



The Book of Mom

A Journey to Self-Sufficiency in Marin County



The following is a report of qualitative research conducted in the Fall of 2018 by the Marin Community Foundation and The Curious Company.

CONTENTS

What We Did + Why	4
Chapter One: The Journey	11
Chapter Two: An Imperfect System	16
Chapter Three: Racism In Marin	22
Chapter Four: Human Support And Connection	26
Chapter Five: Civic Engagement And Leadership	31
Conclusions + The Road Ahead	34





BACKGROUND: WHAT WE DID + WHY

Racism. Poverty. Sexism. Classism. These are systemic, complex, divisive, and enduring issues that this country has been grappling with for countless decades. Specific moments in time have provided momentum in addressing them and small victories have been won. But the issues live on.

Marin County is by no means immune. In spite of its reputation as a mainstay of progressive thinking and its standing as one of the wealthiest, healthiest, best educated counties in the state, it is also one of the most racially inequitable ones,¹ with people of color living in isolated and segregated communities. Life expectancies vary dramatically depending on where you live, as do a range of other health outcomes.² A housing market with a median home price of over \$1 million means many who work in lower paying jobs in the county can't afford to live here.³

The Buck Family Fund is focused on addressing inequities in Marin. With thirty years of strategic work in the community, MCF's Community Engagement Team has deep knowledge of the issues most affecting those who are struggling and an equally deep connection with local government and the nonprofits serving families and individuals. However, as long as the issues remain, it's critical that the team continues to leverage innovative and fresh ways to address the challenges.

Human-Centered Design

This qualitative research report is part of a larger project to identify the opportunities for innovation. We adopted a method called Human-Centered Design, which is an evolution of our current engagement strategies. This approach, which involves research and eventually design, is a repeatable, problem-solving process that engages communities in the development of ideas intended to benefit them. Rather than making assumptions about

a specific population of people – who they are, what they care about, what their problems are and what solutions they need – Human Centered Design engages them as thought partners in our process. Ultimately, this process is designed to inspire solutions that meet people where they are, resonate with them more deeply and represent a respectful, dignified, and even delightful resolution to some of their challenges.

The Community

Human-Centered Design works best when it starts with a specific population and grows understanding out from there. Identifying a population that represents high potential – in terms of immediate and long-term impact, in terms of a meaningful size, and in terms of having significant need – is fundamental to enabling success. In our case, the team decided to focus its inquiry on Mothers working towards self-sufficiency in Marin, who have children under 18 living at home at least part time. Understanding the needs and challenges facing these Mothers and designing solutions to meet their needs, could potentially have multi-generational and community impact.

We focused our inquiry on the following question:

How might we understand the journey of Marin Mothers with children under 18yo, moving towards self-sufficiency, and then design ways to help more of them successfully make this journey, while being fulfilled along the way?

¹ Advancement Project California, RaceCounts.org

² Portrait of Marin, Marin County Human Development Report, 2012

³ Marin County Residential Real Estate, Marin Modern, RaceCounts.org

Methodology

Our process had four phases:

Initiation: Define the problem clearly and set meaningful goals.

Inspiration: Learn from Moms and grantees serving them to see through their eyes. Identify areas of opportunity for new solutions.

Ideation: Generate possible new solutions with input from Moms.

Implementation: Prototype and implement the most promising ideas.

During the Inspiration Phase, we conducted qualitative research in the community to provide insight, deepen the team's empathy for beneficiaries of the Buck Family Fund, and surface possible opportunity areas to improve the lives of Mothers living in Marin. The team began by downloading everything it knew about Mothers and their journeys towards self-sufficiency, the system of benefits they navigate to receive assistance, and the eco-systems of support in their communities. Then we identified what we needed to further understand and explore.

The team held in-depth conversations with a total of 93 Mothers – 91 of whom were from four communities: Marin City, Canal, Novato and West Marin.

- We met 28 Mothers individually, either in their homes or a public space of their choosing.
- We met 63 Mothers in groups, typically in familiar territory – such as their children's schools or grantee facilities.
 - Hamilton School – Novato
 - Horizon Community School – Marin City
 - Lynwood School – Novato
 - Parent Services Project – The Canal Area
 - Venetia Valley School – San Rafael
 - West Marin Community Services – Point Reyes Station
- 33 Mothers were English-speaking.
- 58 Mothers preferred to speak in Spanish.
- Over half the group identified as Latina, slightly less than a quarter as African-American, the rest as "mixed race or prefer not to answer." The group included only four women who identify as Caucasian, despite efforts to recruit more.
- All were recruited through existing relationships with Buck Family Fund grantee partners.
- The Moms we met represented a range of incomes. The majority earned under \$45,000, with a few earning as low as \$10,000 - \$12,000. And, few earned over \$80,000. (It should be noted that some Moms chose not to share their income levels.)



Additionally, for further inspiration we met with the Board of Directors and two Mothers who participate in the Oakland-based Family Independence Initiative (FII).

Lastly, we conducted interviews with the following grantee partners and outside experts on innovation, poverty and women's upward mobility:

-
- Dora Anim, COO, The Greater Cincinnati Foundation
 - Kristen Berman, PhD, Behavioral Scientist, Common Cents Labs
 - Heather Bettini, Economic Empowerment Director, Sparkpoint/Community Action Marin
 - Berta Campos-Anicetti, Latino Services Director, North Marin Community Services
 - Dennise Enriquez, Parent Engagement Coordinator, Marin Child Care Council
 - Gloria Estavillo, Director of Education, Canal Alliance
 - Jen Leland, Center Director, Trauma Transformed
 - Tracy Mack-Parker, Senior Advisor, The Philanthropy Workshop
 - Richard Mathera, Behavioral Scientist, Common Cents Labs
 - Mauricio Lim Miller, Founder of the Family Independence Initiative
 - JayVon Muhammed, CEO, Marin City Health and Wellness Clinic
 - Marisol Munoz-Kiehne, PhD, Clinical Psychologist
 - Shikira Porter, Family Center Director, Homeward Bound
 - Lourdes Romo, Executive Director, Papermill Creek Preschool
 - Socorro Romo, Executive Director, West Marin Community Services
 - Matthew Willcox, Author of *The Business of Choice* and Expert on Behavioral Insight
-

This project was designed by and led in partnership with The Curious Company, a Marin-based research and design studio that partners with pro-social organizations. The team from MCF

included members of the Community Engagement Team: Peggy Baltazar, Alan Burr, Patti D'Angelo Jauchon, Don Jen, Johnathan Logan, Marcia Quinones, Shirin Vakharia, Barbara Clifton Zarate, as well as Vikki Garrod, Heather Johnson, and Saul Macias.

The research findings shared here provide a perspective on the experiences of Mothers living with less in Marin and the opportunities for supporting them on their journeys to self-sufficiency.

“

I want to thank you all. Why didn't we do this before? The experience of people of color with researchers has historically been really terrible. But the way this research was introduced, the way it was done, was totally different. I really like the respectful approach.

It's super important. Nonprofits think they know their clients but there's nothing like hearing directly from the people.

—Grantee

”

About The Moms

We spoke to 93 individuals of different races, ages, geographies, family situations, education levels and incomes. And while it's difficult to generalize with such a diverse group, the team walked away from the interviews with powerful and consistent impressions. Previewed here, we will explore these fully in the following chapters.

She loves her children with a passion.

She is wholly focused on creating a solid foundation for them. They are the center of her world.

She is strong and resilient.

She has to be, as her children, family, and community depend on her. Also, because of her low-income, she confronts daily obstacles that other Moms don't. Depending on her skin color and geography, these obstacles are made worse.

She is a master multi-tasker and is savvy.

She navigates her world making connections, creating work-arounds to the challenges of her reality.

She has goals.

And she is committed to achieving them.

She is exhausted.

Either because she is working multiple jobs, is juggling school and full-or part-time work, or is working over full-time hours for below living wage. She has virtually no time to attend to her own mental, physical and spiritual needs and puts everyone else's needs first.

Marin Self-Sufficiency by the Numbers

\$117,400

The low-income limit for a family of four living in Marin (also considered the Self-Sufficiency Standard) is \$117,400. This is the highest in the nation. ¹

\$16,367

After paying for rent in Marin County, Latino households are left with \$16,367. ²

21

The top income families in Marin earn almost 21 times more than low-income families. ³

6

The number of full time jobs a minimum wage worker needs to be self-sufficient in Marin. ⁴

35%

35% of Marin households live below the Self-Sufficiency Standard. This number has increased 28% since 2007. ⁵

28%

More than 28% of African-Americans in Marin live below the Federal Poverty Line (i.e., FPL, which is \$20,420) ^{6, 7}

5%

5% of whites in Marin live below the Federal Poverty Line. ⁸



Sources:

- ¹ Fortune, 6/27/18
- ² Advancement Project California, Race Counts: Tracking Racial Disparity in California
- ³ Public Policy Institute of CA 2012-2014
- ^{4, 5} Insight Center for Community Economic Development 2014
- ⁶ Marin Independent Journal, "Race and Equity in Marin" 3/9/18
- ⁷ 2017 Snapshot of Poverty: Marin County - United Way Bay Area
- ⁸ Marin Independent Journal, "Race and Equity in Marin"

The Realities of Living With Less

■ The Canal

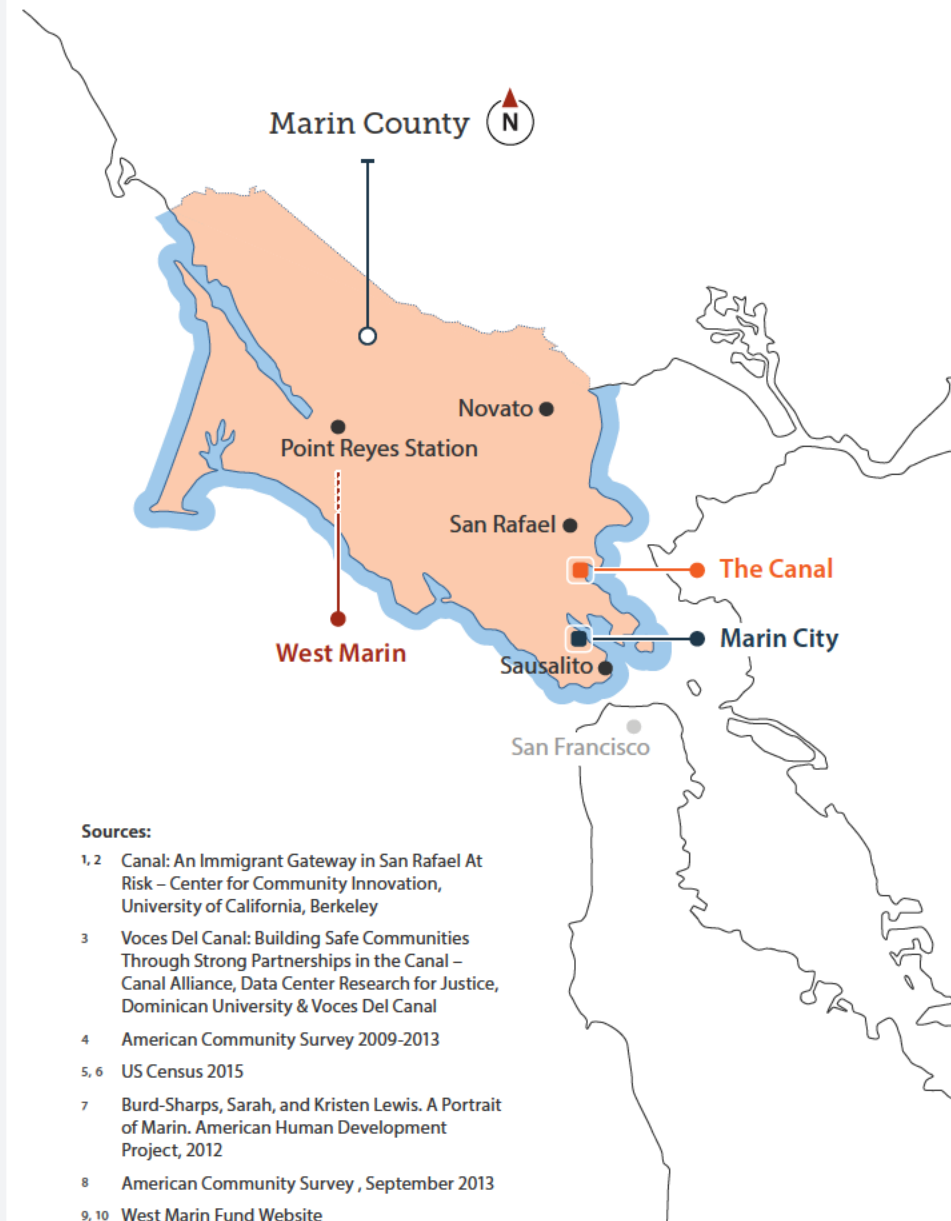
- 25% of Canal residents were living below the poverty level, versus 8% in Marin County in 2013.¹
- More than half of the families living in the Canal earn less than \$35,000. The annual income needed to afford a two-bedroom rental unit in Marin is \$82,480.²
- Skipping a meal is a daily reality for nearly half the Canal residents.³
- Unemployment in the Canal is more than double that of Marin County as a whole. (12.2% versus 5.6%)⁴

■ Marin City

- 33% of Marin City families live below poverty, versus 8% in Marin County.⁵
- Median household income in Marin City is \$40,880 versus \$93,237 for the county as a whole.⁶
- Marin City has the shortest life expectancy of any Marin community.⁷

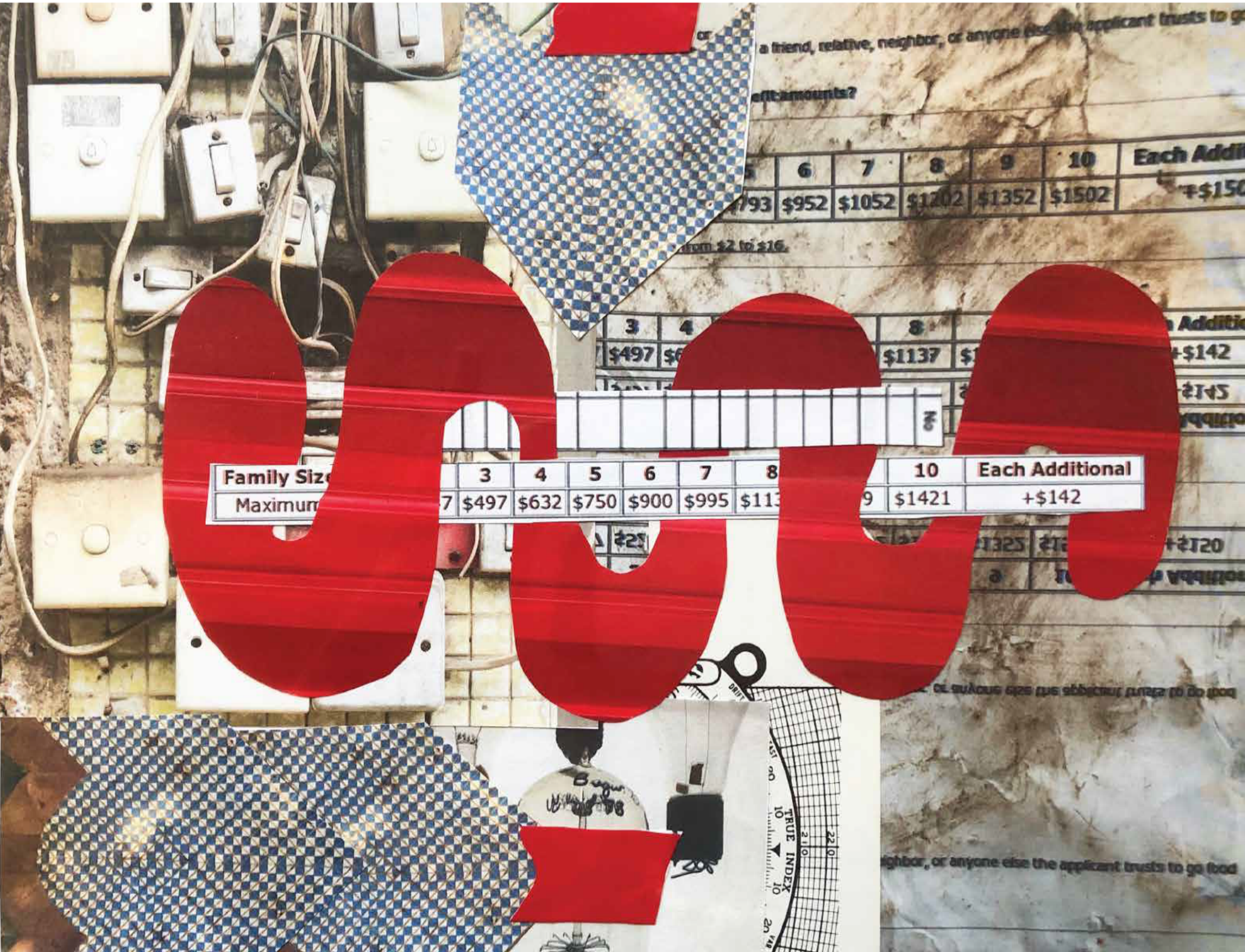
■ West Marin

- Three of the five lowest median income communities in Marin are in West Marin.⁸
- Median income in West Marin communities is approximately \$32,360 versus \$93,237 for the county as a whole.⁹
- Over 50% of students qualify for free or subsidized lunches.¹⁰



Sources:

- ^{1, 2} Canal: An Immigrant Gateway in San Rafael At Risk – Center for Community Innovation, University of California, Berkeley
- ³ Voces Del Canal: Building Safe Communities Through Strong Partnerships in the Canal – Canal Alliance, Data Center Research for Justice, Dominican University & Voces Del Canal
- ⁴ American Community Survey 2009-2013
- ^{5, 6} US Census 2015
- ⁷ Burd-Sharps, Sarah, and Kristen Lewis. A Portrait of Marin. American Human Development Project, 2012
- ⁸ American Community Survey, September 2013
- ^{9, 10} West Marin Fund Website



a friend, relative, neighbor, or anyone else the applicant trusts to go
profit amounts?

	6	7	8	9	10	Each Addit
	\$952	\$1052	\$1202	\$1352	\$1502	+\$150

from \$2 to \$16.

	3	4	8
	\$497	\$632	\$1137

Family Size	3	4	5	6	7	8	10	Each Additional
Maximum	\$497	\$632	\$750	\$900	\$995	\$1137	\$1421	+\$142



neighbor, or anyone else the applicant trusts to go food

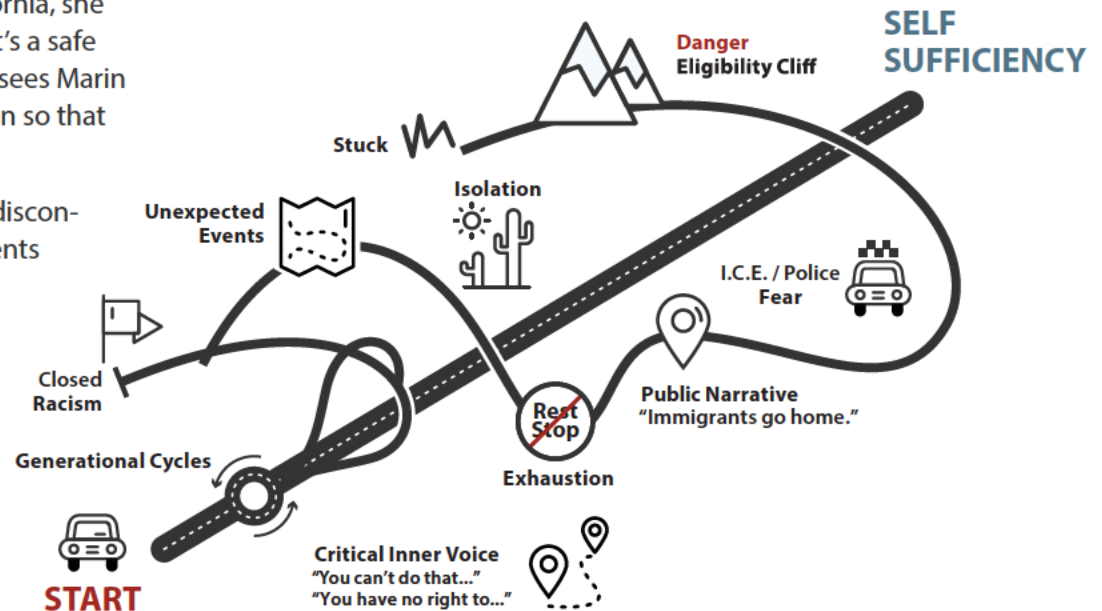
The obstacles keep coming. You're always problem solving.

—Mom, *The Canal*

The journey of a Mom striving for self-sufficiency in Marin is not linear. And it's not easy. It is fraught with frustrating challenges and daunting hurdles – only some over which she has any control.

She lives in Marin by choice and is proud to do so because there are opportunities here, such as access to learning her children wouldn't get elsewhere. As one of the healthiest counties in California, she hopes to provide her family with fresh, nutritious food. It's a safe environment with stunningly beautiful open space. She sees Marin as a means to establish a solid foundation for her children so that they have the opportunity to succeed in life.

But her experience doesn't mirror her ambitions. She is disconnected from the opportunities that wealthy Marin residents can easily access. And she faces obstacles that many of them know little about. From unexpected potholes to overwhelming cliffs, these take a toll on her mentally, physically and financially. The journey is one of increments, and each step has the opportunity to either build her confidence or set her back. But there is a path. She has learned how to stay on it via a combination of hard work, workarounds, hustles and hacks.



Women of color face the most extreme challenges in making this journey. They are in the minority in Marin’s predominantly white community and, as we’ll explain in a subsequent chapter, an ugly undercurrent of racism affects their experience here.

It’s tough to be poor among so much wealth. We hear a lot about discrimination and being bullied.

—Grantee

Nosotros somos la mano de obra mas fuerte. Nosotros hacemos los trabajos que prácticamente no quieren hacer. Nosotros somos los que más trabajamos y nuestros hijos son los que más sufren las desventajas en las escuelas.*

—Mom, San Rafael

Many Moms confront intergenerational cycles. At home, that could be in the form of codependency, trauma, domestic violence, drug addiction, or legal problems. On a larger scale, classism, sexism, exclusivism, and a host of other societal prejudices come into play. Yes, there are also intergenerational cycles of deep family love and support, but that’s not what keeps her stuck. Almost all believe, want, and are determined to be the one to break these cycles.

This stops with me.

—Mom, Novato

I want financial stability that will stop the next generation from having to deal with this.

—Mom, Marin City

Name a public benefit and she’ll show you how the system to access it is not just outdated, but archaic. Healthcare, food, housing, employment, child care, etc. These supports were designed in a different time and for different people. They don’t recognize the

lives that Marin Moms in 2018 are living – particularly Moms of color. Too often, the larger system ensnares participants in a swirl of bureaucracy, paperwork and restrictions, never providing enough to thrive.

But the greatest limitation of the public benefits system for the Moms who are on an upward trajectory is that it is designed for people who are in crisis. Again and again, we heard that aspects of the system “reward” failure, not success, essentially ensuring that folks remain dependent and unable to create wealth or momentum. As explained in the next chapter, the “eligibility (or benefits) cliff” is a constant source of frustration and keeps Moms in a repeating cycle of financial dependence.

‘Benefits cliff’ is a term that describes what happens when public benefits programs phase down or out quickly, leading to an abrupt reduction or loss of benefits for families as household earnings increase, but have not increased enough for self-sufficiency to be reached. Often, just a small increase in household earnings can trigger loss of eligibility for a benefit, making a family substantially worse off from a self-sufficiency standpoint than prior to the earnings gain.

—Seattle Jobs Initiative

* We are the biggest source of labor. We do the work that others don’t want to do. We are the ones who work the hardest and our children are the ones that suffer the most disadvantages in the schools.

Generational Prosperity Gap: People who did not struggle financially growing up are twice as likely to be Financially Healthy as those who did. Black and Hispanic Americans are particularly affected by a lack of generational mobility.

—Center for Financial Services Innovation

If I get a raise and make \$100 more a month, we lose discounted lunch and bus passes for my kids. I then have to pay more than my raise to cover these expenses. We are stuck.

—Mom, Novato

It isn't just the public benefits system that holds her back. Commercial institutions often work to her disadvantage. For example, instead of measuring her resiliency or initiative, banks and other commercial enterprises penalize her for not having credit, charge egregiously for loans, or tell her she will never qualify.

No one taught me, 'Here's what credit is and how it works.' I didn't learn until I was 30. I didn't get a credit card until I got a car, and then I got an upside down loan without realizing it. I got taken by the dealer. He clearly saw a sucker.

—Mom, Novato

Mom's momentum is also slowed by unexpected events. A flat tire, a visit to the ER, or a million other unforeseen problems can have exponentially negative results. There is no "rainy day" money or emergency fund for these Moms. They are walking a financial tightwire every day and can't afford to slip.

I might lose my job, my rent might go up, my parents might move away. These are the fragile things that might collapse everything for me.

—Mom, Novato

La ganancia de un solo trabajo no me ajusta para todos mis billes, la comida. No me alcanza. Cuando me descompone mi carro, tengo que pedir prestados, y el interés. No puedo ahorrar.*

—Mom, West Marin

Weathering adverse events is more challenging for households that lack sufficient wealth. When families face financial setbacks such as job loss or unexpected expenses, liquid assets – which can be converted easily to cash, such as money in the bank – offer a needed financial cushion. Unfortunately, many black and Latinx families across the country do not have enough liquid wealth to absorb sudden shocks. Nationally, blacks in 2011 had only \$25 in median liquid wealth, and Latinx residents had just \$100. In contrast, the typical white family had \$3,000 in assets that they could quickly convert to cash if needed.

—The Racial Wealth Gap, CA Budget & Policy Center

* The earnings from just one job don't add up for all my bills, food. It isn't enough. When my car breaks down I have to take out a loan and pay the interest. I can't save.

Also dragging her down is the ever-present mainstream narrative – the ugly, ingrained, narrative – that asserts she is a “welfare queen,” “lazy immigrant,” “bad mom,” or any one of a number of other smears. This uninformed misrepresentation of who she is, what she cares about, and what she’s capable of exhausts and erodes her confidence.

As we’ll explore in subsequent chapters, she has little time to look after herself physically, mentally or spiritually. She often feels isolated, in spite of being surrounded by people and often having a supportive community that cares about her. She could benefit from a rest stop on this journey.

Despite all these obstacles, Mom is determined. She is driven to establish a foundation for her children so that they have the chance to succeed in life.

She has her own personal ambitions. Some are very practical (“I am going to be a social worker”); others are more dreamlike (“I want to write movie scripts”). Some are specifically financial: a robust savings account, established credit, ability to pay the bills on time, a trip to Disneyland with the family, and a home of her own. There is a clear destination to this journey for her and she believes she can attain it.

I’m almost there.

—Mom, Marin City

Is the journey rigged? The facts, and the Moms we spoke with, say “yes.” But they’re damned if they’re not going to succeed, against the odds.

As hard as it’s been, I never thought, ‘I’m not going to make it.’

—Mom, Marin City



WAITLIST UPDATE FORM

THIS FORM IS FOR PEOPLE WHO ARE ALREADY ON A WAITLIST ONLY
Please be sure to complete entire form and write clearly and legibly.

SSN: _____

required information

PLEASE BELOW ANY CHANGES IN YOUR SITUATION:

currently a member? Defined as any of the following statements

NO
NO
NO



YES NO

4. Are you or your spouse dependent on a family member who is currently a member of the program?

YES NO

Are you or your spouse a significant caregiver for a family member who is currently a member of the program?

YES NO
YES NO
YES NO

at least 62 years old
disabled (as indicated on your VA Form 10-10a)
a family member (consisting of you or your spouse) who is currently participating in a Supportive Housing Program

It is the applicant's responsibility to keep this information current at all times. If you fail to do so, your application may be removed from the Waitlist. If you fail to respond to MHA mailings, or if mail is returned as undeliverable to MHA, your application will be removed from the Waitlist.

Form 10-10a

CHAPTER TWO: AN IMPERFECT SYSTEM

It is such a perfect system in how we keep people – especially brown and black families – in poverty.

– Grantee

This chapter discusses the array of programs, services, and benefits – including government, nonprofit, housing, education, healthcare, child care, etc. – that Moms access along their journey and how they help or hinder her. Taken in aggregate, Moms refer to these sources of assistance as “the system” which is how it is used here.

Moms we spoke with don’t want to be “in the system.” But with the majority earning less than \$45,000 a year, in a county where the average per capita income tops the state at \$90,000, they have little choice. This system was ostensibly created to help them ease the burden of their situations and, in an ideal world, provide assistance as they move toward self-sufficiency. As noted in Chapter One, this is not always the reality.

Moms shared examples of support they receive from groups across the system for which they are deeply grateful. Additionally, many Moms singled out individual people in the system – heroes and angels – who have helped them in large and small ways to make the journey easier. That said, the following section unpacks the specific challenges they face.

An Unfriendly Experience

For any system to be successful it needs to be organized, integrated, and easy to use. Unfortunately, according to many Moms and

Grantees we interviewed, while the services here in Marin provide valuable support, the system writ large is cumbersome and consistently user-unfriendly for Mothers. Services and benefits are not connected technologically, geographically, equitably or humanely. Service providers and grantees, many of whom are mothers who have moved through the system themselves, are quick to recognize its weaknesses.

We need centralized coordination. Without it, we are not effective. We’ve been doing what we can, by scattershot, but it’s not systemized and there is more suffering as a result.

– Grantee

We spin families around. I’m pulling their arms this way and their legs are going that way. I can’t imagine how that feels for them.

– Grantee

The impact of this on Mom is significant.

I felt totally lost.

– Mom, Novato

A Daily Hustle

“Navigating the system” was a term Moms used repeatedly to describe being proactive, knowing the short-cuts, and creating workarounds to get their needs met. For many, it’s a daily hustle that has become another job.

It takes a long time to figure out how to navigate the system. If you try to do things the right way it takes even longer. Cutting corners is faster but I try not to do it. Cheating or falsifying...that’s bad.

—Mom, Marin City

Since the system is fragmented, Moms are required to travel throughout the county to access different agencies. This is a particular challenge for women in West Marin as services are centered in San Rafael and Novato – “over the hill” – and are therefore inaccessible.

To qualify, I had to go to meetings in person, with my baby, traveling across the county to give my papers. Sometimes I didn’t even have bus fare.

—Mom, Novato

When women do get to the offices, many shared stories of being put on wait lists and needing to follow-up diligently to ensure their paperwork isn’t lost. Since there are different qualification requirements and different application forms for different programs, it is hard for the Moms to know what they qualify for or if they have applied correctly. And then there are interminable lines to face at places like the food bank.

The food bank I go to opens at 8am. The line starts forming at 6:30am. I get there at 7am and only get a loaf of bread and mashed up veggies.

—Mom, Novato

The same challenges described by Moms were identified by Marin County Health & Human Services in July 2017. In the past few years, H&HS has instituted business process improvements within the Public Assistance Division such as redesigning case work, instituting customer service practices, implementing dual enrollment efforts between MediCal and CalFresh and between CalFresh and the State Meal Program, and stationing eligibility workers in key organizations that are trusted by community members. Through the Whole Person Care initiative, also led by H&HS in partnership with the Marin Housing Authority and community based homeless service providers, systems change efforts designed to reduce fragmentation, ease access to services and eliminate barriers are being tested. MCF staff are currently participating and in some cases helping to shape these efforts.

Most women noted that the eligibility criteria for public benefit programs are unrealistic given the high cost of living in Marin. Moms and their families need support long after they cease to qualify given the high costs of rent, food, transportation, and child care.

We’ve lived in five states and this is the hardest one to live in and get help. There’s a safety net for the really impoverished, but nothing else. We make too much money to qualify for any services, but we don’t make enough to live on at \$3000 per month gross.

—Mom, Novato

Gatekeepers Can be Part of the Problem

Sometimes, it's the people who manage and deliver services who are the challenge. Some front-line service providers are perceived as unhelpful or uninformed. Others treat mothers of color or immigrants poorly and force them to wait unnecessarily for service. This intimidates some Moms and can lead them to disenroll in order to avoid ugly confrontation.

A lo mejor no es el sistema sino son las personas que trabajan allí. Si te quieren ayudar te ayudan. Si no, no.*

—Mom, West Marin

The people who work in these institutions think they are the owners of the system and treat you like you're lesser than them.

—Mom, Marin City

Provider Perspective

As noted above, providers are often as frustrated as the mothers they serve. Many are actively working to offer a more seamless, humane experience, and have ideas of what would help.

More collaborative funding would create more collaboration between us.

—Grantee

We look at location: Can she get here easily or does she have to drive or take the bus 12 miles? Time of day: Is it convenient to her as a working person? Are we available evenings and weekends? And our staff: Does she have a good feeling when she walks in? Does she feel comfortable, welcome and trusted? Are the services flexible and does she have a choice in how she takes them up?

—Grantee

Dedicated benefits navigators with perspective on what's available, located in a couple of centralized hubs would be ideal, and create a common application families only have to complete once.

—Grantee

Technology

Technology, which could be leveraged to ease some of the pain, is not always easily accessible by Moms who are living on less. Some don't have smart phones or email accounts. Some areas, like West Marin, don't have good cell coverage. And data plans are another expense low-income families consider carefully. That said, for those who are active, texting and social media are important tools.

Penalized for Progress

Most of the Moms interviewed reported income far below the Self-Sufficiency Standard despite being employed, in many cases in more than one job or working full-time and also going to school. For women whose income exceeds the eligibility thresholds for public benefit programs, the gap between surviving on a low-to-moderate income without assistance and achieving financial self-sufficiency is significant.

A 2016 study by Feeding America found that while there are approximately 27,000 food insecure residents in Marin County [only] 50% of these individuals qualify for public benefit food assistance programs and the other 50% do not qualify for assistance based on income eligibility guidelines.

* Maybe it is not the system, it is the people who work there. If they want to help you they help you. If they don't, they don't.

Child Care Challenges

Moms know quality child care is essential both for their children's development, and their family's ability to achieve self-sufficiency. They could have better jobs if they had access to stable, safe child care. Some would go back to school. And all agree it would eliminate a large degree of stress from their lives. But the bottom line for Moms is that there simply isn't enough subsidized, quality child care offered by the county and the wait lists are too long.

When it comes to child care, the county is backwards. They will give you 4 hours for care to look for a job, but then they take away child care once you get a job. Women need the care once they get the job.

—Mom, Novato

When we call parents to give them a child care voucher, they cry.

—Grantee

Housing Challenges

While many women described relief and stability once they secured subsidized housing, they also expressed concerns around increasing their income and being able to maintain their housing placement. The high cost of housing in Marin, coupled with few tenant protections for rental housing, creates a precarious situation where many Moms choose to remain in subsidized housing, even though it forces them to limit how much they earn. Their real longing is to own a home and be free of the support.

Section 8 is good, don't get me wrong, but it still feels like a shackle.

—Mom, Novato

Other Challenges to Working the System

Immigrant women without legal status described unique

challenges in making ends meet in Marin, particularly in the current political environment and given the messages coming from the Administration. Undocumented residents are restricted from most public benefit programs. Access to health care benefits was also noted as a challenge; with many women providing examples of forgoing needed medical treatment due to the lack of coverage or a fear of it jeopardizing their ability to get documented.

I don't get services because the news says I won't be able to get my papers if I do.

—Mom, Novato

Compounding the challenge is the language hurdle, for those who don't speak or are not proficient in English.

Many Mothers of color talked about how their experiences with the legal system – past felonies, domestic violence, child protective services – impact their ability to access benefits and services. While all people convicted of felonies are not categorically restricted from public housing, depending on the nature of the felony, an individual may be prohibited from living in public housing. In general, felony records can also create additional barriers from obtaining rental housing.

Bottom line, the system both supports and hinders a Mom's journey to self-sufficiency. When it works, the support is deeply appreciated. When it doesn't, it creates stress, anxiety and apprehension. All of which undermine Mom's well-being and the health of her family, as we'll discuss in a subsequent chapter. She is hustling hard and the onus is still on her when it doesn't work.

These are the hardest working folks I've ever met in my life. The issue is really the system, not the families.

—Grantee

There is a constant tension, a dance that happens, where Moms have to balance financial progress with the need for critical benefits. If they land a job and begin to earn money, they will eventually find themselves earning more than what's allowed to qualify for public benefit programs but not enough to meet their basic needs. This is the dreaded eligibility cliff mentioned earlier.

Now that I have job, I feel like I'm in more of a deficit than when I was on aid.

—Mom, Novato

We need to dismantle the system that keeps people trapped.

— Grantee

A decision to work more hours or take a different job needs to be carefully weighed, as expressed by a Mom, "Income is less predictable or reliable than programs." Low to moderate wage employment is notoriously unpredictable as workers can have hours increased or cut on a day-to-day basis. A slow day in retail or food service means businesses "cut labor" sending workers home ahead of their scheduled time after securing and paying for child care and transportation.





It's very hard to feel like you're going to be able to get ahead when people are making it very clear they don't want you around.

—Grantee

On the surface, Marin presents itself as a progressive, liberal community but scratch that surface and you'll find physically, economically, and socially segregated schools, neighborhoods, and workplaces. As a result, people of color in Marin are often 'invisible'. When they are 'seen,' they are treated differently, especially lately.

Before, people were at least polite. They would think these [racist] things but they wouldn't say them. But, with the new political system, people just spew it out because they think they can. People aren't stopping themselves. They're just saying it all.

—Grantee

Most Moms initially bring up the subject of race in a benign way. "Marin is so white." But once they are comfortable, the truth emerges about how Moms of color experience living in a white majority county. When you don't look like everyone else just showing up in public can be an issue. "I guess we are the diversity," said one Marin City Mom after taking her son to swim at the Mill Valley Community Center.

I'm so happy and impressed with (my daughter's) school. But it's awkward. The white moms walk away. I never feel like, 'Hey how are you doing?' When me and my daughter go to Berkeley or San Francisco, we can hang out with all kinds of people and be at ease, but it's harder here.

—Mom, Novato

Racism is Pervasive

Racism affects every aspect of how Moms of color exist and move through their lives in Marin. Being a person of color here affects your job opportunities and your child's educational options. It affects how you think about yourself and your immediate community. It determines how your children are treated in school. It generates an enormous amount of stress. Whether it's at the store, a clinic, school, or work, many Moms experience harsh treatment and feel judged by white people.

My daughter had ADHD and they took her out of the classroom and were yelling at her in her face. They would not treat white children like that.

—Mom, Novato

My husband is very dark. People follow him, stare at him, almost everywhere he goes. I'm constantly reaffirming him, 'It's ok, it's not you, it's them.'

—Mom, Marin City

In ways sometimes explicit, and other times implicit, racism or at least an acute awareness of their 'otherness' is always present. And it makes Moms of color feel unwelcome in their own county.

I see a lot more American flags these days. Big flags. The number in Novato is very noticeable. Maybe I'm just overly sensitive but I see a flag, and I think they're saying that immigrants are not welcome. I feel like they're saying, "Go away. This is America."

—Grantee

Fear for Family's Safety

Many Moms of color shared that they harbor a tenacious fear for the safety of their children. African-American Moms are afraid of violence from law enforcement and fear their sons could be shot. Some Latina Moms fear that their sons will get involved in gangs or youth violence. All Moms of color anguish over the racism they know their children experience.

One teacher told my friend's son, 'Latinos won't amount to anything.'

— Mom, Novato

When we came here to Marin, I liked the school system but I worried about the challenges my daughter would face being one of the only black kids in a basically all-white school. I told her, 'Don't ever think you don't belong.'

—Mom, Novato

I want my boys to grow up to be healthy, physically and emotionally. To beat the stereotypes of young black men. To be prosperous. I want them to be safe and not get shot by the police.

—Mom, Marin City

Families are always afraid that one parent won't come home because so many of us are undocumented.

—Grantee

Intra-Racial Tension

Moms are also troubled by discrimination exhibited between people of color. Mexican versus Guatemalan. Lighter skin versus darker skin. English speakers versus Spanish speakers.

Sometimes our very own people discriminate against us. Instead of helping each other we discriminate. White against brown and between brown. When someone has low self-esteem, they feel a need put others down.

—Mom, Canal

"Showing Up White"

Moms of mixed race, or those who have lighter skin, experience racism differently. They have practiced the skill of "showing up white" to avoid discrimination. One Mom, who is racially mixed, but presents as white, shared that when she goes to meet a prospective landlord, she takes her two children who look white and not the other two children who appear to be black, in order to increase her chance of being accepted.

I know how to 'show up white.'

—Mom, Novato

The few white and lighter skinned Moms we spoke with tended to be more confident, more assertive and to trust that if they work the steps along the way, they will achieve their goals. They make bolder demands. One of the Caucasian Moms we interviewed, shared:

I knew I had to make a big jump in my next job because I'd lose child care support and had to pay for it myself, so I asked for a \$20K raise.

—Mom, Novato

Lack of Diversity

A number of Moms spoke about the lack of people of color in professional settings in Marin and the poor example this sets for youth of color. All agreed how important it is to live in a place that is culturally representative, both to provide positive models for their children and to ensure that policies and systems are created equitably.

My extended family is in Little Rock. You go to visit and there are black people everywhere. Professional black people. I couldn't take my kids to a black pediatrician here. I really want them to see black professionals.

—Mom, Marin City

Exposure to multicultural experiences is really important if you want to raise a child who can be empathetic and do well in lots of different kinds of environments.

—Mom, Marin City

Standing Alone

Many Marin Moms of color we met said they don't feel they have white allies. They contrasted this with Oakland, Richmond, or San Francisco, which many perceive to be more progressive in terms

of cross-racial collaboration. People in Marin County are perceived to live in their own micro-communities and micro-realities that don't intersect.

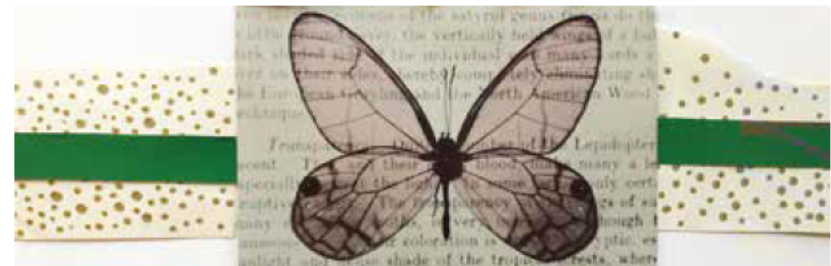
The aspirations expressed by Moms of color for their families are the same as moms everywhere: safe and secure housing, quality education, affordable, quality child care, a sense of belonging, and control over one's circumstances. They want the freedom to make choices over basics: where they live, where their kids go to school, where they work and how they spend their time. And, for their children, the freedom to just "be a kid." But the pervasive hum of racism in the County makes it hard for Moms of color to get beyond survival mode and to trust that their children will be safe.

We Latinos are moving the economy forward and our children are the ones suffering the inequities.

—Mom, Canal

Race is the great taboo in our society. We are afraid to talk about it. Drowning in silence, we are brothers and sisters drowning each other. Once we decide to transform ourselves from fearful caterpillars into courageous butterflies, we will be able to bridge the racial gulf and move forward together towards a bright and colorful future.

—Eva Paterson, President and Co-Founder of Equal Justice Society





THE RATIONAL CARE OF SELF.

EVERY DAY LIVING

OTHER FORMS OF REST.

OUR RELATIONS WITH OTHERS.

...ly the friend of one,

and the people about her, who believe

One has to feel safe and secure just to think beyond survival.

—Mom, West Marin

When you are dependent on a system that fails you, you have to look elsewhere to find opportunities, resources, and encouragement.

Many Mothers have created informal systems of support with extended family, their local communities, and places of worship to fill the void. We heard examples of how Moms trade, bargain, and strategize. How they help each other learn about community resources, navigate complex systems and services, and transition to living in the United States. They support each other with child care, shared housing, food and transportation.

I don't have family here so friendships are key. Having a shoulder to cry on is so important when you don't have family around. They are not blood, but you feel supported. They are like family.

—Mom, Novato

Informal Supports Defined: Informal support is based on personal relationships. It includes forms of assistance that family, friends, acquaintances, neighbors, colleagues, ex-partners and their families give each other. Example: Community parent support groups run by parents for parents.

Formal Supports Defined: Formal supports are provided by organized networks and delivered by professionals who are paid for their work, e.g., doctors, counselors, health/home visitors, school and child care staff, etc. Examples: Parent education, behavioral therapy, respite care services.

Even Strong Moms Wobble

Along the way, however, even the strongest Mom doubts herself and longs to connect more with other Moms for support. Many Mothers shared they can feel isolated.

I just need support. I really, really do. I don't have nobody there to say even, 'You know, you're doing too much.' No peers.

—Mom, Novato

I wish I had a group I could bounce ideas off of for my small business. I don't know where to turn.

—Mom, Novato

A support group would help me not feel like I'm the only one with these issues. I get a great boost of energy from being able to help.

—Mom, Novato

If we women don't help each other, who will?

—Family Independence Initiative Mom

Connecting Around Culture Is Important

Immigrant and undocumented Moms feel safest accessing an informal peer network that understands their culture and traditions. For example, connecting with other Moms in their neighborhoods, at the child care programs and schools their children attend (e.g., "Cafecitos"), churches, and with community organizers (e.g, Promotores).

It's the tension of being an immigrant. You come here because you want a better life, but you don't often realize that you're going to have to give up a lot of your culture.

—Grantee

Lo que me gusta de nuestra cultura es que nos gusta estar unidos, conviviendo, riendo. Cuando convivimos o hacemos una fiesta aquí, compartimos comida de nuestro país. Es una manera de compartir y mantener nuestras tradiciones.*

—Mom, Novato

Many African-American Moms shared that they feel the loss of connection to their cultural heritage as well, and note they have fewer ways to access it as a source of pride and support.

We have been robbed of being multicultural in that our original cultures have been taken away.

—Mom, Marin City

Marin boasts many social associations, and residents generally feel they know where to go for emotional and social support. However, economic inequality in the region leads to a perception of "two Marins." The high cost of living results in extended work hours and long commutes, leaving people with less time to spend engaging with their community. Further, the lack of alternative forms of transportation in rural towns, and racial segregation in parts of Marin create barriers to community cohesion. Racial and ethnic minorities report bullying and a lack of connection to their schools; language barriers lead to further isolation among immigrant communities.

—Marin County Community Health Needs Assessment: Social Connection

*What I like about our culture is that we like to be together, to gather and share, and laugh. When we gather or have a party we bring food from our country. It is a way to share and to hold on to our traditions. — Mom, Novato

Self-Care

Moms living with less have little-to-no time to look after themselves. They know this is to their detriment, but don't know how to change their situation.

As a mom, you don't have time to cry. And I need time to cry.

—Mom, Novato

It's like they say on the airplane: 'Put your own mask on first before helping with others.' In our culture, we are caregivers, you have to give and give. And you don't take care of yourself.

—Grantee

Healing Trauma

The need for healing is real and profound for many, many of Mothers we spoke with. So many shared that they have witnessed or experienced domestic violence, child abuse, street violence, either currently or as they grew up. They are living with the effects of these experiences and the chronic stress of living below the poverty level.

Violence and trauma is part of why they (women from Latin America) come here and what they come with. It's so hard to be cognitively present, to use best parenting practices, and go to English classes when still dealing with the effects of trauma.

—Grantee

I want to be at peace and have dealt with aspects of my childhood grief and trauma. I want to take a little bit of time and sit with whatever is holding me back and work with that and stop distracting myself from dealing with it.

—Mom, Marin City

Many Mothers shared their experiences of Post-Traumatic Stress - either explicitly or implicitly by describing the impact stress plays in their lives. One grantee offered a thought-provoking reframe.

I want us all to focus on creating post-traumatic strength and growth, not just (addressing) post-traumatic stress. Help parents catch more balls than they drop and feel their strength, even as they live the challenge and trauma of being poor in this county.

—Grantee

The Power of Networks

As humans, we all benefit from social connection. Networks are critical tools by which people navigate their lives, connect with culture, and access resources of all kinds. Networks offer validation, inspiration, advice and connection. For people living with less, connections are even more important; in fact, thriving networks could represent a critical missing ingredient to helping more Moms not just get by – but actually get ahead.

Women need peer groups. They need to be the leaders of the peer groups. They don't need someone in there telling them the keys to parenting, like they don't know how to parent their babies. They need to have the ability to be in groups and lead groups and heal.

—Grantee

The answer doesn't start with, 'How do we get out of poverty?' It starts with, 'How do we restore women so that they can even have the energy, the desire, and the courage to lift themselves out of poverty?' It is a journey lifting yourself out of poverty. If you don't have what you need to be resilient, you'll be knocked down.

—Grantee

A Sample of What's Possible

Moms appreciated the chance to talk for an hour or two about themselves, their lives, their children, their struggles and their successes.

This was like therapy. I'm a verbal processor and I never get to talk about myself. I get down sometimes, but listening to what we've talked about, I realize I'm doing good. I feel better.

—Mom, Novato

What we did right now, it would be helpful to engage this type of workshop and interaction with more of the moms in Marin City. It's good that we are starting here. A lot of people can benefit by sharing what they go through and feeling we are in it together.

—Grantee





Business Services
DEPARTMENTS OF THE ISLANDS' PLAYERS
Columbus, Ohio
See How November 2, 1964, A.M. to 11:00 P.M.
Locations of the Players

NO.	NAME	ADDRESS	CITY	STATE	ZIP
1	ALAN	1234	NEW YORK	NY	10001
2	BOB	5678	LOS ANGELES	CA	90001
3	CHARLIE	9012	CHICAGO	IL	60601
4	DAVE	3456	HONOLULU	HI	96801
5	EVE	7890	SAO PAULO	SP	01001
6	FRANK	1122	MEXICO CITY	DF	06001
7	GRACE	3344	MANAGUA	NI	10001
8	HELEN	5566	BOGOTA	CO	11001
9	IRVING	7788	BUENOS AIRES	AR	10001
10	JANE	9900	SAO PAULO	SP	01001
11	KEN	1122	MEXICO CITY	DF	06001
12	LUCY	3344	MANAGUA	NI	10001
13	MICHAEL	5566	BOGOTA	CO	11001
14	NANCY	7788	BUENOS AIRES	AR	10001
15	OSCAR	9900	SAO PAULO	SP	01001
16	PATRICIA	1122	MEXICO CITY	DF	06001
17	ROBERT	3344	MANAGUA	NI	10001
18	SARAH	5566	BOGOTA	CO	11001
19	TOM	7788	BUENOS AIRES	AR	10001
20	URSULA	9900	SAO PAULO	SP	01001

PULL HERE TO START

44

PRODUCED IN COOP. WITH

Community leadership is important because we have a lot of changes we need to make. That's not going to happen unless the people who are most affected by the changes are a part of that.

—Grantee

Mom understands the importance of speaking up for herself and her children to create the better life she is working towards. Being able to influence decision-making around her and public policy in the areas that affect her most – housing, her children's schools, healthcare – makes sense but often does not seem possible. She feels challenged to use her individual voice and doesn't see many examples of women coming together to exercise their collective voice to engage and advocate for change.

The Moms we spoke with shared that they feel, and typically are, excluded from key design and implementation decisions about the policies and programs intended for them.

They come here for safer neighborhoods and better schools for their kids. But they are invisible. And their voices are not heard or invited. —Grantee

We are here, but we are not here. They only hear the ones who can vote. —Mom, The Canal

If people can design their own life, it's going to be so much more successful than someone telling you what to do in a program you want nothing to do with. —Grantee

While many policies are dictated by federal and state entities, opportunities do exist at the local level to advocate for the full implementation of such policies, and to influence local decision makers to consider the needs of low-income women of color and their families. Examples include: school discipline policies; protection for renters regardless of their source of income (i.e. a Section 8 voucher); just cause eviction; parking bans; DUI check-point placements; local law enforcement compliance with the California TRUST and TRUTH Acts, etc. In addition, as demonstrated during the 2018 midterm elections, local engagement of women of color can influence electoral outcomes at the state and federal level as well.

- Civic engagement, which refers to active participation in activities oriented toward collective action, care and development of others, is an important driver of social capital and an indicator of a healthy democracy. (Christiano, 1996)
- Constructive civic engagement can be said to have a healing effect in neighborhoods exposed to poverty, violence or social marginalization by fostering a sense of well-being and improved mental health. (Ginwright, 2011)
- While people of low-income and limited resources may be civically engaged, their limited resources and those of their communities curtail their ability to be more engaged. (McBride, Sherraden & Pritzker, 2006)

—*Civic Engagement in Low Income and Minority Neighborhoods, and the Role of Public Investment*

Reasons for Not Standing Up and Speaking Out

There are many reasons Mom finds it difficult to advocate for herself or step out to lead.

She is afraid of negative repercussions – especially if she is undocumented or a woman of color. Many Latina Moms expressed concern that speaking up will draw undue attention to their circumstances and jeopardize their status. Many shy away from engaging civically and suffer the consequences.

People in the Canal are living in truly awful conditions. They want to talk to the landlords but I tell them not to because he will try to kick them out.

—Grantee

Even as a professional, I don't say much unless I know it is the right thing. So sometimes people think I can't contribute. It took a while to get respect.

—Mom, Novato

Only when they feel safe in their status, do they feel they can participate.

—Grantee

Often, Mom is simply not given the space to speak or engage.

In Marin, we will choose three candidates for school board. Undocumented Latinos can't vote for them. We live here, we pay taxes, yet we don't have a voice. We are here, but we are not.

—Mom, Canal

The voices Mom hears do not represent her reality.

The *Marin Independent Journal* is 'the' source of media for Marin but the typical poor resident in Marin is not seeing herself in the coverage.

—Grantee

What I notice is that there are only a few Latino leaders. They tend to stay out of Marin. You have to be very brave to live in Marin and be a leader of color.

—Mom, Novato



Many Latina women in Marin County in particular face an additional cultural challenge.

A lot of the Moms in this community don't feel like they have a lot of agency. They were taught that the men in their lives know better. So they let their husbands or sons make the decisions.

—Grantee

Taking the Risk to Speak Up

When a Mom does speak up, alone or with others, it's often on issues that immediately impact her and her family such as child care, parent leadership at her children's schools, or the health of her community.

I have been actively working in the community, going to board meetings, working with others to set a vision for Marin City. I want to be of service to my community.

—Mom, Marin City

Becoming civically engaged tends to be a process. Taking a successful stand on closer-in issues that more immediately affect her or her family can build Mom's confidence and help her trust her voice. This in turn, can lead to collective engagement on broader issues. As this happens, Mom can start to feel more agency in her life and feel more connected to her community. Little by little, she feels more control of her destiny and confident that she can achieve her goals and even change the reality around her – individually and in collective partnership with other moms.

You cannot change any society unless you take responsibility for it, unless you see yourself as belonging to it, and responsible for changing it.

—Grace Lee Boggs

CONCLUSIONS + THE ROAD AHEAD

Perhaps more than any organization in the county, Marin Community Foundation understands the “system,” partly because we’re part of it – along with the county government, nonprofits, school districts, healthcare providers, and housing developers, among many others. Marin Community Foundation knows the aspirations these organizations hold, the programs and services they provide, and the successes and challenges they have in doing so. We wanted to deepen our understanding of Moms living in that system who are striving for self-sufficiency and self-fulfillment, to round out our perspective and inspire fresh thinking.

93 intimate interviews in two languages and many personal stories later, the Moms we met created a rich portrait of strong, resilient women who fiercely love their children and want to create a great life for them. We gained insight into their challenging journeys towards a self-sufficient, fulfilling life. We came to understand their savvy in navigating an environment that was not designed for them to prosper – and their exhaustion in having to hustle every single day. We sat with them as they shared their very real, very tangible dreams. We felt their extraordinary hearts and how much they care about their family, friends and community. And we witnessed their pain at being isolated, mistreated and feeling invisible.

Our conversations with Moms helped us understand the system and what it is like to experience it first-hand. And they helped us identify a host of opportunities for our next phase of work. In addition to being inspired by Moms, this research also gave us even deeper respect for the work our grantees are doing in the county. They are on the front lines, doing so much to improve the lives of so many. By including many of their voices in this research, we came to appreciate anew how much more work there still is to do in the county and the talent that exists to do it.

While synthesizing our research and landing the insights shared in this document, we also surfaced design opportunities – ways in which Moms of Marin working towards self-sufficiency could be better served. Starting in January 2019, we entered the Ideation or Design Phase. Together with domain experts, design specialists and Moms we are working to imagine new ways of addressing the following four opportunities:

1. Women-Centered System

How might we make learning about, accessing, and using services easy, effective and Mom-friendly?

2. Women’s Voice: Leadership and Civic Engagement

How might we encourage, embolden and celebrate Mom’s voice and leadership to increase her influence in her neighborhood, school, community, and even greater Marin?

3. Women’s Wealth Creation

How might we make it easier for Moms of Marin to achieve financial self-sufficiency in the many different ways they define it?

4. Women’s Wellbeing: Self and Collective Care

How might we support Moms in creating and maintaining meaningful, nurturing, life-affirming connections with one another?

While the Ideation phase of this project has a near-term end point of Q1 2019, the larger project will continue as we move promising ideas forward and explore ways of innovating our support of Marin Mothers at the heart of the system. We are committed to creating transformation and the voices, stories and aspirations of these 93 Moms will be in our heads and hearts, guiding our work for a very long time to come.



This process has engaged Moms in a way that we never quite have, and is a value add for me in ways that I am already incorporating. For me it isn't either/or. It's more/and, every day. More confirmation of the good work we are doing already. Is it enough? No. Is there something new? You bet. It's an incredible opportunity to connect with my peers and think differently.

—MCF Community Engagement Team Member

