



WAGES News and Noticias

Women's Action to Gain Economic Security

Spring 2007

WAGES Cooperatives Invest in Health

As companies around the country cut health care benefits for employees, all three of WAGES' housecleaning cooperatives have made health insurance a priority. WAGES is committed to creating high quality jobs for low-income women, and we are proud that the coops provide health insurance as well as above-average pay and a healthy work environment.

The Uninsured in the United States

Anyone who has ever lived without health insurance knows how stressful it is to have limited access to medical care. With the number of uninsured persons increasing every year, more people are suffering from preventable and treatable diseases. Adding insult to injury, many families end up crippled by medical bills.

Some telling statistics:

- ➔ More than 46 million people in the United States are uninsured. 70% of the uninsured come from families with one or more full time workers.
- ➔ The uninsured who develop cancer are more likely to be diagnosed with late-stage cancer.
- ➔ High health care bills are the primary cause of personal bankruptcy.

Health Care in Latino Communities

At WAGES, we know that access to health care is especially challenging for low-income Latino families. As in most marginalized communities, employers are unlikely to offer health insurance, and public clinics and programs in Latino communities are often overwhelmed. Immigrants may also have a hard time finding services in their own language.

More telling statistics:

- ➔ 44% of low-income Latinos in the US lacked health insurance in 2005. This compares with 29% of low-income whites and 29% of low-income blacks who lack health care coverage.



Members of Emma's holding their policies when the coop first purchased medical insurance in 2002

- ➔ Most Latinos without health insurance are working. Of the non-elderly Latino uninsured, over half (55%) are working at full-time jobs and 25% work part-time or seasonally.

- ➔ Language can be a major barrier to health care. In one study, nearly half the parents who speak Spanish did not enroll their eligible children into Medicaid because the forms and services were not available in Spanish.

WAGES Cooperatives and Health Insurance

In a cooperative business, members ultimately decide how to allocate profits, and the worker-owners of the WAGES cooperatives have made health care a priority. After establishing a stable clientele and beginning to generate profits, all three of our cooperatives have voted to purchase medical insurance, and two have added dental insurance.

Most of the women in WAGES' cooperatives have never had health or dental insurance before coming to work with us. Their choice to invest in insurance coverage speaks to their long-term vision of health for their businesses and themselves.

Dental Insurance and Latino Communities

Oral health depends on preventive care, but low-income people often avoid paid trips to the dentist unless they have a painful emergency. In February, Natural Home Cleaning purchased dental insurance for its members. People with dental coverage are more likely to get regular cleanings and check-ups, so we expect to see brighter smiles among NHC members in the years ahead!

Some telling statistics:

- More than 100 million people in the U.S. lack dental insurance.
- Only 57% of Hispanics had visited a dentist in 1999, compared to 60% of African Americans and 71% of Caucasians.
- Only 32% of Mexican American children have dental insurance, compared with 50% of Caucasian children and 39% of African American children.

Jacqueline Escobar

A Business for My Family

I grew up in Acapulco, México, the third of seven siblings. I always dreamed of studying, and I liked the idea of having my own business. On one occasion I managed my own shoe store. I also handled the finances of our family-owned taco shops.

I was in school until my fifth semester, studying Administration of Tourist Businesses at the technological university of Morelia. Unfortunately, we had a crisis in my family and I couldn't continue. I was really disappointed that I didn't get to finish my college career.

When I first moved to the US with my four-year old daughter, I had very little family here and a lot of fears - about not finding a good job, not speaking English, being taken advantage of - fear of the unknown and a strange country.

I found out about Natural Home Cleaning from one of the coop members, who was a friend of my sister-in-law's. The pay was what got my attention. I was only making \$7.25/hr at the time. But when I learned that I would be a co-owner with the other women, that was what most excited me - the idea that I could develop and grow. I want to prepare myself more and have the opportunity to be part of the coop's administrative team.

The best experience I've had being part of NHC is hearing comments from the clients about my work. Recently a client said "I never imagined that my house could shine like it does, that it could be so clean, thanks to the women of NHC!" When they tell us that we are doing things well, I feel like my job is worthwhile, and I feel motivated.

I want you to know that I am a dynamic woman with a lot of plans and a lot of goals. I always put in the effort to do better in life. I am expecting a second child in April. NHC's insurance will pay for six weeks of maternity leave, which is a huge benefit of the coop. That's something that really amazes me. We workers really come out on top here.

I think it's worthwhile to continue doing programs like this. We are given the opportunity to have an active part in a project that is constantly growing. I have been with NHC one year and I feel happy and satisfied with the work I do. I feel like I am succeeding just like I always dreamed I would.

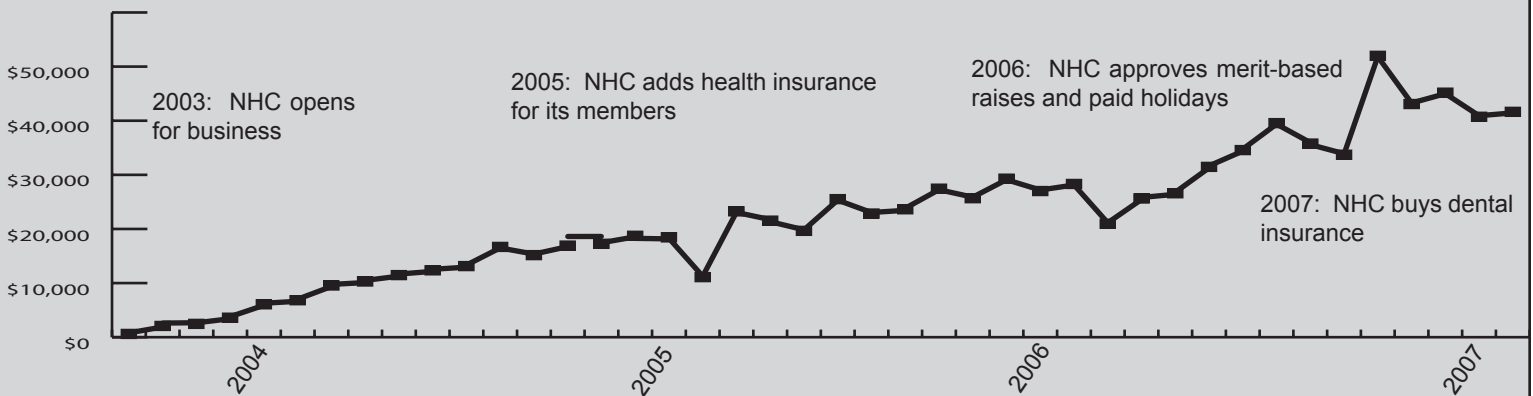


Jacqueline on the day she joined Natural Home Cleaning in February 2006



Jacqueline at a baby shower thrown by her business partners at Natural Home Cleaning

NHC Monthly Income



Natural Home Cleaning Growth

WAGES provides intensive support for our cooperatives until they are big enough to sustain high-quality, well-paid jobs. Our Oakland coop, Natural Home Cleaning, is nearing maturity, and is on track to "spin off" as a self-sufficient business by the end of this year.

Sylvia Perez

Transformation Through Giving

I was introduced to WAGES by the simple act of buying home-made tamales from Latina women who were raising money to open a business. Due to my lack of cooking skills, I learned about WAGES' model, which empowers women by establishing cleaning cooperatives. A brilliant idea! I signed up for monthly cleaning appointments. I was quite pleased to have my house cleaned with eco-friendly products and help women become financially independent.

In 2005, I was a proud sponsor of WAGES' 10th Anniversary Celebration and invited my friends to the event. We were all deeply touched by Julia Butterfly's words, reminding us that we are connected to all life on this earth and have an obligation and a joy in our stewardship of one another. That year, I made a monthly pledge to WAGES in support of their vision and in defiance of the constant news of violence and war that surrounds us. Giving helped me not to lose faith or hope.

The words "Transforming Women's Lives" are on WAGES' website. I like to think that I am making a difference by supporting WAGES financially and by using their cooperative's services, but in reality, I am the one who is transformed.

THANK YOU to everyone who made a gift to WAGES' 2006 year-end fundraising campaign!

WAGES is enormously fortunate to have a wonderful community of people who contribute their money and time to make our work successful.

We will be hosting an Earth Day event on April 24th to thank our community of contributors and volunteers.

Look for an invitation in the mail soon!

Sylvia Perez is a proud first generation Filipina-American, working as a Development Director for a software company on the Peninsula. She serves on New Spirit Community Church's Board of Directors in her quest to make a difference. She dreams of living overseas but for now must be satisfied with planning a trip to India later this year.



Sylvia Perez and friends at WAGES' 10th Anniversary Celebration

"Giving defines who we are as individuals. We talk of giving hope and love, of giving a break or money. All these concepts point to one central thought: we are what we give."

In the end, giving is about love. Your most important gift is not the check you write, but your openness to changing the life of the recipient, and to changing your own."

- Timothy Shriver

A Greener Los Angeles

WAGES heads south with our eco-friendly cleaning techniques

Over the past year, WAGES has worked with IDEPSCA (Instituto Popular del Sur de California) to lay the foundation for an eco-friendly cleaning cooperative in Pasadena. WAGES' technical assistance role has included sharing our coop's legal documents and business plan, along with ongoing advice and targeted training.

In December 2006, WAGES trainers flew to LA to share the secrets of eco-friendly cleaning with nine women in an intensive three-day workshop. Our trainers, Ivette Meléndez, Teresa Pérez and Bertha Naranjo, made a great team. All three were founders of their own coops and were thrilled to help other women and to develop their skills as trainers.

The members of the Pasadena coop, Magic Cleaners, loved the training, and an IDEPSCA staff person described the experience as "life-altering." He wrote that the "leadership, tact and organizing ability [of WAGES' trainers] have set a life-long example for me!" We hope that the women we trained will make Los Angeles County just a little bit greener.



A founding member of Magic Cleaners during WAGES' training. Photo courtesy of IDEPSCA

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WAGES Highlights

Coop Incubation: Our Oakland coop, Natural Home Cleaning (NHC), is on its way to self-sufficiency! Sales grew more than 50% in 2006, and 18 women participated in our New Member Training Program. Growth in sales and membership enabled the coop to increase pay and benefits, adding dental insurance, additional holidays, and stipends for member meetings. NHC will become independent from WAGES later this year, so we will soon shift our focus to creating good jobs in a new region of the San Francisco Bay Area.

Leadership Development: Women in our cooperatives continue to take on new leadership roles. In December, three founding members of WAGES coops traveled to Los Angeles to train other Latina women to become eco-friendly cleaning professionals (see inside). Also, NHC members recently formed committees to oversee coop finances, product purchasing, and member appreciation events.

Consulting: Already in 2007, we have talked with seven different groups from South Carolina to Alaska about what it takes to start cooperatives like ours. Our work in L.A. last year was a valuable test run for WAGES' emerging consulting program.



Two founding members of the cooperative that WAGES trained in eco-friendly cleaning techniques in Pasadena, California
Photo courtesy of IDEPSCA

The WAGES Eco-Friendly Cleaning Coops

WAGES has created three eco-friendly cleaning cooperatives in the San Francisco Bay Area that provide high quality jobs and protect the environment.

Call to receive a free estimate for services in your region!



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(510) 532-6645



Emma's Eco-Clean
Peninsula
(650) 261-1788



Eco-Care
South Bay
(408) 778-8445

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