked there, ‘hey, I applied’, they called me back the next day, after me applying for years after years after years.” *–Dominique*

“If I’m applying for a job, why do I have to know somebody that works there in order for them to call me back?”

*–LaToya*

**Logistical barriers like child care and transportation presented huge obstacles for women trying to find or keep jobs.**

“Daycares on site. Even if that means that as a staff person, I have to come down and dedicate two hours of my day to work in the daycare center, I would gladly do that... even have a little quarantine section, if they’re sick you still can come to work.” *–Stephanie*

“I don’t have transportation... maybe some companies could have, like, a center point where they could have a van could pick you up from a center point, we could catch the bus to that center point, and then from there it’d take us out... ‘We get those good jobs out in Sharonville and Mason, eventually we can, you know, probably afford to get our own car.’” *–Aurora*

**Women want job training to be about more than just resumes and proper interview attire—it needs to teach them skills they can use in their work.**

“You’re telling me to type, try to type on a computer all day, that’s no real training, not in the field that I would want to go into. You’re telling me to put in resumes to jobs that I’m not qualified for. You’re telling me to do these classes, and these meetings and everything, and it’s stuff that’s not really helping people.” *–Nieshea*



**“If you don’t believe in yourself, then no matter what you do, how many jobs you apply for, you won’t get it. ”**

*–Lizzie*

### Helping women get, and keep, good jobs: Actionable Ideas and Next Steps

**Establish a program which provides free or very affordable child care to enable women to take the steps they need on the path to employment.**

Sometimes all it takes is a few hours to make all the difference. Giving women a safe place to take their children while they interview for jobs, shop for professional clothing, or attend employment training would open up a lot of possibilities.

“Daycare is number one. I believe if they had, like ‘okay, we’ll give you three hours to watch your kids today if you go... to interviews, job offers... [right now] they’re basically like, ‘hey, find a job and we’ll help you after that’.” –*Nieshea*

“I lived on Green Street, and across the street, it was a daycare center which actually was free, it was a part-time center, you know, they had AM and PM for different sessions of kids, I think if we had more places like that, more opportunities for people to send their kids, because when they did that I was able to go to school a little bit or go outside and try to apply for a job, or just get done whatever I need to get done.”  
–*Stephanie*

**Establish a mentorship program which connects women with people who have valuable professional networks they might be able to share.**

Women may have the professional skills, education, and qualifications they need, but not have network connections. Others may be going through training to obtain those skills, but at the end of the day, they still need a way to get a foot in the door.

“It’s important to have not only mentors, but sponsors... someone who’ll leverage their privilege for you to allow you to have access to whatever their network is. It’s about who you know, and that keeps us out so often because we don’t have the network, or we might not know what’s out there.”

–*Rashida*

“What agencies do, just like, training and these programs— why don’t they hook us up with the networks that they have? So, they train us, but they don’t introduce us to the people who could potentially... Even though I’m still underpaid, like everybody else, I’ve been really blessed to expand my network because I do fifty million things.”

–*Flo*

**Provide better training and partnerships on specific industry skills. More partnerships with local community colleges, especially Cincinnati State, could be powerful.**

It's important to have a good resume and know how to interview well, but ultimately, there's only so far that will take someone if they don't have marketable skills. Some jobs don't require four or even two-year degrees but are still out of reach without targeted training.

"Maybe we [should] get training on improving your administrative assistant skills, or improving your IT skills, so you can get to the next level, get a permanent job, or, you know, whatever the main jobs out there, if we already tried to get a degree with it, or if we don't have a degree, if we could get training on specific jobs in demand that's not totally professional, that would help. Rather than like, how to write your resume..." *—Aurora*

**Fill the gap left by employers by providing women with transportation assistance such as bus passes or stipends.**

"One great thing that I wish employers did—you give parking spaces for people with cars, why not bus passes?... Why not a \$30 stipend for when the bus is late and you've got to Uber or Lyft?" *—Stephanie*



**"Working, and trying to make it, and taking care of kids, without living check to check, is extremely hard when you're making \$8.65 an hour."**

*—Jaimee*



**“I’m excited that [Appointed] exists. I never thought about that there would be... an initiative... especially something for us, for women, and then for women of color, you know, who does that? So I’m happy to know that it exists, and before now I didn’t know that there was a strategic plan to recruit for the [civic boards]. I didn’t know that civic boards existed.”**

**–Principal Belinda**

**Appointed:**  
Women On Civic  
Boards & Commissions

Only a third of people on civic boards and commissions in Hamilton County are women, and even fewer are women of color. Some of the people who would be most impacted by the decisions these boards make, or who would have the relevant expertise to improve those decisions, don't currently have a seat at the table.

We asked the eight women who participated in this conversation to share their thoughts on participation in civic boards and share their ideas for what kind of training and support the Women's Fund's Appointed program should provide.

### **Women are focused on the systems-level issues that impact them, and are eager to share their insights into those issues from civic board positions.**

**"Moving more to like, policy- and systems-level work has to be more common in all of our work that we do with people, because we're trying to support people and then sending them out into systems that aren't for those people." –Jodi**

**"[I would want to speak to] a lot of things—like, a lot of the major issues. I have been a single mother, health care issues, daycare issues, systematic issues, a lot of political issues... problems and hindrances that I would want to be a part of that change, helping to figure out ways to really make it better, to really do something." –Mary**

**"I feel like I'm a pretty confident person, but I don't know how confident I would be, being interviewed to be on a board. So yeah, I would want the training that's involved in presenting myself as a likely candidate, because I have a lot to say—mental health, substance abuse, women's issues, health, jobs and family services—they need somebody, you know, they need some help!" –Lisha**

### **Many women said they hadn't considered being on civic boards or commissions, either because they never thought of it as a relevant role or way to make an impact, or because they were occupied with challenges in everyday life.**

**"It's about civic boards—you hear about them, I work with them. I put pieces of paper past their tables—it didn't even occur to me that [I could be on a civic board]... Civic boards, for someone specifically to be working on that is really, really important, as far as like, democracy as a whole, so I just appreciate that." –Ashley**

**"People's basic needs aren't being met, so their lens is going to focus on that first... If I'm focused on money issues, food issues, housing and things like that, I'm not thinking about being on a board... After they get that security, right, it's like 'ok, what's the next step?' And then some people are complacent, or are like, 'oh, well, I made it, my family's good, I'm good, like, that's as far as it goes.'" –Ahmyah**

**"I've never thought about a civic board... So, having that pipeline to make more personal connections with, you know, whatever my actual personal passion, goal is, that I'm passionate about... I like that part of it." –Mary**

### Women, especially women of color, are wary of being tokenized if they join civic boards. Implicit and explicit discrimination were also major concerns.

“I think that once you get in [to a board], sometimes it's not always welcoming, right, so a lot of people want to have that token, or say ‘we participated in this’, but then they don't hear you, and so it's like, how do you get support in navigating that? ...It's like, ‘why am I talking to you if you really don't want it?’ ...Yes, you can get appointed, yes, they can seemingly be welcoming, but then they really aren't, so how do you navigate that?” –Carla

“There's the problem of, first of all, being represented... but then there's a problem of like, do we let that be enough? Like, is my womanhood enough to get me on a board? ...Am I on this board because of my womanhood?” –Ashley

“My mom and I started going to the local neighborhood associations and things like that—all white! She went by herself, and she didn't feel welcome. So it's like, how do you really change the culture, I guess, is what I'm asking.” –Carla

“African-Americans, they experience Cincinnati sometimes in a different way... because Cincinnati is just full of racial disparity. So, yeah—there's a thought of if you come, will you be valued? Will you be listened to? Because you're dealing with this old boy network here in Cincinnati, and, you know—are you going to be a token on a board, or are you going to be taken seriously? Is it going to evoke any type of change that you'll be able to see, so that you can feel good about saying, ‘I'm on this board’?” –Lisha

“Imagine becoming part of a board and walking in there and not only being the only woman, but being the only African-American in there. Because then I would feel like, ‘okay, I'm on this board, are they really listening to me?’ Or are they just, ‘okay, we've got her here! We've got the one, and we're just going to move it along! You just sit here and do this, and we'll do the rest.’” –Tamika

“On the other extreme, they think you're talking for the whole race, and I'm like, ‘I don't know everybody!’” –Carla

### Getting more women to go through Appointed successfully: Actionable Ideas and Next Steps

#### Effectively communicate and train existing board members who are bringing on more women and people of color to be inclusive and more aware of implicit biases.

Increasing the representation of women, especially women of color, is valuable, but the value of the work these women do might increase if board members were given training on how to listen to diverse perspectives.

“Appointed needs to make sure that [the boards] are ready... for diversity. I mean, people say ‘diversity’, but it's like, are you ready for diversity? ...For any board that we would go through appointed to be a part of, they have to be willing and open to having a female, a female of color, and understand that their opinion is just as valuable as yours because you're equals.” –Lisha

## Appointed

**“[The boards should be] having training just like we’re having training, because then I think we can come more to a common ground, I would say. Because honestly, if you black, you kind of know how to navigate it a little bit! ...When is it their turn to be uncomfortable? When is the onus on them for their actions?” –Ahmya**

**“Are [board members and those in charge of appointments] being educated in a similar way as we are on how to come to the table in the right way, as the right people we need to be to have that conversation? So, just having it be a two-way street.” –Ashley**

**It would be invaluable to have women who have already served on boards act as mentors and guides for new women joining for the first time.**

Even if it isn’t possible to connect a woman with another woman on the board she’s interested in, connections with other women who have gone through the program would provide an opportunity to learn from their experiences.

**“Everyone likes going to a meeting or a party with somebody they already know, so, you know, not to be the new kid there. At least, like, ‘hey, you’ve been here, you know this, teach me the ropes a little bit, or whatever’, so that I can have somebody to come to, so I’m not like, sitting in the corner by myself, type of thing.” –Mary**

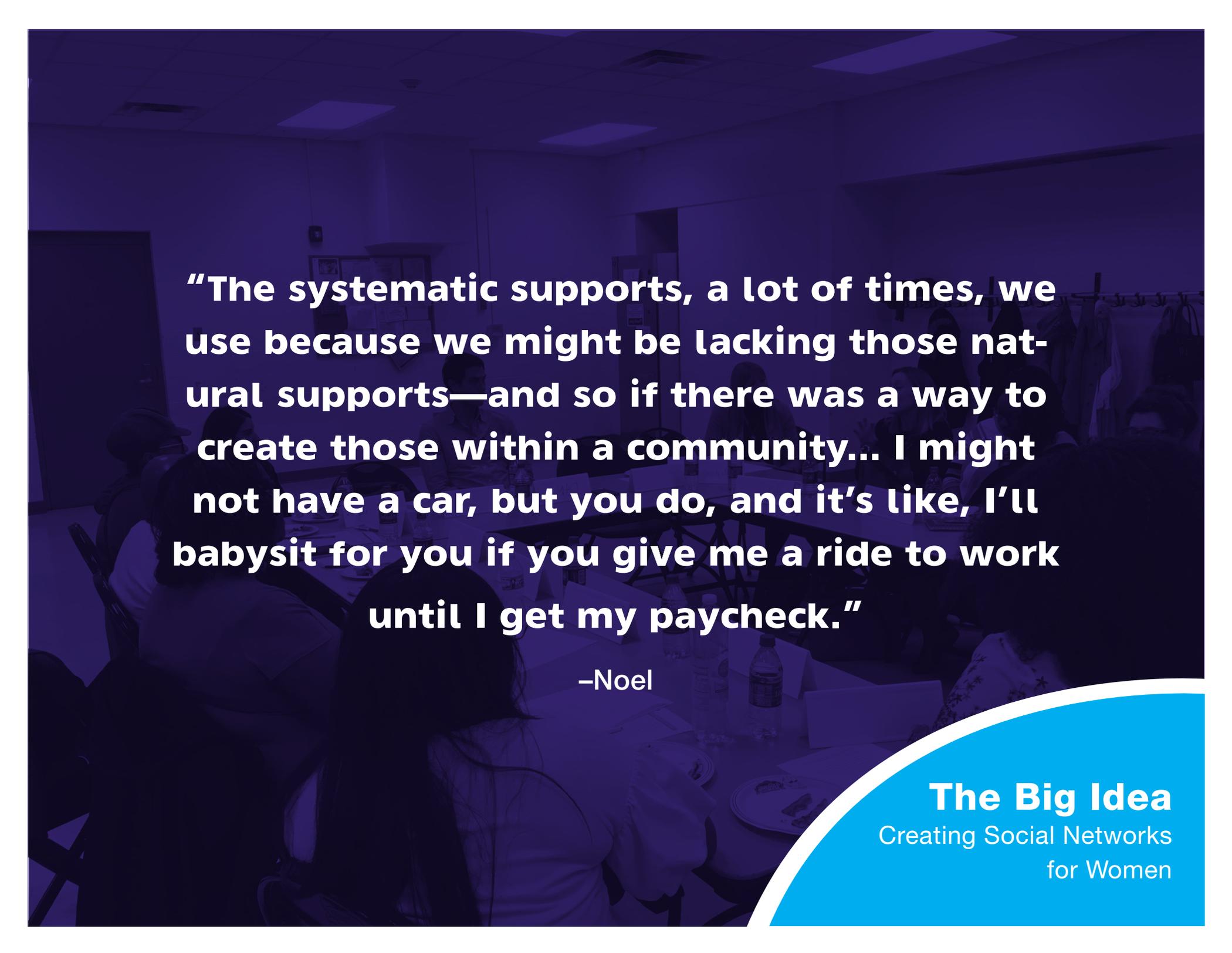
**“Maybe let’s help people figure out what it is they really want to do, and a little bit coaching towards that, and get them really in the right place.” –Ashley**

**“I think with how Cincinnati is, it’s a very status-driven city and it’s who you know. So if you don’t even know where to go to look for these connections, [being on a civic board] could be a fleeting thought.” –Ahmya**

**Communicate about appointed through targeted individual networks and personal invitations, rather than blast messages to the same circle of people.**

Spreading the word about Appointed may be as simple as targeting the right people—both through social media and in person. If the Women’s Fund tapped specific individuals, “influencers”, who could invite women from their personal networks to participate, it would increase the diversity and reach of Appointed.

**“You can reach out to other women that you know who might have an interest, but just, you don’t have the knowledge that this is something... you can do this. And I mean, you don’t know until somebody makes you aware, so just being that voice to make someone else aware, ‘hey, did you know that you can do this?’” –Lisha**

A group of people are seated around a long table in a meeting room. The room has a white wall with a door and a window. The lighting is dim, and the overall tone is blue. The quote is overlaid in white text on the image.

**“The systematic supports, a lot of times, we use because we might be lacking those natural supports—and so if there was a way to create those within a community... I might not have a car, but you do, and it’s like, I’ll babysit for you if you give me a ride to work until I get my paycheck.”**

–Noel

**The Big Idea**  
Creating Social Networks  
for Women

Throughout these three conversations, the idea of increased social networking for support, mentorship, and friendship emerged constantly. Here are some possible ways to address that need:

### **Adapt funding criteria to include support for programs that help women build meaningful relationships with one another.**

Establish small women's groups of 8-10 women in similar life situations who don't already know each other, providing them with funding to meet regularly—no strings attached. Relationships form naturally, but for people who are busy just trying to survive, it can be difficult to meet and form friendships with peers.

**“I feel like every neighborhood should have a social women's group... everyone needs somebody to talk to, and it could be a group of women where you could just go there and talk to women about problems, or how we could change it... Just, I think it would take a lot of weight off of women because we do deal with a lot, being parents... Like a support group.”**

*–Jeneya*

### **Provide a point of contact in every part of the city or neighborhood to assist women in connecting to the resources they need.**

Getting the help one needs can be seriously challenging without adequate transportation or enough time to look into all the options. Establish a point person for every neighborhood or part of the city that could assess the necessary next steps for each person's situation and assist in accessing the resources they need.

**“If there would be one spot that would listen to the individual's problems and solution, help connect them to the resources,**

**ask them if they need the next step... there needs to be a central location and a central process to access these things.”** *–Noel*

### **Create a social media group for each neighborhood where women can share information about resources that have been helpful to them.**

A Facebook group, or series of FB groups for women based on experience or area, would provide a simple, quick, and easy way for women to get in touch with others in their area who may be experiencing similar circumstances, giving them a chance to share advice and recommend resources.

**“How 'bout we have a Facebook page where you have resources? And it could go neighborhood-by-neighborhood, and let you know what's out there so that you know what's out there.”** *–Kendra*

### **Provide personal attention to women participating in supportive programs.**

**“[They need] more one-on-one, more active case managers, there have been a thousand times I've called Community Link to try to get in contact with my case manager, just to try to get help with finding a job, and I didn't get nowhere... and I feel like the programs they have, they're just so dated.”**

*–Nieshea*

### **Provide access to mental health services that go beyond the therapist's office.**

Many women can't afford the high cost of counseling, therapy, and other mental health services, or the limited amount they can afford isn't adequate to deal with their situations. Provide ongoing peer mentorship, pairing women with those who have experienced similar struggles to their own and made it through.

**“What keeps comin’ up in my mind is mental health...I think that the Women’s Fund could push mental health services and mentorship, so that we walk out of that therapist’s office, you have somebody to lean on. And not just a case manager, but like somebody who’s really made it, and has come from the bottom to the top and can, help push you on to your greatness. And that’s a part of the community building, really having someone to lean on when you’re approaching that cliff, and even after the cliff not leaving you when you gain self-sufficiency to help you.. do life! And be a friend forever.”**  
–Alexis

**“Another barrier is the situational barrier, because you might be sittin’ around depressed, not thinkin’ straight, and your mail is all messed up because you’re going from place to place.”** –Noel

### **Create mentorship programs which focus on concrete next steps for women in various stages of life.**

Women expressed a desire to form both personal and professional relationships with people who have been where they are, and got where they want to be.

**“There’s so many things you learn from someone who is in a place that you want to be, that you can take wherever you**

**go... I think that a mentoring program that’s formalized that also isn’t just about [the relationship]... but about actually concrete next steps. ‘This is what I will help you achieve, and I will do what’s in my power to help you achieve that, I will use my resources so that you can get to that point.’”** –Rashida

### **Convene more women’s networking events.**

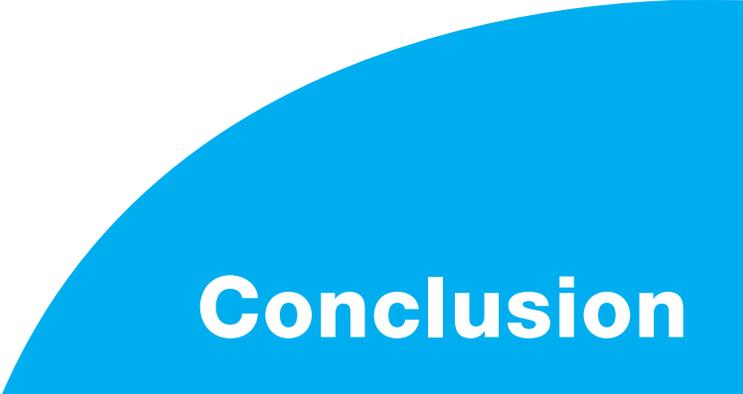
The everyday experts all seem to agree: they want more opportunities to build relationships with one another. Consider recruiting participants from these Cohear conversations to events specifically aimed at peer networking. To make these events accessible, provide transportation assistance and child care.

### **Establish an ongoing Women’s Fund advisory group consisting of a diverse range of everyday experts.**

The women who participated in these conversations provided a wealth of unique insights and actionable ideas. Recruit a group from the participants who were most insightful and thoughtful during these conversations to meet regularly with Women’s Fund leadership. This would serve multiple functions—providing an opportunity for women to shape implementation of these strategies, building trust with the community, and providing opportunities for future sustained engagement.

The Women's Fund is committed to hearing from the communities they serve, and listening to and learning from the women who live these issues every day. The issues, problems, and ideas the women spoke about throughout these conversations often pointed towards a similar phenomenon: the people who set up the systems we discussed—e.g. employment, public benefits, public transportation, charitable programs, job training—didn't do it with these women in mind.

By directly engaging with the everyday experts, the Women's Fund empowered these women to give voice to their insights, and sparked even more energy and passion for shifting these systemic barriers. The women who participated in these conversations also found community through their shared experiences, building relationships and fostering new connections. Finally, every woman who joined these conversations said they are ready to be a part of the progress they discussed, and to help the Women's Fund tackle these problems by trying to implement the ideas they shared.



**Conclusion**