

MINUTES

WAYS AND MEANS COMMITTEE

NEVADA STATE LEGISLATURE - 60th SESSION

April 10, 1979

Chairman Mello called the meeting to order at 8:00 a.m.

MEMBERS PRESENT: Chairman Mello, Vice-Chairman Bremner, Mr. Barengo, Mrs. Cavnar, Mr. Glover, Mr. Hickey, Mr. Mann, Mr. Rhoads, Mr. Vergiels, Mrs. Wagner, and Mr. Webb.

ALSO PRESENT: Bill Bible, Fiscal Analyst; Judy Matteucci, Deputy Fiscal Analyst; Mike Alastuey, Deputy Budget Director; Milo Smith, Kay Stoddard, Louise Lightner, Kathryn D. Kelly, May Shelton, Ruth Wright, Ruth Macartney, Edwina Prior, Ray Ryan, R. C. Riley, Mylan Roloff, Ellen Pillard, Pat Bates, Don Hill, Chuck King, N. C. Anthonisen, M. F. DiBiase, Ruth DiBiase, Robert B. Solari, Gill Blonsley. See attached Guest list.

AB 151

Assemblyman Sue Wagner said that this bill provides for establishment of centers to provide services for displaced homemakers. She referred to Ms. Milo Smith who turned her experience as a displaced homemaker into a career and is director of a displaced homemakers center in Oakland, California. She explained that the term of displaced homemaker refers to women from 35 to 64, who has been caring for family members and has lost the means of support through divorce, separation, death or some other calamity like the disabling of a spouse. In addition, she either has not held a job for a long time or has never worked outside the home. Assemblyman Wagner furnished the Committee with additional testimony which is included as Exhibit "A."

Assemblyman Wagner said that one contributing factor is the no-fault divorce laws that have been adopted in 47 states which are basically beneficial to younger women but leave older women without enough to live on. Assemblyman Wagner said that the ultimate goal is a good job and self-sufficiency. She commented that 50% of American women will be divorced, widowed, or single by the time they reach middle age. There are more than four widows to every widower with many older widows having no skills or skills that are obsolete. She added that it is very difficult for an older man who loses his job to find another but that the older unemployed male has a work record. Assemblyman Wagner included a copy of the fiscal note relating to AB 151 which is included as Exhibit "B."

Ms. Milo Smith, Director of the displaced homemakers center in Oakland, California, spoke on the experiences in California with displaced homemakers and said that their basic concern is age discrimination. Personal experiences of Ms. Smith and other displaced homemakers is included in Assemblyman Wagner's testimony in Exhibit "A." Ms. Smith said that when she was 50 years old, she was told that she was unemployable and should go to the welfare office. She added that she received no help from any tax supported state agencies. Ms. Smith said that the existing bureaucracies that are taking tax dollars should give a fair share of their money and facilities to these displaced homemakers. Ms. Smith said that the United States Civil Rights Commission published a discrimination study which showed that the displaced homemakers were not eligible for financial aid or tax incentive programs. She said that older persons are treated very inequitably and do not receive their fair share of the resources available or are screened out of existing programs. Ms. Smith said that more than 26 million women lack the basic education and job skills needed to survive in today's society.

Mr. Mann inquired why this legislation only refers to women 35 and older. Ms. Smith said that 35 is considered old in the job market unless the woman has maintained contact with the work situation, while younger women are eligible for other forms of help and do not have the age discrimination problem.

Mr. Bremner asked if any Federal monies were available for the center at Oakland, California. Ms. Smith said that no Federal monies were available for this program.

Assemblyman Wagner asked the types of things done for the displaced homemaker at this center. Ms. Smith said that the woman gets total and individualized service including counseling, testing, and specialized training and pointed out that the average age of clients is 50 years.

Ms. Smith said that there are ongoing workshops at the center to cover needs of the displaced homemaker which are provided by the community college. Mrs. Wagner asked how many women have been placed in all types of employment. Ms. Smith said that in 1978, 500 women came for service at the center, 169 were placed in positions at a cost of \$281 per woman, which is a very cost effective program as CETA costs at least \$1000 per person.

Mr. Glover asked what help the other women who came to the center received who were not placed in jobs. Ms. Smith said that another goal of the center is self-sufficiency where women who may be too old for job training simply need help in relying on the resources they already have available. She gave the example of a widow being totally self-sufficient on \$150 per month through gardening and raising livestock on a small acreage. Ms. Smith said that this center is operated by five staff members whose salaries are \$10,000 per year with space rented from the Mills College in Oakland.

Chairman Mello requested the amount of the total operating budget for this center. Ms. Smith said that the budget is \$95,000 per year.

Ms. Kay Stoddard, Nevada Home Economics Association, spoke in support of AB 151 and furnished the Committee with a resolution that the Association has endorsed. (Exhibit "C") Ms. Stoddard said that the primary concern for displaced homemakers is a job, but that they also need assistance in legal and financial matters.

Mr. Ray Ryan, Deputy Superintendent of Public Instruction, and Mr. Courtney Riley, State Director of Public Education, testified as to the need for passage of AB 151. Mr. Ryan said that the State Department of Education has adult and continuing educational programs, guidance and counseling, community education, and vocational education that concern themselves with segments of AB 151. Mr. Bremner asked if additional staff would be needed by the Department of Education for educational programs for displaced homemakers. Mr. Ryan said that no additional money or staff would be necessary, other than that provided through the fiscal note.

Ms. Louise Lightner, Administrator of K. D. Kelly Homemaker Services, Inc., testified in support of AB 151. She said that she is responsible for services in response to requests from individuals who need some type of home support service in order to adequately maintain themselves at home. Such people cannot perform the usual tasks of running a home because of illness or other reasons. Additional information regarding this service is included as Exhibit "D."

Ms. Kathryn D. Kelly, President, Nevada Federation of Business and Professional Women's Clubs, Inc., spoke in support of AB 151. Ms. Kelly said that the major need is centers for training, counseling, and emotional support. Further testimony by Ms. Kelly is included as Exhibit "E." Ms. Kelly also furnished the Committee with a letter from Mrs. Marth Gould supporting passage of AB 151 which is included as Exhibit "F."

Ms. Edwina Prior, Nevada Federation of Republican Women, testified in support of AB 151. She said that this organization passed a resolution

supporting this bill at a recent board meeting. Ms. Prior referred to a letter published in Ann Lander's column in which an individual said that young women should prepare themselves for some kind of job so that they will not end up at 52 trying to live on \$200 per month with no marketable job skills. She added that these displaced homemakers are usually not eligible for social security, welfare assistance, or other forms of assistance because they are not old enough; not disabled; do not have dependent children; and have no unemployment insurance, group health plans, or pensions.

Ms. Mylan Roloff, Washoe County Central Committee, said that this Committee strongly supports the passage of AB 151.

Ms. Ellen Pillard, Nevada Women's Political Caucus, said that this requested legislation addresses the need of many women. She added that this organization recommends a "DO PASS" vote as the bill is a significant piece of legislation that will benefit many people in Nevada.

Chairman Mello asked Mike Alastuey if the Governor recommends this legislation. Mr. Alastuey said that this bill is not included in the Executive Budget.

Ms. May Shelton, Director of Washoe County Employment and Training, said that Washoe County sponsors seven CETA programs. She furnished a written statement for the Committee which is included as Exhibit "G." Ms. Shelton said that CETA has served over 200 women 22 and over, which represents 13% of the total enrollment in the three CETA programs. Ms. Shelton said that only 50% of the women who come to the Washoe County program can enroll in any type of training due to the eligibility requirements which include a period of unemployment, and a limited family income such as an annual income of \$4,520 with two dependents. Additional information about the CETA program in Washoe County and the need for AB 151 is included as Exhibit "G." Ms. Shelton said that the Washoe County Board of Commissioners support AB 151 because it establishes a structure to deliver the needed information, referral, and counseling services to a neglected segment of our society--the displaced homemaker.

Ms. Ruth Ann Wright, Chairperson of the Legislative Committee for the Northern Nevada chapter of the National Organization for Women (NOW) spoke in support of AB 151 and furnished the Committee with a handout which includes her testimony. (Exhibit "H") Ms. Wright said that in 1950 there were approximately 4,825,000 women who met the criteria of displaced homemakers and in 1976 the numbers of this group of women had doubled to 9,652,000. Ms. Wright said that when these women are provided with services that enable them to obtain jobs, the State benefits through additional taxes which increase the revenues of the State.

Ms. Ruth Macartney, Northern Nevada Women's Center, detailed some of the needs of Washoe County Women which are: re-entry into the job market, better paying and more fulfilling jobs, personal counseling services, better and cheaper housing, the upgrading of skills, better and more childcare facilities, and greater awareness of available community resources. Ms. Macartney furnished the Committee with a newspaper article (Exhibit "I") concerning the need for a center for displaced homemakers which is provided for in AB 151.

Chairman Mello said that this article (Exhibit "I") indicates that there is going to be a center opened in Reno this summer. Ms. Macartney explained that the opening of this center is dependent upon passage of AB 151, and that there would not be sufficient monies available without this bill. Ms. Macartney said that this center would serve other women as well as displaced homemakers.

Mrs. Wagner said that the efforts of Ms. Macartney are just beginning and are not substantial enough to deal with the increasing numbers of women who need these services.

Mr. Bremner asked if the Federal Displaced Homemakers Act makes Federal funds available. Ms. Macartney said that these funds would be more or less "seed" money and would not be sufficient. Mr. Mann asked how much

of the funds provided for in AB 151 would be needed for this Northern Nevada center. Ms. Macartney said that she has not been promised any funds but would hope for some share to provide the necessary services. Mrs. Wagner said that no Federal funds would be available unless there is a center. Chairman Mello asked what Federal funds would be available. Ms. Macartney said that there is specific figure available at this time. Mrs. Wagner said that the information she had received through CETA and Vocational Education, indicated that about \$2000 might be available.

Ms. Pat Bates, Bureau of Alcohol and Drugs, spoke in support of AB 151 which addresses the need for alcohol and drug abuse education and counseling services for those who qualify as displaced homemakers. She said that this group will need a large range of supportive services if they are going to be rehabilitated back into the mainstream of a productive life. Ms. Bates said that rehabilitation is more than just getting a job and means enabling a person to move toward a goal of total adjustment. Ms. Bates said that unemployed housewives lead in the use of five of the twelve drugs asked about in a recent survey of drug use in New York including barbiturates, and tranquilizers. Ms. Bates said that the Bureau would provide technical assistance to these centers if they are established.

Ms. Marilyn King, Counselor and former psychiatric social worker, spoke in support of AB 151. Ms. King said that she had met many displaced homemakers through a mental health program. She said that their stress is acute as they lose both job and emotional support at one time and do not have the information or self esteem to deal with their multiple problems.

Ms. Peggy Tweet, League of Women Voters of Nevada, spoke in support of AB 151 and furnished the Committee with a prepared statement which is included as Exhibit "J."

Ms. Marion Sieber, Washoe County Democratic Party Legislative Issues Committee, asked that a letter supporting AB 151 be included in the minutes. (Exhibit "K")

AB 27

Assemblyman Banner spoke in support of this bill and said that this bill is supported by management as they are also disturbed by the lack of communication from the Nevada Industrial Commission. He said that since 1964 the net premium paid by Clark County has been \$3,456,408, while claims paid were \$1,876,249.

Assemblyman Robinson said that Amendment 246 (Exhibit "L") is a complete rewrite of AB 24. Mr. Mann referred to Section 3, paragraph 2 in Exhibit "L" which provides for each member of the board to receive \$150 for attendance at board meetings. Assemblyman Robinson said that this dollar amount could be amended if the Committee so desired and that the amendment sets up a seven member board of review of the NIC. Assemblyman Robinson said that the primary purpose of the board is to issue orders, which will be binding on NIC, for the correction of procedures, practices or policies which it finds to be improper. He explained that the sponsors of the bill were interested in getting the most qualified people on this board which is the reason for asking for \$150 for each day of actual attendance at the board meetings.

Mrs. Wagner asked if this board would replace the labor-management committee. Assemblyman Robinson said that the committee gives advice to NIC on policies, while the Board would have a much larger scope with more authority. Chairman Mello asked why both boards are needed. Assemblyman Robinson said that he did not know how much influence the advisory committee has with NIC.

Mr. Mann said that there would be so much interest in serving on this board that it should not be necessary to pay \$150 per day to get qualified people. Assemblyman Robinson said that this amount would be necessary to get a labor representative and a certified public accountant but that a person representing a large business would probably be compensated by his company.

Mr. Norman Anthonisen, Personnel Services of Summa Corporation and a designated representative of the greater Las Vegas Chamber of Commerce, spoke in support of AB 27 as amended. He said that this board would accomplish the savings of a very large amount of money. Mr. Anthonisen said that an ad hoc committee which represented some of the larger employers in Las Vegas had been formed to investigate NIC, and they had had come up with 21 specific recommendations that were sent to Senator Keith Ashworth in 1978. He said that the first recommendation was that provision should be made by the legislature for a three way workers compensation system since employers who pay the bills are ignored by NIC, and also that a labor-management board should be officially given responsibility over the NIC in some specific areas. Mr. Anthonisen said that this ad hoc committee met with officials from NIC and found their responses to questions highly unsatisfactory. He said that from 1971 to 1978, six hotels and casinos owned by Summa contributed over \$6 million to NIC, with \$3,700,000 being paid out in claims. He said that nobody at NIC had ever answered the question as to the whereabouts of the remaining \$2,300,000.

Mr. Anthonisen indicated that the NIC Rehabilitation Center in Las Vegas is operating on a 44% utilization factor and noted the lack of administrative expertise in handling the distribution of rehabilitation funding.

Mr. Anthonisen said that NIC paid the Stanford "Alibi" Institute \$73,000 to conduct a study of their organization and referred to a letter from NIC that was sent to employers in the State of Nevada regarding pending legislation at a cost of \$4,000. He said that it seems to be the practice of NIC to feel that they can do anything they want to do with trust fund money without being held accountable for their actions. In conclusion, Mr. Anthonisen urged the Committee to vote for AB 27 as amended.

Chairman Mello commented that Ways and Means has had a great deal of criticism for the actions taken regarding NIC and are most appreciative of the support and compliments given by the representatives of Summa Corporation and other businesses. Chairman Mello asked for comments regarding the \$150 per day requested in AB 27 for board members to attend meetings. Mr. Anthonisen said that he would personally pay to serve on the committee.

Mr. Chuck King, Central Telephone and representing the Nevada Telephone Association, spoke in support of AB 27 as amended. He said that from 1973 to 1978, the number of Central Telephone employees was 1,905 with a total NIC premium being paid of \$1,233,073. During the five year period premiums increased 180%, with benefits being paid of \$331,109, or 27¢ on the dollar. Mr. King stated that in a recent visit to the rehabilitation center at Las Vegas, he counted ten patients. He added that there are 110 patients utilizing the center, which employs 96 persons, for an average time of five hours. He also indicated that there are three psychiatrists although only 4% of the patients see a psychiatrist. Mr. King also detailed improper usage of shop facilities where the patients can do work and make furniture for the employees of the center.

Ms. Ruth DiBiase, representing Solari and Sons and DiBiase Contracting, agreed with Mr. King and Mr. Anthonisen in regard to the expense of the payments to NIC and the return. She said that in 1978, with four businesses, the total paid to NIC was \$601,000 with \$175,000 repaid in claims, which is a profit to NIC of \$430,000. Ms. DiBiase said that NIC audited their business and decided that all office help should go on the highest premiums available since one individual in the office goes to the bank occasionally. She added that NIC certainly needs a complete overhaul which AB 27 would accomplish.

Mr. Robert Solari, Solari & Sons, said that NIC has done a good job in the field but that there should be some review in the cash reserves held by NIC. Mr. Solari said that this bill would solve many of the problems that businesses have been having with NIC for a long period of time. Mr. Solari said that their rates have been increased 15%, although for every \$3.50 paid in, there has been only \$1 paid in claims.

Mr. John DiBiase, M. J. DiBiase Contracting Co., stated that it is very unjust that NIC assesses all employers in Nevada as they wish with no information provided as to whether there will be a rebate. Mr. DiBiase said that his company has contributed to NIC for 30 years and the rate has gone from 2.7 up to over 7. now being charged. He added that NIC was originally supposed to charge just enough to pay the claims which would be based on the loss ratio. Mr. DiBiase questioned the need for a reserve fund and stated that this money could accomplish a great deal by being returned to the private sector to be reinvested and would create more jobs.

Mr. Don Hill, Consultant for S. C. E. Incorporated, said that in his work with Harrahs and Harveys he has found that Nevada is in the top 10% of all the states with regard to the amount of benefits paid per claimant. Mr. Hill said that he has found NIC to be very cooperative and stated his opposition to AB 27.

Chairman Mello said that this Committee has been addressing itself to the great amount of waste and to the rates.

Mr. Karvel Rose, NIC, said that he represented the Governor's Labor and Management Board, which is opposed to AB 27. He furnished the Committee with minutes from their January 24, 1979, meeting in which they expressed their opposition (Exhibit "M"). Mr. Rose said that Section 4, Paragraph 1, subsection (b) which states the policies governing the investment of money in the funds administered by the NIC which the board shall receive and review is redundant. Mr. Rose also commented that there may be an encroachment on a separation of powers in the Executive and Legislative branch of government.

Chairman Mello asked Mr. Rose his duties with NIC. Mr. Rose said that he is the Coordinator in charge of the Las Vegas office.

Mr. Mann said that he could not understand the objection of NIC to having a new board with policy making control since this same board is composed of people who are paying for these benefits.

Mr. Bremner said that there should be someone in the Carson City office who could represent the Labor and Management Board instead of having Mr. Rose travel from the Las Vegas office.

Chairman Mello asked for an explanation of the Board meeting minutes. (Exhibit "M") Mr. Warren, NIC Labor-Management Advisory Board, said that the Board is opposed to AB 27 but was not aware of the language of amendment No. 246. (Exhibit "L")

AB 263

Motion to re-refer AB 263 back to the Judiciary Committee made by Mr. Vergiels; seconded by Mrs. Cavnar. Motion approved.

AB 27

Motion made by Mr. Mann to amend AB 27 to eliminate the NIC Labor Management Advisory Board upon passage of AB 27; seconded by Mr. Webb. Motion approved.

Motion to change the \$150.00 a day to \$80.00 made by Mrs. Cavnar; seconded by Mr. Bremner. Motion approved.

Motion to amend Amendment No. 246 by deleting Sections 1 through 3 instead of Sections 1 through 4, thus "sunsetting" the Board on May 31, 1983, made by Mr. Barengo; seconded by Mr. Bremner. Motion approved.

DO PASS as amended made by Mr. Mann; seconded by Mr. Hickey. Motion approved.

SB 144

Mr. Donald Bailey, State Printing Office, referred to SB 144 which is an appropriation for \$75,000 to reprint Nevada Reports. He said that

the bid submitted by the State Printing Office was for \$137,000 and the bid submitted by A. Carlisle of Reno, Nevada was for \$68,000. Mr. Bailey stated that the State Printing Office uses two systems: (1) a time-study system used for estimating and (2) the Franklin Off-Set Catalog. Mr. Bailey pointed out that the Franklin Catalog system was used in estimating the cost to reprint the Nevada Reports.

Mr. Bailey noted that the State Printing Office is anticipating a totally new estimating system. He commented that if the Legislative Council Bureau had allowed State Printing to do the job, the billing would have been approximately \$68,000, stating that by law no profit is allowed.

Mr. Mello asked if State Printing is now competitive with private industry and Mr. Bailey said that is correct.

Mrs. Cavnar pointed out that A. Carlisle's bid of \$68,000 included a profit, yet State Printing is bidding the same amount with no profit. Mr. Bailey said that he cannot be positive of the exact amount that would be expended on the reprinting of the Nevada Reports.

Chairman Mello asked that Mr. Bailey return at another time to further explain to the Committee his bidding process and to justify the request for additional equipment in the Printing Office as contained in AB 6.

DO PASS motion on SB 144 made by Mr. Vergiels; seconded by Mr. Mann. Motion approved.

Chairman Mello introduced to the Committee a measure that would remove the requirement that actuary experience be necessary for the Chairman of the Nevada Industrial Commission; and stated that after Ways and Means Committee introduction it will be referred to the Government Affairs Committee.

Motion for Ways and Means Committee introduction made by Mr. Bremner; seconded by Mr. Hickey. Motion approved.

The meeting was adjourned at 10:50 a.m.

DATE: 1/10

WAYS AND MEANS COMMITTEE

GUEST LIST

NAME (PLEASE PRINT)

REPRESENTING:

BOB GAGNIER

SNEA

~~ROYAL LORING~~

STATE PARLIAMENT

~~WILL BLENSEY~~

Clark County Health District

EDWARD C. DEFEETER

Washoe Co. Dist Health DEPT

M. J. DiBianca

M. J. DiBIANCA CONTRACTING Co

~~PAUL D. MALONE~~

SOLARI & SONS

~~V. J. DiBianca~~

M. J. DiBIANCA CONTRACTING Co

~~...~~

NEVADA HOME FOUNDATION

SHELL BURNS

NEVADA HOME FOUNDATION

~~ARTHUR D. KELLY~~

NEVADA HOME FOUNDATION

FLORIAN PRIOR

NEV. Fed. Res. Bank

RAY RYAN

NEV. DEPT. of Education

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JIM BAUNER

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R. F. Robinson

RE: AB 27

TOM STUART

GIBBENS Co.

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May Shelton

Washoe County Employment + Training

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CHUCK KING

CENTRAL TELEPHONE AB 27

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AB151- placed
Homemakers

TESTIMONY BY ASSEMBLYMAN SUE WAGNER

WIDOWED NINE YEARS AGO AT 47, MILO SMITH WENT BACK TO COLLEGE "TO GET ANOTHER PIECE OF PAPER." AT 50, SHE WAS TOLD SHE WAS UNEMPLOYABLE. "THEY SAID I SHOULD GO TO THE WELFARE OFFICE, THAT MY NEW DEGREE WAS WORTHLESS BECAUSE OF LACK OF RECENT WORK EXPERIENCE."

FURIOUS, SHE TURNED HER LIFE EXPERIENCE INTO A CAREER. NOW SHE IS DIRECTOR OF THE 2-1/2-YEAR OLD DISPLACED HOMEMAKERS CENTER IN OAKLAND, CALIFORNIA. IT IS ONE OF THE TWO ORIGINAL CENTERS (THE OTHER IS IN BALTIMORE) THAT SERVES AS MODELS FOR MORE THAN 50 PROGRAMS THAT HAVE SPRUNG UP ACROSS THE COUNTRY IN THE PAST TWO YEARS.

WOMAN HERE TODAY

THE TERM DISPLACED HOMEMAKER WAS INVENTED BY ANOTHER CALIFORNIAN, TISH SOMMERS, 64, WHO WAS DIVORCED AT 57 AND "DISCOVERED I WAS PART OF AN INVISIBLE PROBLEM, ONE OF THE WOMEN WHO HAD FALLEN THROUGH THE CRACKS, TOO YOUNG FOR SOCIAL SECURITY, TOO OLD TO BE HIRED, NOT ELIGIBLE FOR UNEMPLOYMENT INSURANCE BECAUSE HOMEMAKING IS NOT CONSIDERED WORK." ALSO INELIGIBLE FOR WELFARE BECAUSE SHE WAS NOT DISABLED AND HAD NO CHILDREN UNDER 18, SHE SAW THAT SHE BELONG TO BOTH THE MIDDLE CLASS AND THE ECONOMICALLY HANDICAPPED.

1376

WITH LAURIE SHIELDS, 58, A WIDOW, SOMMERS ORGANIZED THE ALLIANCE FOR DISPLACED HOMEMAKERS IN 1975 AND TRAVELED AROUND THE COUNTRY TO FOCUS INTEREST ON THE PROBLEM.

SOMMERS ESTIMATES THAT THERE ARE AT LEAST 3 MILLION DISPLACED HOMEMAKERS, THOUGH NOBODY KNOWS FOR SURE. FOR PRACTICAL PURPOSES, A DISPLACED HOMEMAKER IS A PERSON FROM 35 TO 64, OVERWHELMINGLY LIKELY TO BE A WOMAN, WHO HAS BEEN CARING FOR FAMILY MEMBERS AND HAS LOST THE MEANS OF SUPPORT THROUGH DIVORCE, SEPARATION, DEATH OR SOME OTHER CALAMITY LIKE THE DISABLING OF A SPOUSE. SHE EITHER HAS NOT HELD A JOB FOR A LONG TIME OR HAS NEVER WORKED OUTSIDE THE HOME.

"PEOPLE DON'T UNDERSTAND WHY SO MANY WOMEN FIND THEMSELVES IN THIS DESPERATE PLIGHT," SAYS CYNTHIA MARANO, DIRECTOR OF THE BALTIMORE CENTER. SHE BLAMES THE WHOLE SPECTRUM OF SOCIAL CHANGE -- EVER-RISING DIVORCE RATES, UNEMPLOYMENT, INFLATION AND LONGER LIFE SPANS. ONE IMPORTANT NEW FACTOR, SHE ADDS, IS THE NO-FAULT DIVORCE LAWS THAT HAVE BEEN ADOPTED BY 47 STATES. "THEY ARE BASICALLY BENEFICIAL TO YOUNGER WOMEN, BUT LEAVE OLDER WOMEN WITHOUT ENOUGH TO LIVE ON." ALL THESE ELEMENTS COMBINE, SHE SAYS, TO PRODUCE "A LARGE POVERTY GROUP THAT WAS NOT WITH US FOR THE LONG TERM BEFORE."

"THIS IS A GENERATION OF WOMEN ON WHOM THE RULES HAVE BEEN CHANGED," SAYS CHARLOTTE STEWART. "WHEN THEY FIND THAT THE THINGS THEY HAVE TREASURED ALL THEIR LIVES, HELPING THEIR HUSBANDS ACHIEVE AND RAISING CHILDREN, ARE CONSIDERED ECONOMICALLY WORTHLESS, THEY SUFFER A TERRIBLE IDENTITY CRISIS."

1377

THE FIRST STEP TOWARD ECONOMIC SELF-SUFFICIENCY IS TO REBUILD DEVASTATED SELF-ESTEEM. "WE HAVE TO SELL THE WOMAN BOTH TO HERSELF AND TO THE COMMUNITY," SAYS SOMMERS.

THE ULTIMATE GOAL IS A GOOD JOB. WHILE HELPING WOMEN TO MASTER SUCH BASICS AS WRITING A RESUME AND SURVIVING A JOB INTERVIEW, THE CENTERS ALSO WORK ON FINDING OPENINGS AND PERSUADING EMPLOYERS TO TAKE A CHANCE ON OLDER WOMEN. IN BOOM AREAS LIKE TEXAS, THAT MAY BE ENOUGH. BUT IN BALTIMORE, WHERE THERE ARE NOT ENOUGH JOBS, CYNTHIA MARANO SAYS, "WE HAVE LEARNED TO FOCUS ON CREATING JOBS." EXAMPLE: THE BALTIMORE CENTER HELPED CLIENTS START EIGHT CLEANING BUSINESSES.

IN THEORY, DISPLACED HOMEMAKERS ARE ONLY TEMPORARY VICTIMS OF CHANGE. BUT AN AMERICAN WOMAN NOW HAS A FIFTY-FIFTY CHANCE OF BEING DIVORCED, WIDOWED OR SINGLE BY THE TIME SHE REACHES MIDDLE AGE.

THINK OF THE DISPLACED HOMEMAKER AS TEMPORARILY DISABLED. IT IS NOT A PHYSICAL DISABILITY, BUT A WOMAN WHO AGREES AT 22 TO FOREGO THE PAID LABOR FORCE FOR A LIFETIME AS HOMEMAKER MAY BE CRIPPLING HERSELF AS SURELY AS IF SHE HAD LOPPED OFF ONE HAND. EVEN THOSE WOMEN ELIGIBLE FOR GOVERNMENT PROGRAMS -- S.S.I., WELFARE'S AID TO THE TOTALLY DISABLED, SOCIAL SECURITY'S SPECIAL PROVISIONS FOR DISABLED WIDOWS -- MAY NOT PURSUE THESE OPTIONS. FOR MOST OF THE WOMEN INTERVIEWED BY LADIES HOME JOURNAL WHO REFUSED TO ABANDON THEIR BELIEF IN AMERICA, GOVERNMENT MONEY IS STILL LACED WITH SHAME. CHARITY. THE DOLE. BESIDES, THEY WANT JOBS, SOMETHING TO RELIEVE THE SPECIAL ACHE, THE NEED TO MATTER, TO BE USEFUL AGAIN.

1378

WHO IS A "DISPLACED HOMEMAKER"? THIS WOMAN FROM A SMALL MIDWESTERN TOWN IS ONE:

IN 1947 MY HUSBAND DIED SUDDENLY AND IN A MATTER OF A FEW HORRIBLE HOURS I BECAME A 55-YEAR-OLD WIDOW. I SPENT 33-1/2 YEARS OF MY MARRIAGE MAKING A HOME FOR MY HUSAND AND THREE CHILDREN. I HAVE DEVELOPED NO WORKING SKILLS AND HAVE BEEN UNSUCCESSFUL IN FINDING ANY SORT OF A JOB. THE OPPORTUNITIES ARE LIMITED AND ARE NATURALLY FILLED BY THE YOUNG. CONSEQUENTLY, MY FUNDS GROW SMALLER. THE 2-1/2 YEARS UNTIL I REACH 60 STRETCH INTERMINABLY. MY HUSBAND'S SOCIAL SECURITY WILL BE LIMITED. PREOCCUPATION WITH GRIEF, UNEXPECTED RESPONSIBLITY, REJECTION BY POTENTIAL EMPLOYERS, LIMITED FUNDS HAVE MADE ME FEEL ALONE AND APART FROM LIFE.

AND ANOTHER:

I AM A 65-YEAR-OLD CHRISTIAN LADY WHOSE HUSBAND, AFTER 32 YEARS OF MARRIAGE, DIVORCED ME 2 YEARS AGO TO MARRY HIS SECRETARY, WHO WAS A WIDOW, MUCH YOUNGER, AND HAD A GREAT POTENTIAL FOR INHERITANCE. THE DIVORCE CUT ME OFF FROM OUR BLUE CROSS-BLUE SHIELD WHICH MY HUSBAND HAD WITH HIS GOVERNMENT JOB. ANY HOSPITAL INSURANCE I HAVE BEEN ABLE TO FIND SAYS THEY START WHERE MEDICARE LEAVES OFF. BUT WITH RAISING FIVE CHILDREN I NEVER WORKED TO ESTABLISH SOCIAL SECURITY, SO AM NOT ELIGIBLE FOR MEDICARE.

OH, YES, THEY SAID I COULD GET MEDICARE INSURANCE, BUT HOW MANY WHO ARE NOT ELIGIBLE FOR SOCIAL SECURITY CAN AFFORD THAT? I CAN'T. I NOW OWN HALF OF MY THREE-BEDROOM HOME. MY EX AND HIS WIFE LIVE ACROSS THE STREET FROM ME. I GO TO WORK AS BABY SITTER IN THEIR HOME. THAT'S THE ONLY JOB I COULD GET.

1379

HE PAYS THE HOUSE PAYMENTS AS MY SETTLEMENT, BUT I HAVE TO PAY TAX ON THAT, SINCE HE CLAIMS IT IS PART OF MY INCOME. ALL THIS JUST DOES NOT SEEM VERY FAIR TO ME....

DESPITE THE ABSENCE OF GOOD STATISTICS, SOME IDEA OF THE EXTENT OF THE DISPLACED HOMEMAKER CONDITION CAN BE DEDUCED FROM RELATED REPORTS. ACCORDING TO THE CENSUS BUREAU, IN MARCH 1976 4.4 MILLION DIVORCED WOMEN HAD NOT REMARRIED. OVER 2 MILLION WOMEN WERE SEPARATED FROM THEIR SPOUSES AND OVER 10 MILLION WERE WIDOWS. DEMOGRAPHIC STUDIES CONFIRM THAT WOMEN ARE OUTLIVING MEN AND THE GAP IS WIDENING. WHILE IT IS COMMONPLACE FOR WIDOWERS OR DIVORCED MEN TO MARRY YOUNGER WOMEN, THE REVERSE IS RELATIVELY RARE. THERE ARE MORE THAN FOUR WIDOWS TO EVERY WIDOWER. NO-FAULT DIVORCE HAS CUT A WIDE PATH THROUGH THE RANKS OF OLDER WOMEN AS WELL.

MOST WOMEN WHO ARE NOW IN THEIR FIFTIES AND SIXTIES ENTERED THE SOCIAL CONTRACT OF MAN THE BREADWINNER AND THE WOMAN THE HOMEMAKER. THEY ASSUMED THAT THEIR RETIREMENT BENEFITS, HEALTH INSURANCE, AND ECONOMIC SECURITY FLOWED FROM THEIR MARRIAGE. IF THEY WORKED OUTSIDE THE HOME, IT WAS LIKELY TO BE SUPPLEMENTAL, IRREGULAR, AND OFTEN PART-TIME. MOST OF THESE WOMEN ARE POORLY EQUIPPED TO COMPETE IN TODAY'S JOB MARKET. THEIR SKILLS ARE OBSOLETE OR MAY NO LONGER BE IN DEMAND. (HOW MANY OLDER SCHOOL TEACHERS CAN BE PLACED THESE DAYS?) NOT ONLY HAS THE JOB MARKET CHANGED, BUT THE WOMEN HAVE CHANGED TOO. THE MANY NEGATIVE MESSAGES THEY RECEIVE -- FROM POTENTIAL EMPLOYERS, FAMILY, THE MEDIA, AND ELSEWHERE -- TELL THEM THEY ARE UNEMPLOYABLE, WHICH SOON BECOMES A SELF-FULFILLING PROPHECY. IT IS DIFFICULT ENOUGH

1380

FOR AN OLDER MAN WHO LOSES HIS JOB TO FIND ANOTHER ONE. BUT THE OLDER UNEMPLOYED MALE AT LEAST HAS A WORK HISTORY: THE FORMER HOMEMAKER HAS NONE THAT IS RECOGNIZED. AS ONE SUCH WOMAN WROTE:

I'VE ANSWERED DOZENS OF ADS AND TRIED THE UNEMPLOYMENT OFFICE WHERE THEY SEND ME TO THE JOB BOARD. THOSE JOBS ARE ALREADY FILLED OR AFTER I FILL OUT AN APPLICATION I NEVER HEAR FROM THEM AGAIN. THEY SAY I HAVE NO EXPERIENCE. WELL, I THOUGHT RAISING SIX FINE CHILDREN AND WORKING ON SCHOOL BOND CAMPAIGNS AND ELECTING THE CANDIDATES TO CONGRESS WAS EXPERIENCE BUT I GUESS NOT. DISPALCED HOMEMAKERS ARE IN FACT A NEWLY EMERGING

DISADVANTAGED GROUP THAT HAS YET TO BE OFFICIALLY RECOGNIZED. THIS SEGMENT IS COMPOSED OF "OLD POOR" (GROWING OLDER AND POORER) AND "NEW POOR," FORMER DEPENDENTS OF PERSONS OUTSIDE THE POVERTY RANKS. AS ONE WIDOW WRITES:

FOUR YEARS AGO AT THE AGE OF 48 I WAS WIDOWED AND WAS SO SURE I COULD GET A JOB AND TAKE CARE OF MYSELF. WHAT A SHOCK TO FIND OUT I COULDN'T AND THERE WAS NO HELP AVAILABLE ANYWHERE. IN THESE YEARS SINCE, I HAD TO SELL MY HOUSE JUST TO HAVE MONEY TO EXIST. I MOVED TO A LITTLE COTTAGE WITH NO RUNNING WATER. I CARRY WOOD TO HEAT THE PLACE. I'M NOT COMPLAINING, BUT WHAT WILL HAPPEN WHEN I AM PHYSICALLY NOT ABLE TO DO THIS ANY MORE? I HAVE NO HEALTH OR HOSPITAL INSURANCE. SMALL TOWNS HAVE FEW JOBS. THE FUTURE FRIGHTENS ME.

1331

THE PERSONAL PLIGHT OF THESE WOMEN IS DESPERATE AND, AS THEY ARE QUITE AWARE, THEY ARE HEADED FOR ABJECT POVERTY IN OLD AGE. THE PSYCHOLOGICAL TOLL IS ENORMOUS. A.B. 151 ADDRESSES THE PROBLEMS OF THE DISPLACED HOMEMAKER.

SEC. 2 - DEFINITION OF WHO THAT PERSON IS

SEC. 3 - ESTABLISHES STATE BOARD FOR VOCATIONAL EDUCATION AS THE VEHICLE -- TO ENTER INTO CONTRACTS WITH PUBLIC OR NON-PROFIT PRIVATE ORGANIZATIONS TO PROVIDE THE SERVICES.

I PERCEIVE THE VOCATIONAL EDUCATION BOARD AS THE AGENT ONLY. IN BOTH THE NORTHERN AND SOUTHERN PARTS OF NEVADA, BEGINNING CENTERS ARE EMERGING AND HOPING WITH SOME AID TO OPEN THEIR DOORS TO THOSE WHO NEED HELP. THERE WILL NOT BE ANOTHER LAYER OF BUREAUCRACY AT THE STATE LEVEL. THESE GROUPS ARE READY IF SELECTED.

SEC. 4 - DESCRIBES THE SERVICES TO BE MADE AVILABLE. AS YOU WILL NOTE MOST RELATE TO EDUCATION AND EMPLOYMENT. THE MAIN THRUST IS A GOOD JOB.

THE INTENT OF THE SERVICES DESCRIBED IS NOT DUPLICATION -- WHERE POSSIBLE -- REFERRALS WILL BE MADE TO ALREADY EXISTING AGENCIES. SOME ARE HERE TO TESTIFY TODAY: OUTSIDE EXPERTS WILL BE BROUGHT IN -- I.E.

1. HEALTH CARE
2. NUTRITION
3. FINANCIAL MANAGEMENT
4. AVAILABLE EDUCATIONAL OPPORTUNITIES

IT IS THEN TRULY A CENTER FOR REFERRALS -- PROGRAMS AND PREPARATION FOR FUTURE EMPLOYMENT.

1382

DELETE LINES 12 & 13 - NOT APPROPRIATE

SEC. 5 - SLECTION OF SITES - STRESSES EXISTING FACILITIES

SEC. 6 - EVALUATION OF CENTERS TO BE PRESENTED TO THE
LEGISLATURE EVERY BIENNIUM -- WITH SPECIFIC CRITERIA -- FIRST
TO BE JAN. 1, 1981.

SEC. 7 - LOCATION OF 2 CENTERS - BECAUSE OF BEGINNING
EFFORTS -

SEC. 8 - SUNSETTED - JULY 1, 1985 -

THIS BILL ADDRESSES A NEED NOT FOR A HANDOUT BUT A
HAND UP -- A HAND UP INTO THE JOB MARKET. IT'S A POSITIVE
PIECE OF LEGISLATION FOR THE BOTTOM LINE IS SELF-SUFFICIENCY.

#

1383

FISCAL NOTE

BDR 34-673
 A.B. 151
 S.B. _____

STATE AGENCY ESTIMATES Date Prepared January 22, 1979
 Agency Submitting Department of Education

Revenue and/or Expense Items	Fiscal Year 1978-79	Fiscal Year 1979-80	Fiscal Year 1980-81	Continuing
Salaries including fringes	-0-	\$ 40,000	\$ 42,400	\$ 45,000
Travel	-0-	3,000	3,500	4,000
Contract Services	-0-	16,000	24,000	25,000
Operation	-0-	6,000	7,000	14,000
Equipment	-0-	6,000	1,000	500
Total		\$ 71,000	\$ 77,900	\$ 88,500

Explanation (Use Continuation Sheets If Required)

The language of the bill is not clear on organizational expectations.

This budget has been constructed on the premise that two offices will be established, one in Las Vegas and one in Reno. The staff will consist of one professional (Coordinator/Counselor) and one clerical position. The salaries estimated include fringe costs. The contract services category includes funds to pay for training costs for the displaced homemakers. The operation category includes space rental, utilities, office supplies, communications expense.

If it is determined that an existing organization will administer the centers, the cost could be slightly less than estimated above.

Local Government Impact YES NO

Signature Ray P. Ryan Jr.
 Title Deputy Superintendent

DEPARTMENT OF ADMINISTRATION COMMENTS Date January 31, 1979

The Department of Administration has no information as to how many displaced homemakers in the State of Nevada would take advantage of this program. The program would be administered at the level determined by the legislative appropriation.

Signature H. E. Barrett
 Howard E. Barrett
 Title Director of Administration

LOCAL GOVERNMENT FISCAL IMPACT Date _____
 (Legislative Counsel Bureau Use Only)

Signature _____
 Title _____

STATEMENT BEFORE THE ASSEMBLY WAYS AND MEANS COMMITTEE HEARING ON A.B. 151

April 10, 1979

Name: Kay Stoddard
940 St. Patricks Ct. Fallon, Nevada

Representing: Nevada Home Economics Association
(on annual leave from place of employment in order to testify)

*Speaking on behalf of A.B. 151 - Remarks:

I. The Nevada Home Economics Association

- A. Membership - 150 graduates representing many areas of professionalists
- B. Role - working with individuals and families
- C. Support for this legislative action:

Board of Directors voted to support A.B. 151 on Jan. 24, 1979

This action also endorsed a Resolution by the American Home Economics Association, as follows:

"WHEREAS, homemakers are an unrecognized and unpaid part of the national work force who make an invaluable contribution to the welfare and economic stability of the nation; and

"WHEREAS, an increasing number of homemakers are displaced in their middle years from their family role and left without any source of financial security because of divorce, the death of their spouse, or the loss of family income; and

"WHEREAS, displaced homemakers often are subject to discrimination in employment because of age, sex, and lack of any recent paid work experience; and

"WHEREAS, the displaced homemaker is frequently in need of job counseling, training, assistance in finding employment, health services, and personal counseling for the purpose of resolving emotional and financial problems; therefore, be it

"RESOLVED that the American Home Economics Association would study, and if merited, support programs and legislation for displaced homemakers to provide training, counseling, and health services that would enable such persons to become gainfully employed and capable of economic independence."

II. In Conclusion

Personal experience as a displaced homemaker and individual support for A.B. 151.

1385

K. D. KELLY HOMEMAKER SERVICES, INC.
100 West Grove Street, Suite 240
Reno, Nevada 89509

To: Assembly Ways and Means Committee
From: Louise C. Lightner, Administrator
K. D. Kelly Homemaker Services, Inc.
Re: AB 151

I am Louise Lightner, Administrator, K. D. Kelly Homemaker Services, Inc. In this capacity, I am responsible for the coordination of services provided by our Agency. We respond to requests from individuals who need some type of home support service in order to more adequately maintain themselves at home: People who have been hospitalized and need help in returning to their normal routine, people who because of illness cannot perform the usual tasks of running their home.

Displaced Homemakers whose only experience has been maintaining a home might be comfortable in working as a Homemaker. At least they could do so until they develop more self-confidence in today's job market. If Centers could be provided for the displaced homemaker, it would allow an opportunity for job evaluation and training in order to help these women become more active contributors to today's job market.

I, for one, would be interested in being an employer and would be willing to provide training for displaced homemakers, if Centers could provide the target audience for job training.

1386



**NEVADA FEDERATION
OF
BUSINESS AND PROFESSIONAL WOMEN'S CLUBS**

100 West Grove, Suite 240
Reno, Nevada 89509

TO: MEMBERS OF THE ASSEMBLY COMMITTEE ON WAYS AND MEANS

Testimony of Kathryn D. Kelly, President, Nevada Federation of Business and Professional Women's Clubs, Inc. in support of Assembly Bill 151 : Displaced Homemakers. April 10, 1979.

Displaced homemakers are women who, having spent their lives taking care of their homes and raising children, find themselves in the middle years without the support of the spouse because of death, divorce, separation, or financial crisis. They are not eligible for unemployment insurance and are too young for social security. Their only alternative is to find a job.

The displaced homemaker finds herself competing for jobs against younger women with more education or training. She finds that her skills are rusty or out of date in today's job market, and she has difficulty convincing prospective employers that her years of experience in managing a household have any significance in the working world.

As more and more displaced homemakers need assistance, it is imperative that centers be established to offer displaced homemakers counseling, aptitude testing, jobtraining, and emotional support.

1087

Your support of A.B. 151 will enable more displaced homemakers
to develop job skills that will allow them to support themselves
and their families decently and with dignity.

As President of the Nevada Federation of Business and Professional
Women's Clubs, Inc., I urge this committee to vote DO PASS on
A.B. 151.

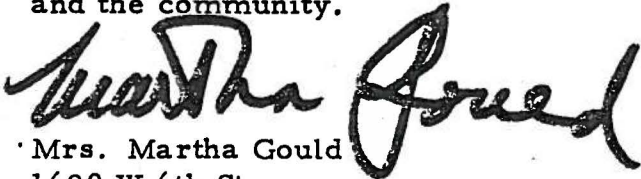
Thank you.

Kathryn D. Kelly
Kathryn D. Kelly
President

To Members of the Assembly Committee on Ways and Means

I ask that you support AB 151 and give it a do pass. Women who are left, for whatever reason, with ^{out} the means of supporting themselves and their children, and who have not been in the work force, are truly women in need. Furthermore, governmental help is provided many different groups of people in terms of helping them enter the workforce and become productive citizens. I see no reason why displaced homemakers should not receive the same help and consideration.

I realize that in a time of tax cuts, there is little desire for the establishment of new social service programs, however, many of the displaced homemakers have been tax payers in the past, and it is only fair, that they now receive benefit from their former tax payments. Also the State will benefit, as these women will go into the work force and generate additional monies for the economic welfare of communities. And, by supporting AB 151 you give the displaced homemaker the opportunity to be self-supporting and able to remain off welfare. A do pass on AB 151 will benefit both the displaced homemaker and the community.



Mrs. Martha Gould
1690 W 6th St
Reno, NV 89503

1389

WASHOE COUNTY

"To Protect and To Serve"



EMPLOYMENT AND TRAINING Department

704 MILL STREET
POST OFFICE BOX 11130
RENO, NEVADA 89520
PHONE: (702) 785-6271

TESTIMONY ON AB 151

PRESENTED TO THE ASSEMBLY WAYS & MEANS COMMITTEE OF THE
NEVADA STATE LEGISLATURE

BY MAY SHELTON, DIRECTOR OF THE WASHOE COUNTY EMPLOYMENT & TRAINING
DEPARTMENT ON APRIL 10, 1979

Mr. Chairman and members of the Committee, I appreciate your giving me time to make a few comments in support of AB 151, the act pertaining to services to displaced homemakers.

My name is May Shelton and I direct the Comprehensive Employment and Training Act programs in Washoe County. Washoe County is the prime sponsor for seven CETA programs with an allocation of approximately \$5 million this fiscal year to serve the citizens of our County.

The term, "displaced homemaker," first came to my attention about four years ago. Over the past several years in CETA we have seen an increasing number of applicants who were recently divorced or widowed. These are women of all ages who suddenly find it necessary to go to work and to become either self-supporting or the sole support of the family due to an abrupt change in their family and economic structure. The CETA definition of "displaced homemaker" is broader than the language of the proposed act in that we include women under the age of 35. We have applicants who dropped out of high school to get married and after several years

1390

of marriage and a couple of children are divorced. This woman now must go to work, but finds that her educational background and job skills are inadequate to compete in the labor market.

Because there is no way of officially counting displaced homemakers, it is difficult to present hard statistics to justify the need for services to this group of our population.

We do, however, have some experiential data. During the last year and a half, we enrolled into the CETA training program and the two public service employment programs, 200 single female heads of households over the age of 22. This number represents 13% of the total enrollment in these three programs; 88% of the 200 are women between the ages of 22 and 44; 11% are women age 45 and over. Further, our records show that only 50% of the single female head of household type applicant meets the CETA eligibility criteria. The other 50% cannot be served through the CETA programs until such time that they do meet the eligibility criteria.

This clearly demonstrates the need to direct special attention to female heads of households. So, in August of 1977 CETA funded a Women's Resource Center project at the Reno-Sparks YWCA. Funds allocated for this project was approximately \$35,000. Our final monitoring report showed that over 1,000 persons were served during the one year project period. According to the Y, each month there was an increase in requests for assistance and information on housing, child care, employment, domestic violence, and legal issues. Workshops and public seminars were held on topics pertinent

to women. A central location where women can meet to discuss common problems and solutions was established. A Committee to Aid Abused Women was begun as a part of the project and has now become a separate organization.

In accordance with federal regulations at that time, projects were limited to a year and CETA funding for this project expired last August. Since that time the Center has been open only on a limited basis with some funding from the Y.

Recently, the U.S. Department of Labor formally acknowledged the employment and training needs of displaced homemakers by including them as one of the target groups. Although CETA will make special efforts to recruit and serve these persons, CETA has its limitations. That is, in order for an individual to receive CETA services, he or she must first be declared eligible for the program. Eligibility criteria vary for each of the programs, but all basically have requirements for periods of unemployment and limits on annual family income. For example, in the training program, Title IIB, a person with two dependents must have been unemployed at least a week and her annual family income (based on the most recent six months) cannot exceed \$4,520. In the Public Service Employment Program under Title IID, the same applicant must have been unemployed for 15 weeks out of the last 20 weeks, must not have left a job within the past six months without good cause, and her annual family income based on the most recent six months cannot exceed \$4,520.

1392

Usually when a displaced homemaker makes application for service, she is in a state of crisis and she desperately needs help. She needs help in identifying and sorting out her problems, in setting priorities, in getting a sense of direction and purpose, in getting information on where to go for and how to use community resources. An information and referral center with counseling capabilities would meet this person's initial need, regardless of her family income, and assist her through the crisis. I'm sure that you receive complaints from your constituents about the run around they get from government at all levels and about the red tape. Armed with the knowledge of which agencies provide the services she needs and information on processes and procedures, the displaced homemaker can use her time and financial resources much more efficiently and reduce her frustration and stress levels.

The Washoe County CETA prime sponsor and management support AB 151 because it will establish the structure for the delivery of needed information, referral, and counseling services to a neglected segment of our society, the displaced homemakers. Further, we affirm that the role of the CETA program will be to serve as one of the employment and training resources for eligible applicants and to help this target group to become self-sufficient.

0 0 0

1393



Northern Nevada NOW
P.O. Box 1265
Sparks, Nevada 89431

Testimony of Ruth Ann Wright
Legislative Committee Chairperson
Northern Nevada Chapter
National Organization for Women

April 10, 1979

Mister Chairman and Members of the Committee;

My name is Ruth Ann Wright and I am the Chairperson of the Legislative Committee for the Northern Nevada chapter of the National Organization for Women (NOW). I am here today to express the Chapter's total and unqualified support of AB 151.

"Displace homemaker" is a relatively new phrase and as such is often misunderstood. A displaced homemaker is a person, usually a woman, who has spent the married years of her life provide for her family in the home. She has depended on other members of the family for her economic support and for whatever reasons finds herself without this financial support. The most common reasons are divorce or death of the spouse.

The traditional homemaking role is one that our society encourages women to fill. However, changes in America's social patterns have resulted in ever increasing numbers of displaced homemakers. In 1950 there were approximately 4,826,000 women who met the criteria fo displace homemakers. In 1976 the numbers of this group of women had doubled to 9,652,000. With one divorce for every two marriages and with the superior longevity of women, the numbers of this group of women will continue to grow.

I would like to discuss some of the broad financial implications of this piece of legislation. I would very much like to tell you that I am a financial analyst who has spent hours on the computer considering this problem. However, I don't dare say such a thing. I have spent some time reading about both displace homemakers and social services in Nevada. Just finding what little data I have presented was very difficult.

Any consideration of the financial impact of this legislation must consider the financial plight of the displaced homemaker. The Maryland Displace Homemaker's Center found that 17% of their clients received some income from former husbands, 14% received some Social Security, 15% were elegendible for Welfare and 33% lived in poverty below government established poverty levels. The women who recieved income from former

EXHIBIT H

Page 1 of 2

husbands, Social Security, or welfare probably had dependent children in the home. Once the children leave home the displaced homemaker will no longer receive that income.

When these women are provided with service that enable them to move into the mainstream of our consumer oriented society, the state benefits. With the increased earning these women begin to pay more sales tax, perhaps can by homes and pay property tax, etc. Not only do they cease collecting various forms of aid, but they actually increase the revenues of the state.

It would take an in depth financial analysis to figure the exact dollars and cents fully productive displaced homemakers would provide the state. However, even the cursory presentation I have given shows that the state would benefit by helping these women away from what government aid is available to them and towards self-reliance.

In summary I would like to again urge the Committee to act favorably on AB 151. It is not another welfare program. It is an investment in the women of Nevada. Women that could easily be your mothers or wives today and your daughters in the future.

New women's center to benefit displaced homemaker

By TONIA CUNNING
Focus editor

The unemployed woman who must find a job.

The woman who is dissatisfied with a low-income job and wants something better.

The displaced homemaker who suddenly is edged into the job market with little or no experience.

These women have needs which have gone unmet for years in the Reno community, according to Ruth Macartney.

Her awareness of their problems spans a 30-year time period during which she co-owned and operated a cardroom and cocktail lounge in downtown Reno and worked as a casino employee. Throughout the years she met many women who were forced to support themselves and their children on low paying salaries.

In June 1978, she joined the staff at the Reno Sparks YWCA and served as director of the Women's Resource Center until last month.

Today she is organizing and planning for the opening of the new Northern Nevada Women's Center.

Due to open this summer, the proposed center will concentrate on upgrading the economic status of women, particularly the displaced homemaker. Approximately 60 percent of the clients assisted by the Women's Resource Center at the YWCA were displaced homemakers, according to Ms. Macartney. "Most of these women have previously been homemakers who for one reason or another have departed abruptly from that status. Many have migrated here to seek jobs. Most of these women also lack skills and recent job experience which would qualify them for better positions than the many low paid service jobs which they are usually forced to accept," she said.

She believes the "boomtown atmosphere and explosive growth" in Washoe County have made the problems women face more critical.

"This growth has mandated a 100 percent increase in the demand for women workers in low paying service jobs. The current transitional period here from small city to metropolitan status



RUTH MACARTNEY
...Northern Nevada Women's Center

has resulted in a great influx of new population with an accompanying huge increase in attendant problems."

While serving as director of the Women's Resource Center, Ms. Macartney determined that many of the needs of Washoe County women fall into the following areas:

- Re-entry into the job market;
- Better paying and more fulfilling jobs;
- Personal counseling services;
- Better and cheaper housing;
- The upgrading of skills;

- Better and more childcare facilities; and
- Greater awareness of available community resources.

She pointed out that other local agencies, such as the Washoe County Welfare Department, the Committee to Aid Abused Women, Catholic Welfare, and the Truckee Meadows Housing Authority, have started to meet some of these needs, but a central resource center is needed where every woman looking for help of any kind can go for immediate assistance or referral.

Ms. Macartney has been working on funding for the center for the last six months and describes it as a complexity of funds from state, local and federal levels. She is being assisted by Maya Miller, a Washoe Valley resident who has been active in Nevada politics and supportive of women's concerns for several years.

Ms. Miller is serving currently as chairman of Operation Life, a Las Vegas center for women, and is lobbying in Washington, D.C. for Women's Lobby Inc.

The Northern Nevada Women's Center will open its doors sometime after July 1, according to Ms. Macartney. The location has not been determined yet, but the center will be associated with the Western Nevada Community College.

John Caserta, dean of community services at the college, said the center may be located on campus when a new addition is completed in about 15 months. Until then it will operate in a rented facility in Reno.

According to Ms. Macartney's proposals, the new center will provide the following services:

1. Locate potential clients and assess their specific needs.
2. Provide professional counseling in the areas of employment, family relations and mental health.
3. Devise and offer a curriculum that includes academic and vocational training tailored to the individual needs of each client.
4. Provide effective financial planning and aid for clients to enable them to acquire necessary skills, such as grants and educational loan information or part-time cooperative training jobs to augment studies.

information or part-time cooperative training jobs to augment studies.

5. Upgrade the economic conditions of working women by helping them apply for pre-apprenticeship programs and apprenticeable trade unions and by placing women in non-traditional jobs.

6. Provide accurate referral to childcare facilities, housing services, supportive health services, legal aid services and other helpful community resources.

7. Institute effective job placement services to insure the proper placement which will provide the job satisfaction and the financial security that is essential to each of these clients.

8. Implement a truly effective evaluation procedure designed to follow up on each client and ensure her continued progress.

Many more months of planning lie ahead before the Northern Nevada Women's Center opens its doors. Ms. Macartney would like to hear from residents of community. She welcomes suggestions and comments. Interested persons can write to her at 814 10th-St., Sparks, Nev. 89431 or call 359-2288.

Lifestyle

Pamela Galloway Fay,
editor

Displaced homemakers are homemakers who are "out-of-work due usually to circumstances beyond the homemakers control, such as death or unwanted divorce. All homemakers are an unrecognized and unpaid part of the work force. * They ^{still} receive no health, retirement or unemployment insurance benefits as a result of their labor. Although the Chase Manhattan Bank estimated the value of the homemaker's work at \$8,285/year and economist John Kenneth Galbraith estimated the value to be \$13,364/year by 1970 rates of pay, → For these reasons and others the displaced homemakers fall through the cracks in federal and state programs. Many are not eligible for Social Security because they have not been married long enough, they are too young or the family wage earner was not covered by Social Security. They are ineligible for welfare assistance if they are not physically disabled and/or their children are past a certain age. They are ineligible for unemployment/insurance because they have engaged in unpaid labor.

Since the majority of women still consider marriage the ultimate destination, they are ill prepared for the reality of "no fault" divorce or widowhood. Lacking in career training ^{they are} ~~and~~ forced into menial, low-paying jobs or welfare if their children are still young. They have few economic resources and face age and sex discrimination as well.

The number of displaced homemakers in the United States has been estimated to be between 3 - 7 million. Whatever the exact number, it is without a doubt high since the Department of Labor statistics show that there are approximately 12 million widows in the U S with a median age of 56. The U S divorce rate is high with the median age of divorced women being 41.7 years of age.

Although we ~~do not know~~ at present time have any statistics on the number of displaced homemakers in Nevada, we know there must be many based on the available information on divorces and deaths of married males. For example, in Clark County the death rate of married male to female in the 55-64 age group is 2 to 1. This rate decreases slightly between the ages of 45-55.

There were 9,586 divorces granted in Nevada in 1978. Few of these divorced women continue to receive support after the divorce. According to the booklet Legal Status of Homemakers

*in Nevada only 14% of divorced women are entitled to alimony by award of the courts or by voluntary settlements approved by the courts and of that 14% only 46% are actually able to collect regularly. Only 44% of divorced mothers are awarded child support and of those only 47% will be able to collect the income regularly.

People we are calling displaced homemakers were not formerly displaced because they were absorbed into the extended families. However society has changed and families are less capable financially of absorbing the displaced homemaker into the home. Nor is this type of living arrangement usually desirable to either party. Solutions to the problems faced by displaced homemakers must be addressed, in part, by societal answers.

As of September, 1977, 16 states had enacted some form of displaced homemaker legislation. This type of legislation is a major element in making these people self-sufficient and a first step toward winning recognition of homemakers as part of the work force whose contribution is invaluable to the welfare and economic stability of the state. The League of Women Voters supports AB151 because it recognizes that a person thrust from total of partial dependence to a required independent state will have many and varied needs before truly achieving independence.

Homemakers who have had no or little involvement in financial management need financial counseling to maintain homes or make important decisions about living arrangements. Counseling related to health needs is an important preventive health measure for persons who are dealing with a life crisis plus coping with employment problems. Publicity to help locate persons who need the services but do not know where to go is also important. Employment counseling designed specifically for displaced homemakers and opportunities for work experience at the centers are obvious services needed to achieve independence.

One of the major questions which may be asked in this time of tax cut measures is whether the funding of AB151 at \$88,000 is a wise use of public funds. The answer to the League is yes. First, AB151 stresses the use of existing resources and sets

the funding at a minimum for the establishment and operation of two centers. Second, society will benefit by maintaining a member at a non-dependent level. Working persons contribute to sales and property taxes rather than requiring public assistance either now or when they become eligible due to age or disability. Persons who become ill and have no funds are cared for by public funds. For displaced homemakers this would often be county funds since the homemakers would not qualify for Medicaid. With the high cost of medical care, centers would need only help a few persons to realize a return on the public dollar.

But more importantly, displaced homemakers have a right to expect help. To quote Tish Sommers' testimony on HR7003 (the federal displaced homemakers bill) "We deserve help because we have earned it, not because you feel sorry for us. We need assistance to develop for ourselves the independence and self respect what we worked so hard to instill in our families."

The League supports AB151. It recognizes the value of the homemaker who should not be faced with a struggle for survival or placed on the welfare rolls when their homemaker days are over. We hope you will support AB151 also.

April 5, 1979.

Dear Member of the Ways and Means Committee:

As a member of the Washoe County Democratic Party Legislative Issues Committee, I strongly urge your support of AB 151, dealing with the problems of Displaced Homemakers, that is being heard before the Ways and Means Committee.

Thank you for your consideration.

Sincerely,

Marion Sieber

Marion Sieber
250 Sells Street
Sparks, Nevada
89431

*Please Place
in Record
Book*

X

1979 REGULAR SESSION (60TH)

ASSEMBLY ACTION	SENATE ACTION	Assembly	AMENDMENT BLANK
Adopted <input type="checkbox"/>	Adopted <input type="checkbox"/>	AMENDMENTS to <u>Assembly</u>	
Lost <input type="checkbox"/>	Lost <input type="checkbox"/>	Bill No. <u>27</u>	Joint Resolution
Date: _____	Date: _____	BDR <u>S-515</u>	
Initial: _____	Initial: _____	Proposed by <u>Committee on Labor</u>	
Concurred in <input type="checkbox"/>	Concurred in <input type="checkbox"/>		
Not concurred in <input type="checkbox"/>	Not concurred in <input type="checkbox"/>		
Date: _____	Date: _____		
Initial: _____	Initial: _____		
			<u>and Management</u>

Amendment N^o 246

Conflicts with Amendment No. 88.

Amend the bill as a whole by deleting sections 1 through 4 and by inserting:

"Section 1. Chapter 616 of NRS is hereby amended by adding thereto the provisions set forth as sections 2 to 4, inclusive, of this act.

Sec. 2. 1. A board of review for the Nevada industrial commission, consisting of seven members, is hereby created.

2. The governor shall appoint:

- (a) One member who is a representative of organized labor.
- (b) One member who is a representative of public employees.
- (c) One member who is a representative of small business as that term is defined by the Small Business Administration.
- (d) One member who is a representative of large business.
- (e) One member who is a certified public accountant.

flaw These members serve at the pleasure of the governor, but he shall not remove more than three members during any period

To: E & E
LCB File
Journal
Engrossment
Bill

Date March 6, 1979 Drafted by DGS:iw

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of 12 months, except for malfeasance, misfeasance or nonfeasance in office.

3. The legislative commission shall appoint:

(a) One member who is a senator.

(b) One member who is an assemblyman.

4. The board shall elect a chairman and a secretary from among its members. Any vacancy on the board must be filled by the original appointing authority with a person who possesses the same qualifications.

Sec. 3. 1. The board shall meet once a month at a place and time designated by the chairman.

2. Each member of the board is entitled to be paid \$150 for each day of actual attendance at a meeting of the board, but not for more than 30 days in any period of 12 months, in addition to the subsistence allowances and travel expenses provided by law, all of which must be paid from the state insurance fund.

3. The attorney general shall appoint an attorney from his staff to be legal adviser for the board and to represent the board in any legal proceeding to which it is a party.

4. The board may contract for the services of an actuary in the field of industrial insurance and an investment counselor.

5. All necessary expenses incurred by the board must be paid from the state insurance fund.

Sec. 4. 1. The board shall receive and review:

(a) Any complaint made by a claimant or his representative that specified procedures, practices or policies of the Nevada industrial commission are unfair.

(b) The policies governing the investment of money in the funds administered by the Nevada industrial commission.

(c) The policies governing the setting of rates and the setting of reserves.

(d) Any complaint made by a physician or his representative concerning the setting of schedules of fees.

(e) The manner in which the Nevada industrial commission administers the functions assigned to it.

2. The board shall issue orders for the correction of procedures, practices or policies which it finds to be improper. These orders are binding on the Nevada industrial commission."

Minutes of the January 24, 1979 10:30 a.m.
NIC Labor-Management Advisory Board Meeting

The January meeting was held in the Carson City office of the Commission. The minutes of the December 19, 1978 meeting were approved.

The January 1979 disability prevention policy statement was approved and signed by all members present except Claude Evans.

The 1979 proposed workers' compensation legislation was discussed and action taken was as follows:

- (1) Rowland Oakes moved that the Board table consideration of AB 26. Harold Knudson seconded the motion and the motion passed by unanimous vote of members present.
- (2) Claude Evans moved that the Board oppose passage of AB 27. Wallie Warren seconded the motion and the motion passed by unanimous vote of members present.
- (3) Claude Evans moved that the Board support passage of AB 139. Max Blackham seconded the motion and the motion passed by unanimous vote of members present.

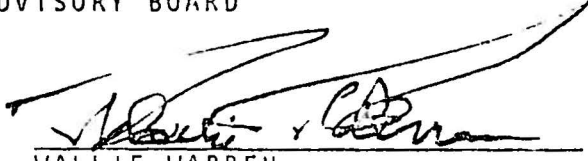
Harry Solberg and Jim Carey from SRI presented a progress report on the workers' compensation study to be completed by March 15, 1979. Board members suggested that final interviews include discussions with Assemblyman Joe Dini, Senator Carl Dodge, Senator Thomas (Spike) Wilson and a Nevada physician.

The meeting then adjourned, and the next meeting was scheduled for February 28, 1979 in the Commission's Carson City office.

Approved February 28, 1979

GOVERNOR'S NIC LABOR-MANAGEMENT ADVISORY BOARD


GEORGE OSLEY, JR.



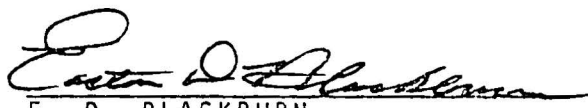
WALLIE WARREN

TOM JONES

WILLIAM CAMPBELL



HAROLD KNUDSON

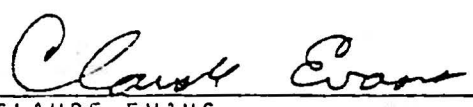


E. D. BLACKBURN



MIKE PISANELLO

MAX BLACKHAM



CLAUDE EVANS



ROWLAND OAKES