A Report On The Women And Girls Of Greater Memphis
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preface</td>
<td>3</td>
</tr>
<tr>
<td>Introduction</td>
<td>4</td>
</tr>
<tr>
<td>Population</td>
<td>6</td>
</tr>
<tr>
<td>Profiles:</td>
<td></td>
</tr>
<tr>
<td>Economics</td>
<td>10</td>
</tr>
<tr>
<td>Education</td>
<td>18</td>
</tr>
<tr>
<td>Housing</td>
<td>22</td>
</tr>
<tr>
<td>Work &amp; Family Care</td>
<td>27</td>
</tr>
<tr>
<td>Health</td>
<td>30</td>
</tr>
<tr>
<td>Crime &amp; Violence</td>
<td>34</td>
</tr>
<tr>
<td>Conclusion</td>
<td>38</td>
</tr>
<tr>
<td>Data Sources</td>
<td>40</td>
</tr>
</tbody>
</table>
Profiles: A Report On The Women And Girls Of Greater Memphis

By
Martha Schmidt, Ph. D.
Center For Research On Women, The University Of Memphis

This Report Is Produced By
The Center For Research On Women
In Collaboration With
The Women’s Foundation Of Greater Memphis
With The Assistance Of
The Partnership For Women’s And Children’s Health

Research Team:
Faculty:
Phyllis Betts, Ph. D.
Elizabeth Higginbotham, Ph. D.
Barbara Ellen Smith, Ph. D.
Lynet Uttal, Ph. D.

Graduate Assistants:
Gina Cordell
Melissa Fry
Connie Oxford
Cece Reinhardt
Rebecca Reitzes
This report is a call to action.

Although we in Memphis are accustomed to news of poverty, crime, and other urban issues, we are much less informed about how these problems differently affect each segment of the population. The central message of “Profiles” is that we cannot improve the well-being of our families and community without addressing the particular disadvantages experienced by women and girls. This report’s grim statistics tell us that women as a whole have far fewer resources than men—be it wages, overall income, housing, or other material goods. At the same time, women disproportionately care for children, the disabled, the elderly, and other members of our community who are unable to provide for themselves.

This report also carries a message of hope. It documents the significant inroads that women have made in the professional and business sectors of local employment. Moreover, this report is the outcome of a joint effort by the Center for Research on Women at The University of Memphis and the Women’s Foundation of Greater Memphis, with assistance from several other key institutions in our community. As such, it represents the emergence of new organizations devoted to serving the needs and celebrating the contributions of women and girls. We ask you to join us in responding to the profile of issues that this report so persuasively documents. Only through collaborative efforts will we significantly improve the well-being of women and girls in Memphis and Shelby County. The needs of this community require that we join together in response; the future of our children demands that we succeed.

Barbara Ellen Smith, Ph. D.
Interim Director
Center for Research on Women
The University of Memphis

Barbara Hyde
Chair of the Board
Women’s Foundation of Greater Memphis
The profile of women and girls in Memphis reflects a paradox that extends across our entire community. On the one hand, Memphis can be seen as a metropolitan focal point for the entire Mississippi Delta—a city that is thriving as a major distribution center, renowned for its medical and research facilities, its artistic and music communities, and its wide tourist appeal. On the other hand, Memphis has rates of poverty, unemployment, and crime that exceed national averages. The lives of women and girls reflect a similar tension. On one hand, women in Memphis are better educated than women across the nation and have made significant gains in business, legal and medical professions. On the other hand, the daily lives of significant numbers of women and children are marked by poverty, poor employment, and ill health. This report is an attempt to reveal both realities and to explain why these conditions exist.

We examine major aspects of life that together determine the well-being of our families and our community. We begin with an overall profile of the population of Memphians, including how we live in our households and our families. We then present an economic profile of women and girls in this community, looking specifically at income, employment, occupations, and poverty. We then profile the status of women's education and housing.

Another profile looks at the work and family issues that face women, including child care and elder care. Our final profiles explore aspects of women's health care, and crime and violence against women. We analyze how each of these areas affects women's lives in several ways. We begin each profile by comparing the status of women to that of men in this community. Yet we believe that the complexities of gender cannot be understood without recognizing how gender intersects with race. We therefore analyze major differences between Black and White women and, where relevant, between Black and White men. The third factor we consider is age, exploring the ways that certain conditions affect both children and older women. Finally, we look at geographic differences in this community. Specifically, where they are significant, we examine differences between the City of Memphis and the remainder of Shelby County. We use the term “Shelby 5”—the 5 zip codes that existed in Shelby County outside Memphis in the 1990 Census—to refer to the area of the county outside the city limits.

This report is a snapshot in time. It reveals patterns about the life conditions of women and children in this community at this moment. It does not discuss trends—that is, it does not address changes in these conditions. We have designed this study to be a baseline profile that we hope can serve as a starting point for understanding the complexities that shape the lives of women—and the entire Memphis community—into the next century.

We recognize that the profile we present here can be bleak and depressing. Yet we believe that before we can hope to solve our problems, we must first openly assess them. It is important to remember
that the conditions we face are the same problems that challenge the entire United States. As we struggle to deal with these issues within the Memphis community, leaders around the world are increasingly recognizing that we must face them as part of a global community.

Our Methodology

Most of the data presented here are compiled from the 1990 U.S. Census, which represents the most detailed and accurate data set at this time. These data allow us to analyze the differences within Memphis and between Memphis and the rest of the county. The more recent reports produced by the U.S. Census Bureau are based on smaller sample sets of data that are not well-suited to detailed community-level analysis. We also include data collected from other agencies and studies. This report reflects both the limitations and the advantages of these diverse sources.

Acknowledgments

The following individuals contributed to the data collection aspects of this report: Gina Cordell, Melissa Fry, Connie Oxford, Cece Reinhardt, Rebecca Reitzes, and Dr. Lynet Uttal. We would also like to thank Dr. John Ellis, Dr. Barbara O’Kearson, and Beth Baur at The University of Memphis, and Carmen Campbell and Kirby Posey at the U.S. Census Bureau for their technical support. We appreciate Dr. Rebecca F. Guy, Chair, Department of Sociology, for supporting faculty work on this report. Thank you also to Dr. Elizabeth Higginbotham and Virginia Dunaway for securing the funds for this study and to Dr. Barbara Ellen Smith and Dr. Phyllis G. Betts for assisting with data analysis and offering editorial suggestions. We are indebted to The Partnership For Women’s And Children’s Health for providing funding and coordinating this publication’s production, especially the efforts of Dr. Henry Herrod and Ed Coleman; and to the designer of this report, Don DuMont; and photographer, Steve Jones. Finally, we are deeply grateful to members of the board of The Women’s Foundation of Greater Memphis and the work of Ellen Rolfes, Nancy Liebbe, and Brier Smith Turner for making this research possible.
Who We Are

Females represent more than half of the people in Shelby County. One in four females is under 18, and 15% are 65 or older. While 55% of the county’s residents are White, 44% are Black.

There are, however, substantial differences between the populations of Memphis and “Shelby 5” (the area in Shelby County outside of Memphis). The proportion of women in Memphis is higher than in “Shelby 5,” and women in “Shelby 5” are significantly more likely to be married than are women in Memphis. By far the largest difference between the populations of these two areas is their racial composition. More than half of Memphis residents are Black, while slightly more than 1 in 10 “Shelby 5” residents is Black. When we consider gender and race together, the differences between these areas become even greater. Black females account for 30% of all Memphis residents but only 6% of the population living in “Shelby 5.”

How We Live

People in the United States live in diverse household and family arrangements. This is true in the Memphis community as well. There is no “average” Memphis household or family, yet we can identify some major patterns. In 1 in 3 households, people live alone, with roommates, or in other “non-family” situations. While the remaining Memphis households are families, they live in a wide variety of ways. Most married couples live without children. Some are older couples whose children have left home, while others are
childless. Only 18% of Memphis households are married couples with children.

While 1 in 3 families is headed by a single woman, it is important to note that these women are not all mothers. In nearly one-third of these families (totaling 10% of all families), the single woman is caring for family members that are not her children. A similar pattern exists regarding the small proportion of families that are headed by single men: in one-half of these families, the single man is caring for someone other than his children.

It is also important to note that Black and White families are almost equally likely to be married couples living with children. However, White families are significantly more likely to be married without children in their home. Black families are five times more likely to be headed by a single mother than White families. Black men also are more likely to head families on their own, caring for their children or other relatives at twice the rate of White men.
**How Our Children Live**

Half of all children in Memphis live with one parent, usually the mother. There is again a significant difference between Black and White children. Only 1 in 3 Black children live with both parents, compared to 3 in 4 White children. The majority of Black children live with their mother only, compared to 16% of White children.

**How Much Money We Make**

There is a significant difference in the economic well-being of households and families between Memphis and the area surrounding it. In Memphis, the median household income (the level at which half of the households fall below) is $22,674—over $2,000 below median household income for Tennessee. Yet when we include “Shelby 5,” the median household income for the entire county increases to $27,132, which is more than $2,000 above the state median of $24,807.

A similar pattern exists for median family income, which often involves the income of more than one adult. In Memphis, the median family income is $27,178—lower than the Tennessee median family income of $29,546. Yet when “Shelby 5” is included, the median family income for all of Shelby County increases to $32,671.
Audrey May

Creating a place where women’s ideas can grow and blossom is a desire
Audrey May, co-founder and now sole owner of Meristem Bookstore,
cultivated for years.

And with help from friends and family, she beat the odds to do it.

In 1990 then social worker May, along with chemist Vickie Scarborough,
opened Meristem in Memphis’ Cooper-Young neighborhood to provide a feminist
gathering spot. Thanks to support from both men and women, the store today also
serves as a resource and referral center, and as a site for occasional art shows, ticket
sales, fundraising events, and reading groups.

“Like any garden, this is a long-term project,” said May. “And it’s not without
struggle. Meristem is a greenhouse for women’s culture, showcasing women’s
strength and abilities. But we serve many people, reaching across barriers of race,
class, gender; and sexuality.”

In Memphis, there are just over 9,500 women-owned businesses. Most are
small—only 15% have paid employees—and the combined annual sales of the
remaining 85% account for less than $150,000.

May admits starting a business is tough, and often requires more capital
and effort than expected. “Many women don’t have financial support, can’t obtain
credit, or are negatively impacted by the global economy. That makes it very
difficult. I had support from my family, as well as from a
neighborhood bank. Many women business owners don’t
have this kind of assistance,” said May, “I was lucky.”

“And when I see customers find something they
need, that will change their lives for the better, I know we’re
keeping women’s voices alive. That makes it all worthwhile.”
Nothing has a greater influence over the quality of our lives than our economic condition. The income that we have determines the quality of housing, education, and health care that we and our families can receive. It is also important to remember that women’s economic status drastically impacts children’s well-being. Given that single mother families are the fastest growing type of family in the United States, children are most profoundly affected by their mothers’ economic condition.

There is tremendous economic disparity between women and men globally and in the United States. We find this same trend in Memphis as well. We have identified several major economic patterns that affect the quality of women’s lives.

**Pattern 1: Income Disparity**

There is a substantial wage gap between women and men who have full-time employment in this country. Women in the United States and in Tennessee earn less than 70% of men’s wages. In Memphis, the gap is less severe, although it is substantially greater in “Shelby 5.” Women who work full-time in Memphis earn 79% of men’s wages. In “Shelby 5,” where the wages and salaries for all adults tend to be greater, the wage gap is also greater. Women here earn 57% of the full-time wages of men.

The gap in wages between women and men in the United States narrowed between 1980 and 1990. However, according to the Institute for Women's Policy Research, only one-third of the decrease is attributable to an increase in women’s wages. By far the greatest factor influencing the decreasing wage gap is the decline of men’s wages. In Memphis, women’s median full-time wages are equal to those of women in the nation. Yet the gap between women’s and men’s wages in Memphis is less than it is in the United States, reflecting the low level of men’s wages in Memphis relative to men’s wages in the nation.

More than one-fourth of the women who have jobs in Memphis are employed part-time. When we consider all workers—part-time and full-time—the wage gap grows. Women workers in Memphis earn 72% of men’s wages and salaries. As with full-time workers, this gap also increases in “Shelby 5,” where the annual median wage and salary income of all women constitutes 53% of men’s earnings.

Wages and salaries are not the only source of income for many people. Pension funds, stocks, Social Security, public assistance, disability insurance, and rental properties can all be major sources of income for individuals. When we consider all income, the gap between women and men is even greater. In addition to the greater wages, men are more likely to have property, stocks, investments, and other sources of income. Women tend to have fewer of these potentially high-earning assets. Women’s additional sources of income—such as public assistance and Social Security—tend to provide substantially fewer economic resources.

When we consider the total income of the residents of Memphis, we can see that an even larger income gap exists based on gender. In the city of Memphis, 78% of families with an income make less than $20,000 annually, while 57% of families with an income make $20,000 or more per year. The median annual total income for women is 58% of the median total income for men.
When we consider the effects of gender and race, we can see how the wage gap becomes even more pronounced. In Memphis, Black women's income from both full-time and part-time employment is one-half the employment income of White men. Black women's total income amounts to only 36% of the median total income of White men.

**Pattern 2: Employment**

There are over a quarter of a million people in the labor force in the city of Memphis. Women make up one-half of these workers. The percentage of women who are in the labor force in Memphis is 58%, which is equivalent to the proportion of women who are employed in the United States.

While the number of women and men in the labor force is equal, women tend to be unemployed (that is, out of work and looking for jobs) at higher rates than men. Women's unemployment also affects their children. In Memphis, one-half of unemployed women have children, and one in three has at least one child under 6 years old.

Once again, employment patterns are best understood by looking at the intersections of gender and race. In Memphis, Black women and men together account for nearly 4 out of every 5 unemployed workers. Black women represent 2 out of 5 unemployed workers, and 4 out of 5 unemployed women.

While women's unemployment in Memphis is higher than the national rate, underemployment is by far a bigger problem facing American workers today. If you are underemployed, you have a job, but the hours you work or the wages you earn are not sufficient to provide you with an adequate income.

**Pattern 3: Occupations**

To truly understand women's economic status in Memphis, we must look at the kinds of work that women typically do. The occupations that women hold determine their income, job security, work flexibility, and the availability of health insurance, child care programs and other employee benefits. In the United States, our labor force continues to be marked by patterns of occupational segregation based on gender. In the latter half of the 20th century, especially White, middle-class women, have moved into the labor force in drastic numbers. Yet most women still tend to be employed in traditionally female jobs. Together, these jobs form what is frequently called the pink collar ghetto. These jobs tend to be characterized by lower wages, few benefits, low job status, and little authority. They also frequently involve taking care of other people's physical or personal needs.

Memphis reflects these national patterns of gender-based occupational segregation. More than one-fourth of employed women are office workers, such as secretaries, receptionists, typists, and clerks. One-fifth of employed women work in service jobs, such as food service workers, cashiers, hairdressers, and janitors. Nearly two-thirds of all employed women hold jobs in four traditionally female occupational groups—office workers, service jobs, teachers, and medical caregivers (nurses, social workers, technicians, and aides).

The good news is that women in Memphis have made significant gains in
traditionally male occupations, especially those requiring a college education. Nearly 1 in 4 physicians and over 1 in 5 attorneys are women. Yet there continue to be traditionally male occupations requiring advanced education in which women lag far behind, such as architects, veterinarians, engineers, and clergy.

The patterns of gender-based segregation are greater in occupations that do not require college or professional education. For example, women comprise the vast majority of cashiers, clerks, medical aides, secretaries, receptionists, typists, and domestic workers. Women have made few gains in traditionally male occupations that do not require a college or professional education, such as heavy industrial production, mechanical repairs, motor vehicle operation, and construction.

Race has a major influence on which occupations women and men hold. Remember that in Memphis Black women make up slightly more than half of all women in the labor force and more than one-fourth of the total labor force. Yet in all of Shelby County, Black women comprise a very small minority of business managers, physicians, attorneys, and engineers and a majority of maids, nursing aides, and domestic workers.

The patterns of occupational segregation help to explain why women have lower incomes than men. This is especially true for women in non-professional occupations, explaining the high rates of underemployment for these women. For example, construction workers and mechanics clearly make higher wages than domestics and cashiers.

In 1992, women owned over 6.4 million businesses in the United States, representing 34% of all businesses. Tennessee has the lowest percentage of women-owned businesses of all states in the nation. There are 9,580 women-owned businesses in Memphis that account for nearly $1.2 million in sales and receipts. Starting a small business is a risky venture for everyone. Yet the difficulties of entrepreneurship become even greater when gender and race are taken into consideration. Most women-owned businesses in the city tend to be small enterprises. Only 15% have paid employees, and their combined annual payroll is less than $200,000. These few firms also account for slightly more than $1 million in sales. Thus, 85% of women-owned businesses together account for less than $150,000 in annual sales. Over 70% of women and 82% of Black women who are self-employed earn less than $10,000 per year; while half of self-employed men earn $10,000 or more per year. While Black women make up more than half of women in the labor force, they constitute only 27% of the women who own their own businesses.

Pattern 4: Poverty

Over 80% of people who live in poverty in Memphis are women and children. This pattern reflects what social scientists have described as the feminization of poverty. On a global, national, state, and local level, poverty is a condition that overwhelmingly affects women and their children.

The official poverty level is established by the federal government. It is based on multiplying by three the estimated annual cost of food for a minimal diet that can support a family. This is an absolute standard; individuals whose income is only slightly above this level — and whom
many of us might consider poor—are not considered officially in poverty. In 1995, the poverty threshold was $15,569 for a family of four. Nearly 14% of Americans and 16% of Tennessee residents lived at or below this level.

According to the 1990 U.S. Census of Population and Housing, 22% of the total residents of Memphis live in poverty, although only 5% of the residents of “Shelby 5” live below the poverty level.

While the overall poverty rate in Memphis is substantially higher than in the state or the nation, poverty affects women even more drastically. The proportion of women in poverty in Memphis is nearly twice the rate of women in the United States. In Memphis, 25% of women live in poverty. Additionally, more than one-third of children live below the official poverty threshold, and 92% of these children are Black.

There is a strong relationship between poverty, gender, race, and family type. In the United States in 1995, 32% of female householders with no husband were living in poverty. Minority women who are raising children without a husband are especially affected by poverty. Nationally, in 1995, 45% of Black single mothers and 49% of Hispanic single mothers lived in poverty. These national patterns can be seen as well:

In Shelby County—
- 48% of single mothers live in poverty;
- female household families constitute 71% of the families who live in poverty, while male household families comprise only 6% of families in poverty;

In Memphis—
- 40% of all female-headed households (including those without children) live in poverty;
- 48% of all single-mother families live in poverty;
- 51% of the children of single mothers are living in poverty;
- only 7% of all married-couple households live in poverty.

Globally and nationally, the group most severely affected by poverty is children. This is also the case for Memphis and Shelby County. The youngest children are also the poorest. Over 60% of single mothers with children under 5 and 27% of all families with children under 5 live in poverty.

Poverty also affects older women in Memphis. These women typically earned lower wages when they were employed, which means they have lower Social Security benefits. Many older women also have small or no pensions upon retirement. Of women who are between 64 and 75 years old, 21% live in poverty. This figure increases as women age; 29% of women who are 75 or older live in poverty in Memphis. Even for elderly women, marital status greatly affects economic conditions. The poverty rate for women over 65 who head their own households is two and one-half times that of women who are married.
Bertha Wray

For Bertha Wray, Supervisor of Housekeeping for Memphis’ Peabody Hotel and recent recipient of the Tennessee Hotel and Motel Association “Roomkeeper of the Year” award, it’s a matter of letting nothing knock you down.

“My daddy always said no matter what happens, get back up and keep going,” says Wray. “I’ve had my share of skinned knees. But you can make it if you do your best at whatever you’re doing.”

Wray joined The Peabody in 1994 and in just three years, was a supervisor. “For years, the one place I really wanted to work was The Peabody and when I got the job, I just couldn’t believe it.”

In Memphis, one in five women works in the service sector, which includes domestic help. Ninety-nine percent of all domestic workers are women.

Trying to find her niche, Wray had tried going to school for training as a nurse’s assistant, then vocational school. She even spent time in a factory assembling spiral notebooks, all the while raising two girls.

“I’ve worked my whole life,” she said. “But I always had my goals. That’s what I tell my daughters—have a goal, and never settle for less.”

Wray continues to go beyond the call of duty, participating in employee programs such as The Peabody’s Service Excellence Program. Here, she shares ideas and concerns with fellow employees and works to build a team spirit among her staff.

For Wray, this commitment to excellence has always been there. “Mother always said you can do anything with God,” says Wray.

“And she was right.”
Tina Bodenheimer

At age 46, Tina Bodenheimer is not your typical University of Memphis student. She has three children, a full-time job, and ambition that keeps her going at full speed.

A self-taught computer consultant, Tina longed for something more—a college degree. When her youngest child started high school, Tina decided it was her turn. She sold her car to pay tuition, investigated scholarships, and enrolled at State Technical Institute.

The result was an associate degree in computer science from State Tech, and later a bachelor’s degree in international studies from U of M. Bodenheimer is now pursuing a master’s degree in sociology.

Her ultimate goal: a doctorate in education and the opportunity to work with women, especially those at home interested in building computer skills.

“From the beginning, I was willing to do whatever it would take,” she said. “You must believe in yourself, and go for it. Knock on doors until they open, whether you’re 18 or 80. No matter what anyone says, you can do it.”

Women in Memphis fare slightly better than the national average in terms of education. Approximately 52% have at least some college experience.

For Bodenheimer, it’s meant a lot of sacrifice and hectic schedules. As well as studying, she teaches high school marketing, accounting, and computer classes, and tutors college students. “My children and I often study together around the kitchen table,” she said. “I try to be with them as much as possible. It’s tough, but it’s worth it.”

For this busy student and teacher, learning never stops. “Everything you learn broadens your horizon,” she says. “Life is enough inspiration for me.”
One in five adults in Memphis never completed high school. The same portion of the population is highly educated: 1 in 5 adults has completed at least a Bachelor's Degree. Women in Memphis on the whole represent those in the middle. They make up a minority of both high school dropouts (45%) and of college graduates (47%) and those with advanced degrees (49%).

Women in Memphis tend to be well-educated. While only 18% of women are high school drop-outs, one third have received some college or an associate's degree. Nearly one in five has a college degree or more advanced education, which means that 52% of women have had at least some college experience. Thus women in Memphis fare slightly better than the national averages for education: in the United States, 80.5% of women have graduated from high school, 25% have had some college, and 18% have had at least four years of college.

Women in Memphis are more likely than men to be high school graduates and to have had at least some college. Women are also less likely to have dropped out of high school. Yet, contrary to popular assumptions about the relationship of education to economic well-being, the relatively high levels of education for women have not resulted in comparably high wages and salaries.

In the middle range of education—a high school degree or some college beyond high school—Black and White women have similar levels of attainment. At both the lowest and highest educational levels, there is a disparity between White and Black women. Black women comprise 72% of female high school dropouts (nearly one in four Black women didn't finish high school), and they account for only one-third of women with college and/or advanced degrees. While 27% of White
women have graduated from college, only 12% of Black women hold a diploma from a college or university.

**Education And Girls**

In 1994/1995, there were 103,311 students enrolled in kindergarten through 12th grade in Memphis City Schools. One-half of these students were girls. Of these girls, 82% were Black. Yet Black girls account for only 30% of females enrolled in private schools.

In Shelby County, 5.9% of high school students (grades 9-12) drop out of school. Yet girls in Shelby County Schools are less likely to drop out than boys and are twice as likely to graduate with honors. Girls are also more likely to take the SAT and ACT tests, indicating a greater interest in going on to college.
Robert Alice "Bob" Kelley

Moving into her first home recently at the age of 70, Bob Kelley remembered what it was like some 40 years before to be able to see through the walls of a shanty in Mississippi.

"Owning my home has always been my dream," said Kelley. "God has worked with me to make this miracle happen. I may be getting old, but it's never too late to have a home of your own."

For Kelley, owning her own brick, four-bedroom, two-bath house in the Vollintine-Evergreen neighborhood is the result of a lifelong struggle. Born and raised amidst Mississippi cotton fields, she remembers waking many mornings to snow or rain dripping through the roof onto her bed. In the 1960s, she moved to Memphis and lived in public housing until this past summer.

And now she's a homeowner. So proud, that after signing the papers, she slept on the floor the night before the furniture arrived.

In Memphis, 30,000 residents live in the city's 22 public housing developments. Forty-two percent of all Memphis females live in rented housing.

Kelley was able to make the dream happen with help from the Vollintine-Evergreen Community Association, which is striving to revitalize the neighborhood by converting rental properties into single homes with new owners.

After spending years cooking and keeping house for others, raising eight children, enjoying 35 grandchildren, and now owning her own home, Kelley considers herself truly blessed.

Her family recently threw her a surprise 70th birthday party in her new home. "I thank God for everything," said Kelley. "I've come a long way. I always knew it would happen."
The physical structures in which we live have a tremendous impact on the quality of our lives and the well-being of our children. For most Americans, housing is the greatest expense in our lives. If we live in inadequate housing we face increased risks of illness, crime, and further economic instability. Millions of Americans struggle daily with the difficulties of securing and maintaining affordable quality housing.

This is also a challenge for the residents of Memphis. More than one-third of households earn less than $15,000 per year, making the rental or purchase of quality housing extremely difficult. Memphis also has the highest level of bankruptcy in the nation, limiting the ability of nearly 100,000 people to purchase homes.

The racially-based pattern of economic disparity that our citizens frequently face also affects housing. Housing in predominantly Black neighborhoods in the city tends to be older and to have lower property values than many predominantly White areas. While half of the housing in Memphis is owned by its occupants, Black citizens constitute only 40% of homeowners.

A similar pattern of economic disparity in Memphis is based on gender and results in greater difficulties for women in securing adequate housing for themselves and their children. Women comprise the majority of residents in the city who live in rental properties. In Memphis, 42% of females live in rented housing. While 32% of White women rent their housing, one-half of Black women live in rental units.

While women and men own their own homes in similar proportions (56.5% for women and 58.5% for men), there is a significant difference in the value of their homes. In Memphis, 69% of female homeowners live in houses that are worth less than the median property value of $55,700, compared to only 25% of male homeowners.

There are also ways that gender and race together affect the disparity in housing. For example, the median property value for all housing owned by women is $53,463. Yet there is a large gap in home values — nearly $20,000 — between Black and White women. In Memphis, the median property value for houses owned by Black women is $43,840, while the median value for White women is $64,919.
Low Income Housing: There are currently 30,000 residents who are housed in Memphis Housing Authority's 22 public housing developments. In Hurt Village, one of the oldest developments in the city, 7 in 10 residents are under age 21, and only 4% are employed part time or full time. This development has 450 units on 26 acres; thus more than 17 families are housed on each acre.

Increasingly, programs have been developed to assist low income people in obtaining private housing. Since women and children make up 4 out of 5 people in poverty in Memphis, these programs are especially critical in meeting the housing needs of women and children. The “Section 8” program provides funds primarily to assist families in securing private rental housing. It requires 30% of a resident’s income to be paid toward rent and currently has a two-year waiting list. The “Sleeping Second” program of the Tennessee Housing Development Authority is geared primarily to helping low income individuals purchase homes. It is designed for people who earn 65-90% of the median income level for the area. Yet a substantial number of women in Memphis earn less than that level, making them unlikely candidates for this program.
Caroline Garner

For Caroline Garner, seeing that her elderly mother and handicapped brother receive full-time care in the comfort of their own home has been her greatest challenge, as well as the most rewarding thing she’s ever done.

Following her retirement as a Memphis City Schools music teacher for 31 years, Garner was responsible for the care of her bedridden mother, handicapped brother, and her father, who recently died at the age of 102.

“From the beginning, it was hard to find information and resources on providing care at home, rather than send someone to a nursing home,” she said. “It’s still difficult to get help. This is a great problem for everyone.”

In Memphis, more than 17,000 people, age 65 and older, cannot completely care for themselves. Responsibility usually falls to a female family member.

Garner was able to locate a staff of caregivers to provide 24-hour care. Today, her mother and brother live nearby.

“I’m there a lot, overseeing everything,” she says, “but I can’t imagine what I would do without competent people helping with medicine, food, medical equipment, bathing, and more. Many people aren’t fortunate enough to have the financial resources to do this. Insurance companies are finally looking at long-term home care, but it’s been slow.”

This is simply part of life for Garner. “I feel so privileged and blessed to do this,” she said. “It’s so rewarding to see them in their home, surrounded by love and care.”

“My mother did it for her grandparents and her sister,” said Garner, “and now I can do it for her.”
Women in Memphis, as in the rest of the nation, tend to shoulder the responsibility of caring for children and the elderly. The often contradictory difficulties of meeting the many needs of families often present a paradox to women. The financial burdens of supporting children and the elderly require many women to increase the time they spend earning wages, yet going to work every day presents a critical problem of finding someone else to care for loved ones.

Most mothers in Memphis do not have the luxury of staying home full-time with their children. Only 28% of mothers and 1 in 3 mothers with children under 6 are not in the labor force. In “Shelby 5,” 81% of mothers and 33% of mothers with children under 6 are not in the labor force.

In Memphis, most mothers are employed. There are 57,841 women in the labor force with children. Nearly half of these women (47%) have children under 6 years old who need full-time day care. Nearly 3 out of 4 employed mothers have school age children, most of whom need after-school care. There are over 35,000 children under 6 with parents in the work force and another 41,000 school-age children (age 6-12) who need supervision after school and during the summer. Thus, in Memphis, more than 75,000 children potentially need full- or part-time day care.

In Shelby County, there are currently 790 registered day care and after-school care sites. They have the capacity to care for 47,860 children, one third of whom are school age. Only 2,000 infants are currently receiving child care in Memphis.

Child care is not equally available in all areas in the county. There are currently 19 zip code areas in Shelby County that have 10 or fewer child care sites. Forty percent of all registered child care facilities are located in 5 neighborhoods in Shelby County (Whitehaven, Frayser, Westwood, Lamar/Airways, and the Airport area).
A task force on child care, established as part of the Tennessee Families First welfare reform program, has indicated that the need for quality child care will continue to increase as more mothers move from public assistance into the workforce. Currently, child care is scarce for infants and toddlers, and for parents who work non-traditional hours. School schedules that end in the middle of the afternoon and in the summer months compound the problem. This task force concluded that the supply of affordable quality child care currently does not meet the demand and that the child care shortage can force many working parents to return to public assistance.

**Elder Care**

Many families in Memphis also care for other loved ones, especially older family members. There are nearly 19,000 adult women in Memphis who have at least one person 65 or older living in their households. There are also 17,314 people who are 65 and older who have limitations on their self-care and/or mobility. These people are not institutionalized, and therefore must be cared for in other ways, typically by family members. For women who are caring for children and a disabled or elderly family member, the burdens are particularly great.

The responsibility for meeting the needs of children and aging parents in this society overwhelmingly falls to women. Taking care of children and other family members requires a great deal of time, physical effort, and emotional attention. The economic demands of family life only compound these difficulties. Because children and some elderly parents are unable to earn a wage, the women who care for them face extra financial demands. Many wage-earning women experience a Catch-22: they are more likely to be financially responsible for taking care of other people and yet must do so on wages that are significantly less than those of men.
Dr. Barbara Duncan-Cody

Obstetrician-gynecologist Dr. Barbara Duncan-Cody says women can accomplish their goals if they “keep their eyes on the prize.”

Following her mother’s death when she was just six, Dr. Duncan-Cody knew she wanted to be a doctor. But it took several years of working in related professions and alternating schooling with her husband before she realized her goal.

“We were both in training,” said Dr. Duncan-Cody. “I started medical school while he worked, then he completed his MBA as I was finishing my third year. He then began law school.”

“I still have wonderful support from my marriage, which is a true partnership,” says Dr. Duncan-Cody. Today, her Duncan-Cody Medical Group has two Memphis locations and is dedicated to serving anyone needing medical care. “We are a family-friendly practice, with extended hours geared to working people.”

For Dr. Duncan-Cody, medicine was a long-term vision. “Sometimes you look at where you are and determine whether you can achieve your goal immediately. I was in my 30s before I entered medical school, and 49% of my class was female,” she says, “so opportunities are there for women.” She served as president of her senior class.

In Memphis, one in four physicians is a woman. Black women make up 3% of all Shelby County physicians.

Being a female physician can be a plus. “My patients see that I’m human, that my children come first,” she says. “They know I understand how much is on their plate with a job and family.”

For this Manassas High School graduate and lifelong member of Trinity CME Church, the dream is reality. “I envisioned a practice of women working together, and it’s happened,” she said. “I couldn’t have done it alone. With the right support, women can do anything.”
Memphis is blessed with some of the finest health care facilities in the United States. Yet the health of many women in Shelby County is more a reflection of the economic disadvantages that contribute to women’s illness, rather than of the wide range of health care services that are available to those who can afford them.

Among the critical indicators of women’s health (and overall family health) are factors related to pregnancy and childbirth. Women’s reproductive health tends to be worse in Tennessee than in the United States as a whole. Yet these figures are even worse in Shelby County:

- In 1992, 41.4% of births in Shelby County lacked adequate prenatal care, compared to 32.5% of the births in Tennessee. The good news is that by 1995, the percentage of Shelby County births lacking adequate prenatal care dropped to 33.4%—still slightly higher than the state numbers, but representing a reduction of 1% from 1994.
- In 1992, 7.1% of babies born in the United States had low birth weights, while 8.5% of babies in Tennessee were born with low birth weights. In Shelby County, 11.2% of babies were born with low birth weights. Although Shelby County accounts for 17% of the total population of Tennessee, it accounted for 28% of all low birth weight babies born in Tennessee in 1992. These numbers remained unchanged through 1995.
- In 1992, 8.9 infants died for every 1,000 live births in the United States. The infant mortality rate in Tennessee was 9.4. The infant mortality rate in Shelby County was 14.3, constituting 32% of all infant mortality in Tennessee. Despite improved prenatal care between 1992 and 1995, Shelby County’s infant mortality rate rose to 14.8 for every 1,000 live births in 1995.

The major health indicators that measure girls’ well-being also tend to be worse in Shelby County than both national and state figures:

- In 1992, the teen violent death rate in the U.S. was 71.1 per 100,000 teens age 15-19. The rate for Tennessee was 73.9. In Shelby County, the teen violent death rate was 104.5 per 100,000 teens age 15-19. One-fourth of all violent teen deaths in Tennessee occurred in Shelby County. By 1995, the teen violent death rate for Tennessee rose to 91.8, while the Shelby County rate remained stable at 104.7 violent deaths per 100,000 teens.
- In 1992, there were 7,581 cases of teenage sexually transmitted diseases in Tennessee, 43% of which were in Shelby County. Between 1992 and 1995, the rate of teenage sexually transmitted diseases decreased from 5,118 to 4,428 cases per 100,000 teens age 15-19. While these figures represent both males and females, it is important to remember that most STDs
have few or no symptoms in females and can result in long-term health consequences for young women, including sterility and, in extreme cases, death resulting from pelvic inflammatory disease.

- In 1992, the teen pregnancy rate for Tennessee was 56.5 for 1,000 females age 15-17. The teen pregnancy rate for Shelby County was 83.1, representing one-fourth of all teen pregnancies in the state. This figure decreased to 77.8 in 1995.

While the teenage pregnancy rates are higher than national and state figures, it is still important to remember that in 1995, young women age 10-17 accounted for fewer than 8% of all pregnancies and births in Shelby County. In 1992, they accounted for 6% of all births, less than one-half of the national average.

**Women And AIDS**

Between January 1, 1982 and April 30, 1997, there were 6,764 cases of AIDS diagnosed in Tennessee and 7,861 individuals who tested positive for HIV. In Shelby County:

- There were 1,957 cases of AIDS, which represent 29% of all cases in Tennessee. Women constitute 13.5% of the cases in Shelby County. The women with AIDS in Shelby County comprise one-third of all women with AIDS in Tennessee.
- There were 2,685 individuals who tested positive for HIV, representing 34.2% of all HIV cases in the state. Women make up 24.4% of all people with HIV in Shelby County. These women also constitute 39.1% of all women with HIV in Tennessee.
- Black women represent 91% of all women with HIV in Shelby County and 86.7% of all women with AIDS.

**Paying For Medical Care**

The cost of medical care is clearly a major issue for women. In 1994, nearly one in three (31%) Shelby County residents enrolled in TennCare, the state’s health care management system for the poor. This number dropped to 25.6% of Shelby County residents in 1996. The county accounts for one-fifth of all people enrolled in TennCare. TennCare covers all those who were previously eligible for Medicaid, as well as many additional low income residents. On April 1, 1997, all children of families at or below the poverty threshold in the state became eligible for TennCare enrollment.
Elizabeth Shelley

After 20 years of domestic abuse, Elizabeth Shelley's feelings and identity were locked deep inside. Today, she's sharing with other women what became her key for unlocking it all: poetry.

"For so long in my marriage, I thought it was my fault, and I hoped somehow things would change," says Shelley. "Domestic violence can become a self-esteem issue. Writing was a major part of my healing, because it let me learn who I am."

A 1995 study of domestic violence cases reported in only one precinct of the Memphis Police Department revealed that 72% of domestic violence victims were females. Three out of four were women assaulted by a male sexual partner. Sixty percent were assaulted by a husband or boyfriend with whom they were living at the time.

Today, Shelley leads a weekly writing group at the YWCA Abused Women's Shelter, publishing the women's writing in a special publication, the Y-Line. "It helps women see they're not alone, and lets them express things they may not say," says Shelley. "It's important to know that once you take the first step, someone will be there to help. There always was for me."

A Community Service Award recipient of the 1996 YWCA Awards for Women, Shelley serves on the Executive Committee of the Tennessee Task Force Against Domestic Violence, is chair of the Battered Women's Caucus, and a member of the Shelby County Domestic Violence Council.

"I wanted something positive to come from all this," Shelley says, "and helping other women makes that possible."
Over the past three decades, the crime rate in Memphis has increased from 1,821 crimes per 100,000 residents in 1964 to 5,374 per 100,000 in 1994. In 1994, Memphis was ranked 1st among cities in the United States for burglary, 2nd for rape, 4th in auto theft, 8th in homicide, 9th in robbery, and 18th in aggravated assault.

In the nation, men are more likely to be victims of violent crime (with the exception of rape and other crimes of sexual assault) and are overwhelmingly more likely to be the offenders in violent crime. This is true for Memphis as well. For example, in the 10-year period between 1985 and 1994, there were 1,675 reported homicides in the city. Women constituted 19% (317) of the victims in these cases and 13% of offenders. Girls also are significantly less likely than boys to be in the juvenile justice system. In 1996, girls comprised 22% of the 13,231 juvenile delinquent complaints in Shelby County.

In 1996, there were 651 cases of rape reported to the Memphis Police Department. In other words, nearly 13 women were raped every week. There were an additional 620 reports of other forms of sexual assault, ranging from attempted rape to sexual battery to exhibitionism. It is important to remember that most women who are raped do not report their attacks to law enforcement agencies. Thus, these numbers represent only a minority of the women who were sexually assaulted.
The arena where women and children are most likely to be victims of crime is in their own homes. Between May 1 and June 30, 1997, there were 663 arrests on charges related to domestic violence in Shelby County. This represents an average of 4,000 arrests for domestic violence in a year. In 1996, there were 232 reported cases of child abuse and parental kidnapping. One in 100 children was a victim of reported abuse or neglect.

A study of domestic violence cases reported to one precinct of the Memphis Police Department in 1995 revealed that 72% of victims of domestic violence were females (women and girls), three out of four of whom were adult women assaulted by a male sexual partner. Sixty percent of these women were assaulted by a husband or boyfriend with whom they were living at the time of the attack. The overwhelming majority (89%) of the victims had been previously assaulted by their attacker, and 92% of the assailants had used drugs or alcohol on the day of the attack.

This study also concluded that children are exposed to domestic violence in alarming numbers. Children under 18 represented 15% of the victims. All of them were assaulted while witnessing their mothers being beaten. Of the males who were abused, 40% were boys under 12 years of age who were assaulted while trying to protect their mothers from a male assailant. Overall, in 85% of the domestic abuse cases, children between the ages 2-17 witnessed the assault.

The high rates of domestic abuse of women and children are increasingly recognized as a major problem for communities around the nation. Domestic violence is not just an issue for the criminal justice system. It can be seen as a public health problem that demands the attention of policy makers, health care professionals, educators, and others who are concerned with the well-being of our families and communities.
There is no single profile of women in Memphis. We are diverse—rich and poor, Black and White, young and old, highly educated and illiterate.

Nonetheless, these statistical profiles of women as a group show patterns of common need. A woman in Memphis, as in the United States, is more likely than a man to be in a low-paying job that has no benefits and little security. She is more likely to be unemployed. She is less likely to be able to afford the advanced education that could provide an opportunity for more secure employment. Even if she does obtain a college degree and a better job, she will typically be paid significantly less than her male colleagues. If she is able to start a business, it is likely that she will not be able to afford employees and will be subject to the risks and instability of supporting herself with a “kitchen table” operation.

Because of her disadvantaged place in the workforce, a woman in Memphis is more likely to be poor. And because she is also more likely to be caring for children and other family members on her own, she faces financial responsibility for more people while earning less money. She is more likely to live in run-down housing that also requires a higher portion of her income. Her home is more likely to be in a poor neighborhood, where her children have fewer safe places to play and more difficulties in school. She is more vulnerable to crime in this neighborhood and, if she faces violence in her own home, has fewer resources to do something about it. She is less likely to be healthy and is more likely to have unhealthy children. Sick kids and disabled family members can require tremendous resources—economic, physical, and emotional—leaving little money or time for the education that might help a woman to improve her financial condition.

When we break down these overall statistics on women, the profiles again reveal our diversity. The poorest neighborhoods in the city—those with the highest poverty and unemployment rates—also are more likely to be primarily Black, disproportionately female, and have a large number of women on their own caring for children and other family members. These women are more likely to be separated, divorced, or widowed than women living in wealthier neighborhoods. The residents of these poor areas have dropped out of high school at high rates, and few earn college degrees.

<table>
<thead>
<tr>
<th></th>
<th>38126 South Memphis</th>
<th>38105 Downtown</th>
<th>38107 North Memphis</th>
<th>38119 Germantown</th>
<th>38125 Hickory Hill</th>
<th>38018 Cordova</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black Population Females Per 100 Males</td>
<td>99.4%</td>
<td>84%</td>
<td>68.5%</td>
<td>1.5%</td>
<td>9%</td>
<td>7%</td>
</tr>
<tr>
<td>Female-Headed Families As % Of Total Families</td>
<td>77%</td>
<td>68%</td>
<td>41%</td>
<td>3%</td>
<td>6%</td>
<td>8%</td>
</tr>
<tr>
<td>% Of Women Married</td>
<td>10%</td>
<td>13%</td>
<td>33%</td>
<td>74%</td>
<td>75%</td>
<td>62%</td>
</tr>
<tr>
<td>% Of Women Separated/ Divorced</td>
<td>22%</td>
<td>23%</td>
<td>20%</td>
<td>6%</td>
<td>9%</td>
<td>11%</td>
</tr>
<tr>
<td>% Of Women Widowed</td>
<td>21%</td>
<td>22%</td>
<td>15%</td>
<td>2%</td>
<td>3%</td>
<td>5%</td>
</tr>
<tr>
<td>% High School Graduates</td>
<td>38%</td>
<td>49%</td>
<td>58%</td>
<td>98%</td>
<td>93%</td>
<td>94%</td>
</tr>
<tr>
<td>% Bachelor's Degree Or Above</td>
<td>2%</td>
<td>9%</td>
<td>10%</td>
<td>60%</td>
<td>37%</td>
<td>48%</td>
</tr>
<tr>
<td>% Unemployed</td>
<td>27%</td>
<td>19%</td>
<td>13%</td>
<td>2%</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>% In Poverty</td>
<td>72%</td>
<td>61%</td>
<td>37%</td>
<td>5%</td>
<td>2.5%</td>
<td>3%</td>
</tr>
<tr>
<td>% Children Under 5 Living In Poverty</td>
<td>90%</td>
<td>82%</td>
<td>57%</td>
<td>0%</td>
<td>2%</td>
<td>7%</td>
</tr>
<tr>
<td>Median Household Income</td>
<td>$5,433</td>
<td>$6,488</td>
<td>$15,762</td>
<td>$77,730</td>
<td>$54,406</td>
<td>$52,437</td>
</tr>
</tbody>
</table>
The wealthier zip code areas in Shelby County have significantly lower rates of poverty and unemployment. The residents in these neighborhoods are primarily White and well-educated. These neighborhoods have lower proportions of women, single women, and single mothers than poorer areas. The annual median household incomes in these neighborhoods are drastically higher; the median household income in Germantown, for example, is more than $70,000 greater than in South Memphis.

When we move from these overall statistics on neighborhoods to the profiles of individuals, once again our commonalities and connections to one another are revealed. Women from all walks of life have encountered adversity. Living in a wealthier neighborhood does not protect a woman against domestic violence or ensure that she will be treated fairly in the workplace. Living in a poor neighborhood does not mean that a woman is destined to fail. Despite many barriers, all of the individual women profiled in this report have also—with the assistance of family, friends, churches, and other institutions—accomplished much. In their experiences lies a central lesson: many women in the greater Memphis area have the capacity to overcome the obstacles they face, but they cannot do it alone.

This report was made possible through the efforts of many individuals and institutions in our community. That collaboration represents one small example of the mutual support and sharing of resources that are necessary to address the problems that this report documents. New partnerships are needed not only among women and the organizations they have created, but across our entire community.

The status of women's lives is really a profile of a community's life. Without healthy, economically-secure, well-educated women who live free from the fear of violence in their own families, a city, state, or nation cannot thrive. As individuals, we all pay the price—through our tax dollars, property values, insurance rates, schools, crime rates, and other determinants of our quality of life—for the suffering of others. As a community, we all lose. What new profiles of women and girls the next century brings will be created by us all.
Data Sources
Most of the data in this report were obtained from these data sets produced by the U.S. Department of Commerce, Bureau of the Census, 1990 Census of the Population: Public Use Microdata Sample, Sample Tape Files 1A, 1C, 3A, 3B, 3C, Special Tabulation on Aging, the 1990 Equal Employment Opportunity File, and the 1992 Economic Census.

Other Data Sources:


Memphis and Shelby County Juvenile Court. 1996. Annual Report: Juvenile Court of Memphis and Shelby County.


Since 1982, the Center for Research on Women at The University of Memphis has promoted scholarship, research, and teaching that integrate race, class, and gender as distinct but equally significant forms of inequality. This multi-dimensional approach to women’s status has become widely accepted. The Center is well known for its research publications, conferences, curriculum development, and other activities.

The Women’s Foundation of Greater Memphis is an inclusive alliance of women working together to promote philanthropy among women, foster women’s leadership in the community, and advocate for and support programs including those serving children, that enable women of all ages to reach their full potential.

Funding For The Production And Publication Of This Report Was Made Possible By:

Through research, education and preventative programming, The Partnership For Women’s & Children’s Health creates easy access to health promotion, education, disease prevention and screening for illnesses common to women and children. The resources and expertise of Le Bonheur Children’s Medical Center and Methodist Health Systems, coupled with the research capabilities of the University of Tennessee, Memphis, will allow The Partnership to have a profound impact on the quality of life in our community and throughout the Mid-South.

Henry Herrod, M.D. / Executive Director

Project Coordinator: Ed Coleman / Le Bonheur Children’s Medical Center
Design: Deux Du Mont Design
Photography: Steve Jones Photography / PhotoDisc
Printing: J.W. Moore Printing

For copies of this report contact:
The Center for Research on Women
The University of Memphis
Campus Box 526105, Memphis, TN 38152-6105
(901) 678-2770  (901) 678-3652 FAX
Single Copy: $10 / Discount for Bulk Orders

© Copyright 1997 by The Center for Research on Women at The University of Memphis