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WOMEN'S EDITION

8

**SHORTCHANGED:
WHERE'S MY
19.5 CENTS?**

13

**WOMEN & WORK:
ADVICE FOR THE
NEXT GENERATION**

*Jasmine Borrego,
TELACU Residential
Management, Inc.*

16

PEOPLE IN FOCUS

*Jessica McCracken,
Ruth's Table – Bethany Center
Senior Housing*

18

**WOMEN IN
LEADERSHIP**

*Donna Yee and
Sandra Hernandez*

20

**WHEN #METOO
INTERSECTS WITH
CAREGIVING**

24

**FEMALE
CAREGIVERS: A
BALANCING ACT**



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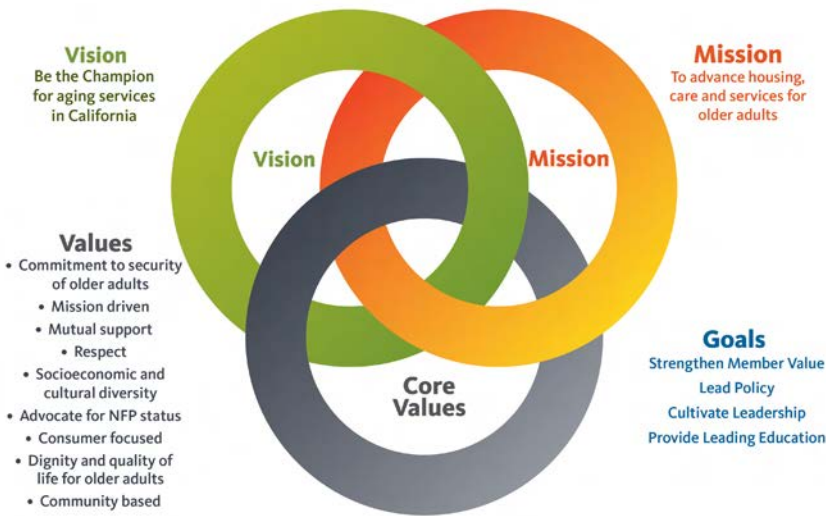
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A Note From The Editor

Welcome to our first issue

of Engage for 2018!

For our first "Women's Issue," we explore the range of factors contributing to the tough financial challenges many women approaching retirement continue to face – including an increasing risk of homelessness. Our feature article, authored by the Women's Institute for a Secure Retirement, explores the intricacies of the persistent and pervasive gender pay gap, why it still exists in 2018, and the profound financial impact it has on women in their retirement years. Despite earning more advanced degrees and taking on more leadership roles than ever before, women on average are still making about 80 cents for every dollar earned by their male counterparts. WISER delves into the factors contributing to the gap and the ripple effect it has on women across generations.

We are also fortunate to highlight some of the great work the women in our member communities are doing. We sat down with Jessica McCracken, vice president of programming and development for Ruth's Table, the creative wellness program at Bethany Center Senior Housing, to learn about this innovative engagement program, the dynamic women that lead their team, and what's in store for 2018.

In our Membership Spotlight, Jasmine Borrego, president of TELACU Residential Management, discusses the power of mentorship and shares advice for women in the workforce and future leaders in aging services. We also interviewed ACC Senior Services' Consultant in Residence Donna Yee and California Healthcare Foundation's President and CEO Sandra Hernandez on the topic of Women in Leadership. They offer words of wisdom for women seeking leadership positions in their field and share their views on what it takes to be a good leader.

The Equal Rights Advocates, a national civil rights organization dedicated to protecting and expanding economic and educational access and opportunities for women and girls, delve into the topic of sexual harassment – how to identify it within the workplace and what your rights are as an individual. Kathleen Kelly, executive director of the Family Caregiver Alliance, rounds out this issue with a discussion on female caregivers.

We hope you enjoy the first "Women's Issue" of *Engage Magazine*. Spring 2018 will focus on Social Connectedness. We will explore the Village Movement and the various ways our members are helping their residents mitigate loneliness and isolation and forge those important social connections that help them thrive.

Here's to a happy and successful new year – keep an eye out for our next issue in May!



Eric Dowdy
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Inside

6 From the CEO

Jeanee Parker Martin: The March Towards Equality

7 Have You Heard?

Members in their Community; Members in the News; Anniversaries & Milestones

8 Shortchanged: Where's my 19.5 cents?

The gender wage gap is a major factor in shaping women's overall retirement picture. The Women's Institute for a Secure Retirement (WISER) examines the statistics and explores the reasons why the gap still exists today.



13 Women and Work: Advice for the Next Generation

TELACU's Jasmine Borrego passes on advice to the next generation.



14 Dear Brenda

Advice column with questions on compliance or care issues from the expert.



16 People in Focus

Jessica McCracken, Ruth's Table, Bethany Center Senior Housing

18 Women in Leadership

Donna Yee and Sandra Hernandez reflect on their role models past and present, share their thoughts on the power of mentorship and discuss what it really takes to be a good leader.



20 When #MeToo Intersects with Caregiving

Equal Rights Advocates (ERA) delve into the ubiquitous issue of sexual harassment in the workplace and what you need to know as an employee.



24 Female Caregivers: A Balancing Act

Family Caregiver Alliance's Kathleen Kelly gives us a portrait of female caregivers in the U.S. and the demands they face juggling family, finances and the needs of those they care for.

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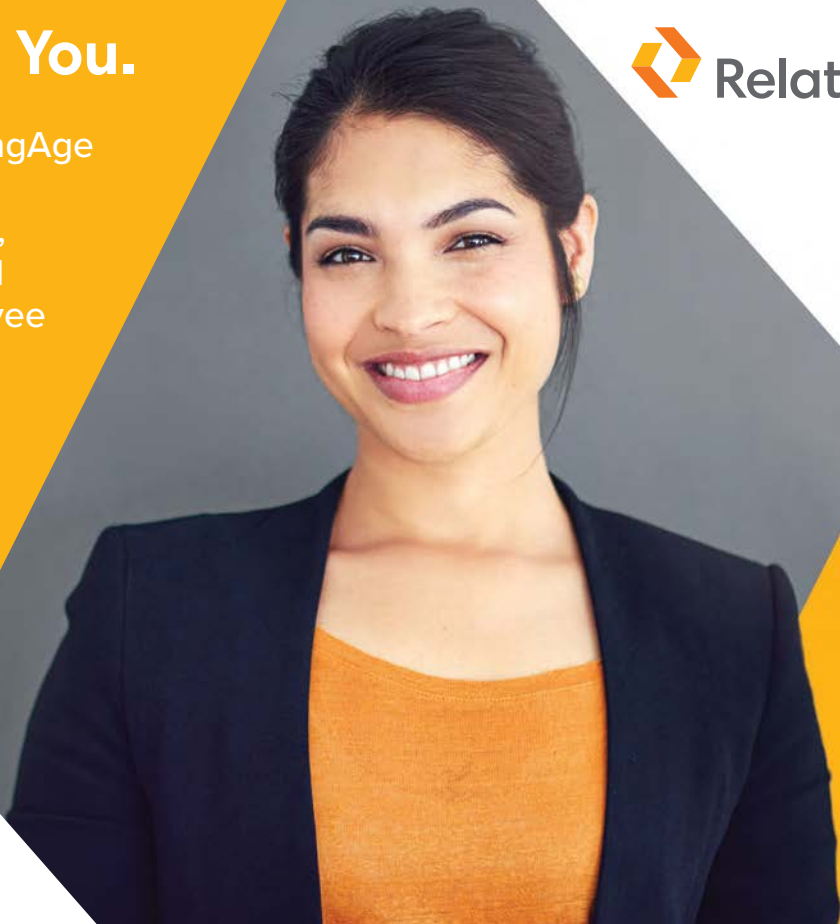
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From The CEO

The March Towards Equality

Over a million Americans took the women's movement a step further as 2018 kicked off with the 2nd Annual Women's March. People across the country joined together as one voice for women. On January 20, the Sacramento march drew an estimated crowd of 36,000.⁽¹⁾

Many call this a watershed moment in the march toward women's equality. Pay equality, civil rights, and outing cultures of harassment that have existed for decades are integral to this cause. It's clear the country is ripe for social change.

In the first two weeks of the #MeToo movement, more than 1.7 million women and men used the hashtag in 85 countries.

Another sign of this change is the extraordinary number of female candidates running for office – many for the first time – from school boards to city councils to the U.S. Senate.⁽²⁾

Efforts continue to bring pay equity to the women and girls who comprise almost half the labor force in the U.S. Here, we paved the way with California's Fair Pay Act (SB 358), which was signed by Governor Brown on October 6, 2015. The new law requires equal pay for "substantially similar work" and prohibits retaliation against employees who discuss wages with their colleagues.

According to the Status of Women in the States, however, California gets a B- when it comes to Employment & Earnings.⁽³⁾

The California Women's Well-Being Index⁽⁴⁾ cites a wage gap of just over 75 percent for white women in our state and just over 40 percent for Latina women.

As we shine a bright light on these systemic issues in our society, it's also a time to reflect on our mothers and grandmothers, many of whom fought for these changes, including pay equity, during the Civil Rights era. How can we better support all generations of women juggling the demands of life and help them take control of their financial futures?

#PressforProgress⁽⁵⁾ is this year's theme for International Women's Day. The hope is that all of us will continue sowing the seeds of progress so future generations of women and their families can be afforded the opportunities all Americans deserve.

– **Jeanee P. Martin**
President & CEO



¹ <http://www.sacbee.com/news/local/article195757769.html>

² <http://time.com/5107499/record-number-of-women-are-running-for-office>

³ <https://statusofwomensdata.org/explore-the-data/state-data/california>

⁴ <http://womensfoundca.org/well-being>

⁵ <https://www.internationalwomensday.com/PressforProgress>



Have **YOU** Heard?

The Redwoods Community

welcomed J. Hunter Moore as their new [CEO](#).

AlmaVia of San Francisco welcomed Virginia Mahealani Keaulana-Kuloloia as their new [Dining Director](#).

PEP Housing's Mary Stompe was quoted in a *Los Angeles Times* article titled, "[Marin County has long resisted growth in the name of environmentalism. But high housing costs and segregation persist.](#)"

Eskaton communities was ranked among the [Best Nursing Homes](#) in America by *U.S. News and World Report* and received several honors from local publications and online review websites.

Karen Adams, formerly with GSI Research, has moved to a new role with [Love & Company](#), a marketing consulting firm specializing in senior living, as Vice President of Market Intelligence.

Regents Point, a HumanGood community in Irvine, is celebrating their [35th anniversary](#) in 2018.

Christian Church Homes (CCH) recently became the full owner of Hotel Redding, a 50-unit affordable [housing community](#) located in Redding, Calif. The site was acquired and rehabilitated by CCH in 2002 using the Low-Income Housing Tax Credit (LIHTC) program.

Bethany Center Senior Housing is celebrating their [50th anniversary](#) in 2018.



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Shortchanged:

Where's My 19.5 Cents?

Cindy Hounsell
President, Women's Institute for a Secure Retirement (WISER)

Over the past 40 years, one constant factor in the lives of millions of working women has been the gender pay gap. As the debate rages on about why this problem persists, millennial women, who are better educated than their mothers and earning nearly the same as their male counterparts, worry about future earnings. Why? Because typically younger women do not sustain their earnings as they age, take on the responsibilities of motherhood and family, and spend less time on paid work.¹ There is also a larger pay gap for older women.





WHY IS THERE A WAGE GAP?

The wage gap exists because of a combination of factors – including occupation. The more an occupation is dominated by women and minorities the less it pays. However, numerous studies have shown that pay inequalities exist in nearly every occupation. Part of the pay gap between the sexes is the result of differences in education, experience, or time spent out of the workforce. But a significant portion of the gap cannot be explained by any of these factors, and is simply the result of wage discrimination.²

The headline pay gap number that attracts the most annual attention every spring is based on the median annual earnings of all full-time year round workers. The ratio for men’s vs. women’s wages in 2016 found women earning only 80.5 percent or 80.5 cents for every dollar that men earn – moving up from 62 cents in 1970 and 70 cents in 1990.³ Overall, a woman who works full-time over a 40-year career could lose up to \$403,440 and would have to work nearly 10 years longer to make up for a lifetime wage gap.⁴

The pay gap between men and women is even more pronounced when broken down by racial groups.

The median salary of full-time women workers in 2016 was \$43,199, compared to \$53,473 for men. The median salary for Asian women is significantly more than for all other women – \$51,381, or 96 percent of what men earn. However, Hispanic and Black women face a large pay gap: Hispanic women earn \$32,037 and Black women earn \$37,337; or 60 cents and 70 cents respectively for every dollar that men earn. There’s also a gap between their own counterparts as well as compared to all men.⁵

The wage gap experts and the research hold that the prospects for Black and Hispanic women to narrow the gap are likely to remain bleak if the increase in pay continues at the same pace, and unless there are targeted solutions such as increasing the minimum wage. According to one report, Black and Hispanic women won’t reach pay equality until 2124 and 2233, while pay equality for women generally is predicted for the year 2059.⁶

THE RELATIONSHIP BETWEEN EDUCATION AND WOMEN’S PAY

Over the past 30 years there has been enormous growth in the number of women who have

completed a college education. In 1970, fewer than 10 percent of all women received degrees. Today, when women are slightly more likely than men to attend college, nearly one quarter have degrees. But statistics also show that pay for many college educated and professional women has not kept up with pay for men in the same profession – women are earning about 72 percent of what men earn with the same college education.⁷

THE GENDER WAGE GAP LINKS TO THE RETIREMENT WAGE GAP

Although the wage gap between men and women has narrowed slowly over the last 20 years, it still remains a significant factor for working women and can greatly affect their long-term financial security. The wage gap is further compounded by a number of unique challenges women face trying to prepare for their retirement security. The financial factors that most challenge retirement planning for working women include: earning less, saving less, working part-time, jobs without benefits, and spending fewer years in the workforce as a result of family caregiving.

THE EFFECTS OF CAREGIVING

The majority of unpaid family caregivers are women. Nearly one in five caregivers say they experience financial strain. Many have had to make work accommodations, such as cutting back on work hours or quitting their jobs altogether. Those who remain in the workforce often lose job security and career mobility. And those who leave may lose important health and retirement benefits, and may receive lower Social Security benefits. Women caregivers age 50+ who leave the workforce to provide care lose an estimated \$324,000 in wages and benefits over their lifetime.⁸



FIGURE 1:
Wage Gap by Education: 2016 Median Earnings for Full-time, Year-round Workers, 25 Years and Older

	High School Graduate	Bachelor's Degree	Master's Degree	Doctorate Degree
All Men	\$41,891	71,634	88,434	120,428
White	\$46,531	75,779	89,837	120,955
Black	\$35,755	59,463	72,281	91,087
Hispanic	\$36,254	57,374	75,855	111,931
Asian	\$36,380	72,022	100,916	119,586
All Women	\$31,541	52,032	64,905	86,367
White	\$33,078	52,477	65,592	85,425
Black	\$29,177	50,530	56,296	89,460
Hispanic	\$29,477	46,218	60,565	N/A
Asian	\$30,158	61,189	76,963	92,375

Source: Census Bureau, 2017



THE EFFECTS OF THE WAGE GAP ON OLDER WOMEN

Access to retirement income for older women is determined mainly by a woman's lifetime of work, her earnings and her marital status.

The major sources of retirement income are Social Security benefits, pensions and 401(k) plans, earnings and personal savings. Social Security benefits are an especially vital asset for women, but because they are based on the accumulation of lifetime earnings, they are also affected by the pay gap. The average annual Social Security benefit for women age 65 years and older is \$12,587 compared with \$16,590 for men.⁹

Women who have lower wages during their years in the workforce may receive a smaller benefit amount than their male counterparts. In 2016, the average Social Security income received by minority women 65 years and older was just at or below the poverty threshold of \$11,511.

Women live longer on average than men, and pay inequality also has a pervasive effect on how women save for those additional years. The financial risks of living longer include: inflation, increased health care costs, loss of spouse, running out of assets and poverty. Overall, women aged 65+ have 25 percent less retirement income than men,¹⁰ yet they need retirement income to support a longer life.

As a result, older women aged 65 and over have a higher poverty rate – 10.3 percent of women aged 65 and over live in poverty, while 7 percent of men live in poverty. But these numbers mask the reality for women who are more likely to be living alone

with an increased likelihood of being poor or near poor. Almost half of women age 75+ are living alone.¹¹ By age 80, many women become poor for the first time in their lives.

The memorable remarks of former Congresswoman Pat Schroeder, a long-time pay equality advocate still hold up several decades later:

“The pay discrimination and injustice that women endure throughout their working lives comes full circle when they get older – and it strikes its cruelest blow at retirement age when women realize that after a lifetime of hard work and struggling that they are left with very little to live on.”

Recent economic findings suggest that wages for the majority of workers are not close to keeping pace with productivity growth and that narrowing of the gender pay gap has been largely to the benefit of white women with no progress on closing the racial pay gaps since 2000.¹² So while the wage gap has been a hot topic there is no easy fix. There's a reason why it is referred to as the stubborn pay gap – it requires a number of complicated and targeted solutions to remedy the various contributing factors. Meanwhile, fixing the problem for older women could include policy solutions such as increasing Social Security benefits by adding a caregiver credit, increasing the survivor benefit, and adding a benefit increase at age 80 or 85. ♡



WHAT CAN YOU DO?

Join an organizations that has a special focus on the wage gap:

- **VISION 2020** at Drexel University has the goal of closing the wage gap by 2020 in time for Women 100, a centennial celebration to honor the national 19th Amendment. The celebration is taking place in and around Philadelphia throughout the year 2020. vision2020@drexelmed.edu
- **AAUW** has a "Help Close the Gap" project and publishes a report for Equal Pay Day. aauw.org
- **The Institute for Women's Policy Research (IWPR)** publishes pithy fact sheets and reports that can be reproduced. iwpr.org
- **The National Women's Law Center** has a long list of policy proposals to help close the pay gap. nwlc.org



¹ "On Pay Gap, Millennial Women Near Parity – For Now." Pew Research Center, December 11, 2013.

² "The Gender Wage Gap: Extent, Trends and Explanations." Francine D. Blau and Lawrence M. Kahn, National Bureau of Economic Research, January 2016.

³ "Five Ways to Win an Argument about the Gender Gap." Institute for Women's Policy Research, September 2017.

⁴ "The Wage Gap: The Who, Why, and What to do," National Women's Law Center, September 2017

⁵ United States, Census Bureau, "Full-Time, Year-Round All Workers by Median Earnings and Sex," 2017.

⁶ "The Gender Wage Gap: 2016; Earnings Differences by Gender, Race and Ethnicity." Institute for Women's Policy Research, September 2017.

⁷ Ibid. U.S. Census 2017.

⁸ "The MetLife Study of Caregiving Costs to Working Caregivers, The MetLife Mature Market Institute. 2011

⁹ "Social Security is Important to Women," Social Security Administration, June 2015.

¹⁰ "Retirement Security: Women Still Face Challenges." GAO-12-699. July 9, 2012.

¹¹ "A Profile of Older Americans: 2016." Administration on Aging.

¹² "Little to no gain in median annual earnings in the 2000's while significant wage gaps remain." Economic Policy Institute, September 15, 2017.

SCENE



1

1 Christian Church Homes (CCH) hosted special FAB (Family, Friends, Art and Bonding) events at Burbank Heights and Orchard in Sebastopol, Calif. The new program aims to bring together residents and their loved ones in order to build community at their locations.



2

2 The 2017-18 EMERGE Class convened for their third session at Motion Picture & Television Fund in Woodland Hills, Calif.



3

3 The Santa Rey Region held their first annual holiday gathering in December.

4 Nancy Hooks, Vice President of Member Relations, LeadingAge (L) with Connie Nelson, Director of Administrative Services, Episcopal Senior Communities (center) and Melanie Ripley, Director of Membership, LeadingAge California.



5

5 Yasemin Washington, Vice President of Member Engagement, LeadingAge (L) with Shelly Smart, Administrator in Training at White Sands La Jolla.



4



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For more information, please contact: Chad Tittle at 916-469-3369 or ctittle@leadingageca.org



For more than 50 years our attorneys have worked side-by-side with the nonprofit communities that form LeadingAge California. We continue to be inspired by our clients' commitment to the people they serve. We are proud to share that commitment and look forward to helping build a better future for seniors in California.

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Women and Work: Advice for the Next Generation

by Jasmine Borrego, President
TELACU Residential Management, Inc.

It is an honor and privilege to share my knowledge and expertise with women in the workforce and future leaders in the industry.

As a housing professional with over 30 years of experience, I have gained valuable knowledge to impart to the new generation of women entering the workforce. Women in the labor force confront various challenges that require them to manage work and life expectations without considerable opposition. Regrettably, society describes women by the decisions they make in their professions, accomplishments, management and leadership style, relationships and education. Thus, women may have severe apprehension about having or maintaining healthy families which severely affects work, whereas workplace matters equally impact the quality of family life. However, do not become discouraged because there are ways to have fulfilling careers, marriages, children, and ultimately rewarding and enjoyable family lives. I have outlined some approaches that have supported me throughout my journey and influenced my leadership style.

Identify your purpose by creating objectives that match your principles as well as progress the shared goals.

Goal setting is an opportunity to establish where you want to go or

how you want to grow, but before this exercise can occur, you must recognize your current state. The recognition and importance of your current and future state are profound because it facilitates you in being able to devise a plan of action that closes that gap. While you are working towards your goals, know that we tend to be our most prominent critic and our expectations at times are higher than what others may expect of us. You may also encounter obstacles that may be frightening or difficult, but remain steadfast. This ongoing application is an opportunity for self-awareness to determine how you measured up to your expectations. These skill sets enable you to take steps in meeting your desired state regardless of uncertainties or reservations.

Create environments that build communities that empower you.

Women have unique challenges in the workforce that only women can understand; therefore, creating non-judgmental settings where women can be vulnerable and discuss personal or professional challenges can engender trust and communication. These gatherings also facilitate forums for networking, constructive and positive feedback, and learning from each other. Having robust support systems are beneficial to ensure you achieve a good balance in your life and career.

Never stop learning. To learn, you need to be open to change, learn new techniques, acquire information, and continuously ask questions. Education allows us to make sense of the world. It is also essential to find good mentors who are willing to support your growth and development. Mentors impart knowledge, guide you, and challenge you to consider different perspectives that allow you to explore uncharted territories that initially can be daunting but can lead to innovation.

Mentorship is another essential component of self-development.

I appreciate the mentors I have had over the course of my career because they have shaped the person I am today. I now have the privilege to mentor and give back to future leaders. This brings me great joy because I can share my knowledge and see those I mentor grow in their profession. Our conversations are incredibly fruitful because it is a medium to brainstorm, role play,

coach, and network. The discussions are not fixated on finding answers but exploring the journey that each conversation takes us on to find out what matters to each of us.

Find organizations that grant you the opportunity to be agents of change.

This type of structure realizes that learning is a process; therefore, ask questions that add value and support your growth. I tell those I mentor the most significant barrier is your ability to communicate your thoughts by being “bold, not pushy.” At times, individuals create impediments by de-valuing their worth and value. It is vital that you speak your truth.

Communication is critical to everything, and being an active communicator supports others in seeing your organizational vision.

It is okay to be bold and form opinions, but be willing to take a step back and listen to those who have come before you in the industry. Perspective from various points of view permits you to understand the numerous facets of the industry to comprehend the bigger picture. If you are not willing to listen to new ideas, you non-verbally communicate that you are not open to different points of views.

Find your motivation! I can genuinely say that my staff continuously inspires and renews my passion for serving others. Their commitment to the work we do revitalizes me because they think outside of the box, take risks, and challenge the status quo. Their presentation of their proposed solutions always brings a smile to my face because of their ingenuity and insightfulness.

I want to finish by telling you that as leaders, we are charged with growing other leaders to tackle challenges that will be pervasive in our industry in the next five to 10 years. This accountability will considerably influence some of the following trends such as gender and racial inequity, work-life balance, corporate social responsibilities, diversity, and workforce expectations. I challenge you to find ways to face your fears and experiment by finding different ways of employing leadership.



Brenda Klütz has 30 years of experience in California state service; with over eight years of working in the Legislature as a consultant on Aging and Long-Term Care issues and 15 years with the Department of Health Services serving as the Assistant Deputy Director and Deputy Director. Currently, she provides LeadingAge California members technical support on issues related to reimbursement, licensing, and regulation interpretation.

Dear BRENDA



We are all familiar with the statistics on the increasing numbers of older Americans, and the challenges facing elders when trying to access home, community-based or facility-based services.

The California Department of Finance 2015 estimate⁽¹⁾ shows that:

Age Range	M		F	
65-84 YEARS OF AGE	2,074,010	46%	2,477,620	54%
85+ YEARS OF AGE	251,193	36%	446,118	64%

According to the most recent information from the Administration on Aging:⁽²⁾

- 45 percent of older women were married, and 34 percent were widowed.
- 46 percent of women aged 75 or older lived alone.
- The median income for older persons in 2014 was \$31,169 for males and \$17,375 for females.
- Older women had a higher poverty rate (12.1 percent) than older men (7.4 percent) in 2014. Older persons living alone were much more likely to be poor (17.3 percent) than were older persons living with families (6.5 percent). The highest poverty rates were experienced among older Hispanic women (35.6 percent) who lived alone.

RISK AND PREVALENCE FACTORS:

Factors such as poverty, social isolation, living alone, and conditions such as dementia can make an individual more susceptible to abuse, neglect, abandonment, and exploitation, regardless of the setting in which the elder lives. But the reality is that elder abuse can be perpetrated in any setting, regardless of personal circumstances.

PROTECTIVE/PREVENTIVE FACTORS:

The Centers for Disease Control [CDC] has identified factors that contribute to the prevention of abuse, neglect, abandonment and exploitation:⁽³⁾

Relationship Level

- Having numerous, strong relationships with people of varying social status

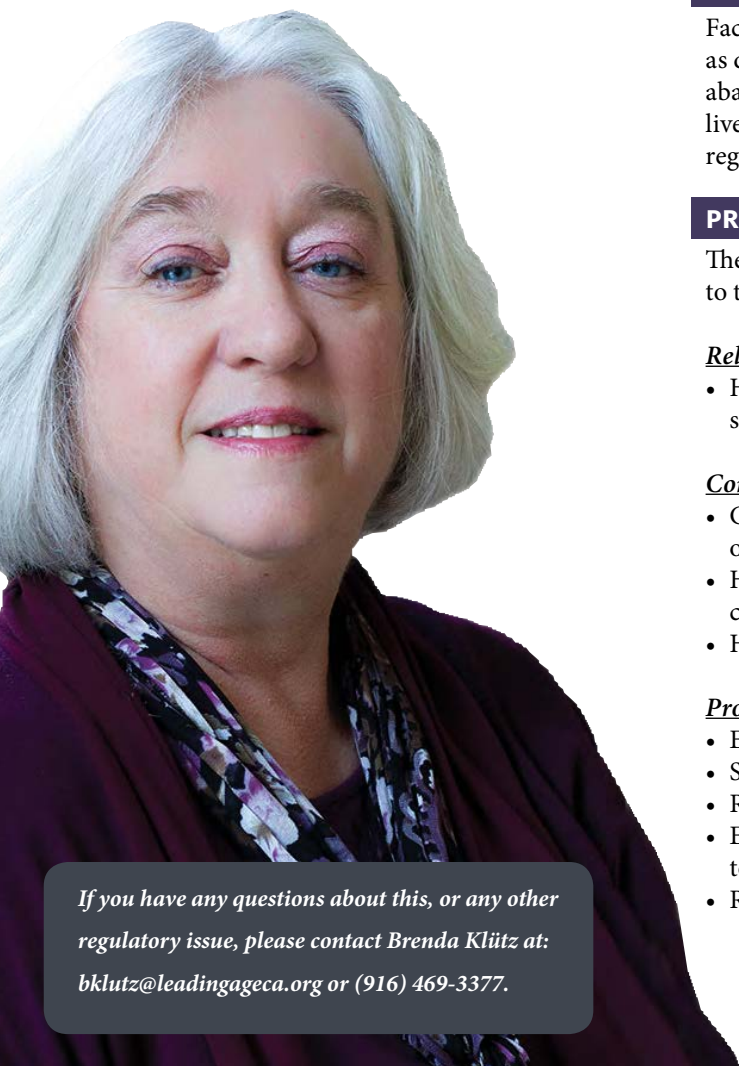
Community Level

- Coordination of resources and services among community agencies and organizations that serve the elderly population and their caregivers
- Higher levels of community cohesion and a strong sense of community or community identity
- Higher levels of community functionality and greater collective efficacy

Protective factors within institutional settings can include the following:

- Effective monitoring systems
- Solid institutional policies and procedures regarding patient care
- Regular training on elder abuse and neglect for employees
- Education and clear guidance on durable power of attorney and how it is to be used
- Regular visits by family members, volunteers, and social workers

If you have any questions about this, or any other regulatory issue, please contact Brenda Klütz at: bkluetz@leadingageca.org or (916) 469-3377.



RESIDENT-TO-RESIDENT ELDER MISTREATMENT [MMEM]

Approximately two-thirds of perpetrators are spouses or adult children.⁽⁴⁾

In residential and skilled nursing facility settings, there is an increased awareness of resident-to-resident elder mistreatment. There has been little research on the prevalence of resident-to-resident abuse, and still less information on facility staff preventive, monitoring and intervention approaches. A recent study involving 10 New York skilled nursing facilities focused on preventing, monitoring, responding and reporting resident-to-resident abuse and begins to bridge this significant knowledge gap.⁽⁵⁾

REPORTING SUSPECTED OR ALLEGED ABUSE

As we know, instances of suspected or alleged abuse must be reported to the appropriate state and/or local agency, law enforcement and/or ombudsman program. However, there are multiple agencies and organizations to whom reports must be made; different instances that must be reported; and specific timelines within which the report must be made. There are often multiple requirements and types of reports that may need to be made. These all depend on the setting in which the elder abuse occurred.

Reporting requirements can be confusing, seemingly duplicative, but required nonetheless. LeadingAge California has developed a Guide to Reporting Abuse or Neglect for all settings represented by membership. A copy of this Guide is available on the member-only section of LeadingAge California's website: <http://www.leadingageca.org/abuse-and-neglect-reporting-tool>

⁽¹⁾ Department of Finance, "Total Population by Sex and Age Group", <http://dof.ca.gov/Forecasting/Demographics/Projections/>

⁽²⁾ Administration on Aging, "A Profile of Older Americans: 2015", <https://www.acl.gov/sites/default/files/Aging%20and%20Disability%20in%20America/2015-Profile.pdf>

⁽³⁾ Centers for Disease Control and Prevention, "Elder Abuse: Risk and Protective Factors", <https://www.cdc.gov/violenceprevention/elderabuse/index.html>

⁽⁴⁾ National Council on Aging, "What is Elder Abuse?", <https://www.ncoa.org/public-policy-action/elder-justice/elder-abuse-facts/>

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Jessica McCracken

Vice President of Programming & Development
Ruth's Table – Bethany Center Senior Housing

We sat down with Jessica McCracken, Vice President of Programming and Development for Ruth's Table, the creative wellness program embedded in Bethany Center Senior Housing in San Francisco, a low income senior housing group located in the Mission District of San Francisco.

Watch the video interview at youtube.com/leadingagecalifornia to hear from some of the instructors at Ruth's Table and see this innovative engagement program in action.

Tell us about Ruth's Table.

Our programming is specifically designed to engage older adults, but it's accessible to everyone in the community. And we really encourage that intergenerational exchange. The Mission District is ripe with people from different socioeconomic backgrounds, different cultural backgrounds, and different age groups. To see everyone sitting around the table or participating in a dance program together and making those connections, is incredibly meaningful. Our residents have an average age of 85 years old. They come to Ruth's Table for wellness classes or creative classes, and we really see them as "preventative medicine."

Who was Ruth Asawa, and how did Ruth's Table come into fruition?

Ruth Asawa was a San Francisco icon. She was an amazingly committed artist to education and fostering community with collaborative, creative projects. Ruth's husband, architect Albert Lanier, built her a table that served as a meeting place for artists,

People IN FOCUS

poets and politicians. She generously donated her table to Bethany Center with one wish – it continue to serve as a hearth for creativity. In 1967, Ruth created a mosaic to stand at Bethany Center's front entryway, entitled "Growth." To her, "Growth" represented the new life the elder residents were going to have in this space. And we still honor that idea of growth today.

We're really lucky to have a team of professional teaching artists that happen to be all women. Ruth's Table is also administered by two women, myself as Vice President and our Program Coordinator, Margarita Mukhsinova. So we're really proud that at Ruth's Table we are very much female-led and really empowering women to rise to the top, just like we do with older adults.

How do you engage with the general community?

Our intergenerational programming and gallery events are innovative ways that outside community members can be a part of the Bethany Center community. We have a mural project that we did with professional artists in San Francisco, and the theme is "Improves with Age." So things like fine wines, mighty oaks, and strong friendships. We really are highlighting that over the course of your life's journey, you really do improve with age. So we are looking to celebrate that. "Celebrate the art of growing older."

What's in store for Bethany Center and Ruth's Table in 2018?

In 2018, we're going to unveil our brand new Bethany Center Senior Housing. It stood for 50 years and has gotten a facelift. And it's really going to be a premiere senior living community. When you walk in, it's going to break all the notions down, all the stereotypes of what senior living *should* look like. The renovation project is made possible by taxpayer support through HUD funding. We've dug up our parking lot, planted a garden, and constructed a brand new Ruth's Table gallery and workshop space. So when people come in to take workshops from tango dancing, to poetry writing to painting, they won't realize they're actually walking into a senior living community. I think that's where we should be at right now – where the lines are blurred. We don't know where the senior living community starts and where the rest of the neighborhood begins. It really should be fluid, in a way to promote those connections that are really going to change the world.

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WOMEN IN LEADERSHIP:

An Interview with Donna Yee, Consultant in Residence, ACC Senior Services & Sandra Hernandez, President and CEO, California Healthcare Foundation

Who were some of your role models growing up?

Yee: I grew up in Chinatown in San Francisco. There were many of us whose parents were working all the time – my mother usually worked more than one job – so we hung out in the community a lot. Many of my early role models were social workers – people involved in helping others by encouraging us and helping us address the challenges of life.

Hernandez: My strongest role model was my paternal grandmother. She was warm, kind, and approachable. She also was a force in the community. When I was growing up, I wanted to be like her. Her two consistent values were: number one – get an education. And number two – give back to your community.

What does being a great leader mean to you?

Yee: One of the most effective ways to lead is by helping an organization identify their core values, and then coming to a point where everyone in that organization says, “Yes, that’s us. That’s what we do.” Inculcation of core values is not an active practice in most organizations. We often talk about how people have “compassion exhaustion.” Most of us are committed to making life better for ourselves and others. Reinvigorating our mission for quality care and compassionate care requires leading others in a passionate way, and assuring that people understand the mission as something that’s real, not just a tagline.

Hernandez: For me, leadership is about having a belief and value-set that allows me to be forward looking. Leadership is not a solitary undertaking. It is important to learn and listen to others, and use what you hear to make your thinking better. Leaders have a responsibility to mentor others, but the best leaders are also mentored by the people they bring around them.

Are there traits that you feel great leaders should possess, and is it different for men vs. women?

Yee: When I sit down with someone, they often have certain expectations because I’m a woman. They might not see me as an authority figure unless they hear that I’m really mean. I usually develop rapport quickly with most people: the person with a complaint or problem feels I understand and that I can see their side of it. Then a challenge can be to establish the authority to make things happen. While it is one

thing to say, ‘I understand you,’ it’s another to say ‘Let’s fix it.’

Hernandez: You need to be an absolutely dedicated learner. The most effective leaders are inquisitive, and they have an open mind. They have to be able to take feedback and criticism, and to use them as tools for improvement.

Do you have any advice for younger women who want to achieve a leadership role?

Yee: It is essential to always have mentors – plural. Mentors are helpful when it comes to practicing one’s discipline, negotiating salaries, or improving working conditions. A little coaching goes a long way to assure problem solving is a conversation and not an adversarial battle.

Hernandez: Over the years, I have talked to a lot of women about how to make good career choices. The questions that I ask them – and that I encourage them to ask themselves – are always the same. *What is your opportunity to make a difference? Who will you be working with and how will they make you better? What is it you are going to learn?* My most important piece of advice is that it doesn’t matter how good you are at what you do. What matters is how good you are at what you care about.

Have you ever encountered any gender-related roadblocks in your career?

Yee: There are a lot of men who will not take orders from a woman of color. For me, it’s hard to disaggregate what part of a roadblock is about race and what part is about gender or class. People often make assumptions about my background. When I was in Boston, at social events I was often the only Asian. People would chat with me assuming I was an international student. And the next assumption was that my parents insisted I study hard and go to school, saying “Aren’t you happy your parents are pleased with you?” Neither of those stereotypes, however, were true. Understanding assumptions of others is important because they are the starting point of an often long climb before a person with power sees someone who is ‘different’ as a colleague, a peer, and a reliable collaborator.

Hernandez: There have been rare instances where colleagues or subordinates would play a gender role with me. It helped that I grew up with four older brothers. That is where I learned how to recognize patterns of male behavior. I learned how not

to simply react to an uncomfortable situation but analyze it and to be as direct as absolutely possible when dealing with it. That said, I've had many, many more male supervisors and mentors who helped me than who were obstructionist. For many of the jobs I got, I wasn't the most obvious or accomplished candidate. Men hired me into those roles and gave me a chance to learn and grow.

Who is one woman that had a big impact on your life?

Yee: I had a friend who was a social worker. When she was in her 60s, she was the first Chinese national to get amnesty from the U.S. government and was granted a 'green card.' She helped me understand the connection between history and real life. Amnesty was introduced in the 1960s to reunify families and recognize that the number of undocumented people who had contributed to the economy of their local communities for years in the U.S. She took a public action that could imperil her but would show thousands of others in the community that amnesty would work. This kind of courage, starting with one person, has a big impact. She lived into her 80s at a CCRC that is a LeadingAge member. She committed her entire life to taking care of people in the Chinatown community. Her whole life is a lesson. She was pretty amazing.


Who are some of your female role models today?

Hernandez: The first person that comes to mind is someone like Congresswoman Barbara Lee. She is someone who speaks truth and who is incredibly courageous. She fights the good fight even though she is in the minority. I love to see women who run for public office and who are not motivated by political acclaim but by a strong public service ethic. Senator Kamala

Harris is another one. I hold women like them in incredibly high regard. Their journey is not an easy one. It's particularly not easy today.

Do you feel like the glass ceiling still exists?

Yee: Of course I know it does. The "you don't belong here," or "we don't have people like you in our leadership" messages that Boards and Executive leaders often infer are examples. We could use more people to challenge leaders in organizations, including board members, when they say something like "Is she the kind of person we want?" or "I don't think the guys would listen to her." At the same time, maybe there's a woman leading a transportation or facilities maintenance unit. Let's not groom her to be 'like the guys' in order to succeed.

Hernandez: There are rooms that I still go into today where the room is virtually all men. There are certainly institutional norms that allow that to happen. It would be incredibly naïve to say otherwise. But there are many examples of ceilings where light is shining through. My mother was a feminist before her time. She taught other women to drive. She had her own savings account before that was common. The opportunities that my mother had and the opportunities that my daughter has today are totally different. My mother helped to blaze the trail that absolutely made things easier for me and my daughter. There will always be ceilings of one kind or another. Each of us has the responsibility to bring more of the light through, so that the people who come after us have the opportunity to reach their full potential. 



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WHEN #MeToo INTERSECTS WITH CAREGIVING



EQUAL RIGHTS
ADVOCATES

by Delia Coleman
Director of Strategic Communications,
Equal Rights Advocates

There's a national conversation growing around sexual harassment and assault in the workplace, and while the initial attention on this issue was prompted by A-list bad behavior (some of it criminal) and terrible stories of harassment and misconduct in the tech industry, awareness is spreading that the harassment and assault of women at work is widespread, across industries.

When the workers who take care of our families experience sexual harassment, the issue becomes even thornier – and more urgent. The caregiving industry requires workers to be in close personal contact with individuals in residential or patient care settings. It is imperative that employers establish clear processes and policies prohibiting harassment and retaliation. These practices include training for employees and supervisors, reporting mechanisms for employees who experience harassment on the job, and procedures for investigating complaints.

It is not uncommon for relationships between caregivers and their patients or clients to also include family members, vendors, doctors and other medical personnel, as well as other practitioners and providers. The power dynamic can be complex and layered. Even so, it is important to remember that **Title VII of the 1964 Civil Rights Act** protects employees of covered employers who experience sexual harassment in the workplace perpetrated by any of these individuals.

In other words, **Title VII** provides protection and redress for employees at nursing homes (including nurses and therapists), assisted living facilities, hospitals, or other patient-care entities. It also covers employees at or in home- or community-based settings. (More on who is covered below.)

Sexual Harassment: It's really not a mystery.

The laws against sexual harassment are designed to protect employees from harassment by their boss, supervisors, co-workers, and customers or clients that an employee deals with at work. These laws apply to both men and women, and they prohibit sexual harassment whether it is directed at someone of the same sex or the opposite sex.

20
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Gay or straight, sexual harassment is against the law.

The legal protections against sex harassment begin at the federal level. The federal law prohibiting sexual harassment in the workplace is **Title VII of the 1964 Civil Rights Act**, often just called "**Title VII**." Title VII applies to most private and public employers, labor organizations, employment agencies, and joint employer-union apprenticeship programs with *15 or more employees*.

In California, the state law regarding sexual harassment does not let smaller employers off the hook. **The California Fair Employment and Housing Act (FEHA)** prohibits sexual harassment in employment. FEHA applies to private and public employers, employment agencies, labor organizations, state licensing boards, and state and local governments that *have one or more employees*.

Sexual harassment at work is a form of illegal sex discrimination. The law broadly defines two types of sexual harassment. "Quid pro quo" harassment occurs when a person's submission to or rejection of sexual advances is used as the basis for employment decisions about him or her, or submission to sexual advances is made a condition of his or her employment. An example of this type of harassment would be if a supervisor fired an employee because she rejected his advances.

"Hostile work environment" harassment refers to **unwelcome conduct** of a sexual nature or based on a person's sex or gender that is sufficiently **severe or pervasive** such that it **unreasonably interferes** with an individual's work performance or creates an intimidating, **hostile**, or offensive work environment. These are the key elements to understand about your rights and the potential claims an employee may have related to sexual harassment in the workplace.

Types of conduct or behavior of a sexual nature or based on sex can include:

- **Verbal or written comments;** sex based jokes or innuendos; threatening a person for rejecting sexual advances;
- **Physical actions;** blocking or impeding someone's

movements (like blocking a door); inappropriate touching; kissing, hugging, etc.; assault (touching someone against their will or without their consent);

- **Nonverbal behavior;** looking up and down; staring; derogatory gestures of a sexual nature; and/or following someone around;

- **Visual harassment;** showing or sharing posters, drawings, screensavers, pictures or emails of a sexual nature.

Types of harassing behavior can also be **based on one's sex or gender** (especially if that behavior is based on gender or sex stereotype). This type of conduct can include comments about appropriate gender roles or about pregnancy, childbirth, or related medical conditions, or being singled out for constant, severe criticism, verbal abuse, or other hostility that the employee's counterparts of the opposite sex are not subjected to.

Unless the conduct is quite severe (such as sexual assault or rape), a single incident or isolated incidents of sexual conduct generally do not meet the standard to establish a claim of sexual harassment. To meet the legal standard, harassing conduct needs to be **either** severe (seriously disruptive and negatively affecting performance) or pervasive (happening frequently over time). It does not need to be both.

To help determine how pervasive these experiences are, an employee should ask: How many times did the incidents occur? How long has the conduct been going on? Have other people also been treated this way?

While retaliating against an employee for reporting sexual harassment or participating in an investigation or legal action related to sexual harassment is against the law, the fear of retaliation is real and often keeps employees silent.

What should an employee do?

While every situation is different there are some basic steps an employee can take if she is experiencing harassment in the workplace:

- **Express "No" very clearly** (and if possible, in writing) – the harassment **must** be unwanted/unwelcome.

- **Write down what happened and when it happened.** Keep this record at home. Ask others, if you can, to also write down what they see/hear.

- **Report the harassment.** Report the behavior to a supervisor, the HR department, or someone who has the power to stop the conduct in writing, if possible.

- **Start a paper trail.** When reporting the incidents, do it in writing, being clear about how the issue should be resolved. This creates a record of how the employer treats the complaint. And keep copies of everything.

- **Look at your personnel file and make a copy of it.** States have varying rules, but in California, employees have the right to inspect and receive a copy of their personnel files and records that relate to the employee's performance or any grievance concerning the employee.

- **Find out what your employer's grievance and complaint procedure is and file a complaint.** Many employers have written policies that explain how to make and respond to sexual harassment complaints. Filing an internal complaint with your employer does **not** change the timelines that apply to taking legal action.

- **Get your union involved.** Employees may want to file a formal grievance. Get a copy of the union's collective bargaining agreement and check if it has a provision related to harassment. A union grievance does not replace a complaint filed with the Equal Employment Opportunity Commission (EEOC) or a state government agency, which is required before an employee can file a lawsuit in federal or state court.

- **File a discrimination complaint with a government agency.** Before filing a Title VII lawsuit in court, you need to first file a charge with the EEOC. Before filing a lawsuit under the California Fair Employment and Housing Act, you must first file a charge with the Department of Fair Employment and Housing (DFEH).

- **Be aware that the clock is ticking.** There are legal deadlines for filing complaints of discrimination with government agencies and if you

miss them, you lose the right to seek legal redress. Under federal law, an employee generally has **180 days** (and in some cases 300 days) **from an act of discrimination, harassment or retaliation to file with the EEOC. California law requires an employee to file an administrative complaint within one year** of the unlawful act.

- **File a lawsuit.** After you file a formal complaint with the EEOC and/or with your state agency, you may also consider filing a lawsuit. Remedies could include being rehired or regaining a lost position; monetary damages; or policy changes with the employer.

If you are an employer there are three key steps to take to ensure you are not laying the groundwork for a giant **#MeToo** moment in your workplace:

- **Have a clear policy and procedure in place prohibiting sexual harassment** by patients, clients, family members, and/or other third parties. Your employees need to know how to complain and understand they will not be fired if they do.

- **Provide tools to employees so they know how to react if sexually harassed** or placed in uncomfortable situations. Training and support may limit complaints by caregivers.

- **If there is harassment by a patient or client, take action.** Investigate and take affirmative steps to stop the harassment. Treat the complaints seriously and support the employee. Such affirmative steps may include removing a caregiver from a patient or requiring two caregivers to handle a patient or client.

Caregiving, in residential, community- or home-based settings, is not immune to sexual harassment. And as the need for caregiving grows to meet Baby Boomer and Gen X demand, it is increasingly important that this workforce is aware of their rights as employees and that employers in this industry are fulfilling their obligations to protect the workers who provide this critical service. 🌱

This article does not constitute legal advice. Contact an attorney if you need to speak with someone about this issue.

More Resources



Fact Sheet: [Projected Year the Wage Gap Will Close By State](#)

This fact sheet by the Institute for Women's Policy Research gives state-by-state calculations for when each state in the U.S. is projected to close the wage gap for women employed full-time.



Research: [Women's Health in California: Examining Age and Income \(2014\)](#)

This 2014 policy brief from UCLA Health Policy Research Center examines health disparities between different age groups and income levels across women's lifespans.



Book: [Women in Late Life: Critical Perspectives on Gender and Age \(2015\)](#)

Author Martha Holstein explores issues related to gender and aging, including ageism, cultural expectations, caregiving, body image, Social Security, and more.



Video: [TED Talk - Why We Have Too Few Women Leaders](#)

Facebook COO Sheryl Sandberg looks at why a smaller percentage of women than men reach the top of their professions - and offers three powerful pieces of advice to women aiming for the C-suite.

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

















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Female Caregivers: A Balancing Act

by Kathleen Kelly, Executive Director, Family Caregiver Alliance – National Center on Caregiving

The predominance of women caregivers has been a long-held and verified fact of the unpaid family caregiver workforce. Despite gains in men identifying as caregivers – up to 40 percent in some studies – it remains that two-thirds of women provide most of the personal care assistance and other caregiving tasks to parents, in-laws, spouses and disabled children through the years.

While this article focuses on family caregiving to disabled adults, it should be noted that women are more likely to reduce work hours or leave the workforce to care for young children. Women face caregiving responsibilities at three major points in their lives: as mothers, as adult daughters and as spouses. This is an especially key consideration when looking at retirement security for older women.

Women who become caregivers are most likely to be unmarried, in lower-paying jobs and lack substitute caregivers – in particular sisters – within the family. The prime age for caregiving women is in their 50s, as parents and in-laws are more likely to need assistance. Spousal caregiving usually happens later as both spouses enter their 70s and

beyond. For some ethnic groups, women take on caregiving as an expected cultural role, regardless of educational or career status.

As medical care moves out of professional settings such as hospitals and nursing homes, the caregiving tasks have also changed. To describe the care tasks performed by family caregivers as “household chores” belies the complicated medical care that is taking place in the home environment. Once the domain of nurses, family members are giving injections, doing wound care, following special diets and operating health monitoring equipment in the home. A recent study found that for those doing medical tasks, half of the caregivers had little to no training on how to perform these functions. Roles and tasks performed by family members cross care coordination, financial and legal planning duties, primary and specialist coordination to name just a few of the tasks normally undertaken by professionals within those fields.

The challenges faced by women caregivers are many: health and well-being, employment, retirement security and family relationships. For women who face extended caregiving responsibilities for a year or longer, health and well-being challenges documented in a recent Genworth study (2015)

found that 43 percent indicated negative impact on health and well-being; 41 percent experienced depression, mood swings and resentment; 35 percent found a negative impact on relationships with family and spouses, and; 31 percent indicated a high level of stress. One four-year study found that middle-aged and older women who provided care for a disabled spouse were almost six times as likely to suffer depressive or anxious symptoms as were those who had no caregiving responsibilities.

The specific health impacts include women seeking less preventive and wellness care, higher risk of hypertension due to elevated blood pressure, higher risk of coronary heart disease, poorer immune function, slower wound healing and less compliance with medication management. For those caring for those with more complicated health conditions, sleep disruption, weight-gain, lack of exercise and potential substance abuse pose other risks.

Currently the majority of women caregivers are in their peak earning years, between 45 and 65 years of age. Of those who are providing care, most provide upwards of 20 hours per week to an aging parent(s) or in-law(s). This balancing act is one of two jobs and several families while performing a wide variety of personal care, health monitoring and coordination, household functions and social director tasks. It is not surprising that women are more likely than men to pare back hours of employment or to leave the workforce for caregiving. Study results for those who cut back work hours range from 10 percent to 52 percent and who leave the workforce from 6 percent to 11 percent to provide full-time care. For those who remain, the likelihood of turning down promotions or new job opportunities, taking on new assignments and responsibilities and having the flexibility to travel or put in extra time on work products means less opportunities for job mobility and

wage increases. Studies report that those employed caregivers who turn down promotions or missed career opportunities range from 4 percent to 26 percent.

Women who are less likely to leave the workforce are those with more lifetime work experience, more tenure at their current job, higher educational attainment and higher compensated positions. Those who work less hours or who leave the workforce are at a significant disadvantage for future employment and for retirement security. While many report the emotional satisfaction is great, the financial reality is that full-time caregiving comes at a cost to social security benefits, health care premiums, other pension investments and, skill acquisition in the workplace.


Many who leave the workforce find themselves without income, benefits, and skill-building opportunities and few understand the financial implications of the cost of care to the individual, such purchasing consumable medical products, medication co-pays, paying for substitute care, home modifications and other costs. Most tap into their own personal savings and retirement plans to pay for the personal costs of care, jeopardizing their personal retirement security.

While women caregivers face many challenges, they can be proactive to counteract the effects of caregiving by seeking advice early, doing planning for the long-term, involving and communicating with family members frequently and if necessary, getting agreements on caregiving and compensation in writing by using a personal care agreement. As the old adage says, "Failing to plan is planning to fail" and it definitely fits when considering long-term family caregiving.

Women caregivers, in particular, should seek advice early while there

may not be a series of crisis that can cloud decision-making about immediate demands. Looking longer term can provide an overview to typical care demands at different stages so there is less surprise and lower anxiety about the future care needs. A refrain we heard often at Family Caregiver Alliance is, "I wish I knew then what I know now." Many caregivers do not understand the trajectory of the health conditions, the changing nature of care in the future nor the costs involved.

Those experienced in working with family caregivers can cover those topics as well as advise on staying in the workforce, practical suggestions on involving other family members in providing or paying for care and information on community resources. If the decision is made to leave the workforce to care full-time for a parent(s) or in-law(s), a caregiver should understand the ramifications of informal agreements about compensation for providing care promised as a larger share of an estate or directly paying for care provided by the caregiver. Again, information and planning is required to hold a family meeting about these arrangements and making them in writing through the use of a Personal Care Agreement in order to avoid family conflict in the future.

Advising on the long-term financial health of women caregivers and the implications of decisions about cutting back hours or leaving the workforce is a common conversation we have at our agency. With information and advice, we can and should insure that all caregivers – especially women – have the knowledge that enables them to make the right choice for themselves and for their family members. 

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