



**“When you limit
a woman’s potential,
you limit your own.”**

—Charlie Rose

From Challenge to Opportunity: A Report on the Status of Women and Girls in Northwest Connecticut

Produced by
The Women & Girls Fund
of The Community Foundation of Northwest Connecticut

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The Women & Girls Fund

Dear Friend,

Fifteen years ago, **The Women & Girls Fund** of Northwest Connecticut was created as a means of catalyzing support for the needs of local women and girls.

Since then, the fund has convened impassioned women from all around the Northwest Corner who are dedicated to raising awareness and building support for gender-specific causes in our region. As the fund grows, so does its potential to become a meaningful community resource—one that tackles problems that are gender-based, and uniquely local.

The following report provides a compelling overview of a variety of issues confronted by northwest Connecticut's women and girls. Our goal is that it will serve as a framework for **The Women & Girls Fund** to more effectively engage our local nonprofits in funding partnerships that serve the interests of all women and girls, and thus the entire community.

Additionally, we hope that this report heightens awareness of and stimulates dialogue about local women's issues on a community-wide basis, thereby informing the work of elected officials, policymakers, advocates, and faith-based and community organizations.

We invite you to join us in championing the causes of women and girls so that together we can make a positive impact on the lives of all women and girls who call northwest Connecticut home.

Get Involved...

Make a Contribution...

Learn more:

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The Status of Women and Girls

Where to Begin...

Nationwide, one in three American women live at or near the brink of poverty. Forty-two million women and the 28 million children who depend on them are one incident away from economic ruin*: a medical bill, rent or utility increases, delinquent child-support payments, a late paycheck, or a broken-down car.

*Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Poverty rates for girls increased from 16.7% in 2005 to 20.5% in 2010. During the 2008-2009 Recession, millions of girls dropped below the poverty line because their parents lost jobs or received pay cuts. In 2010, about 42% of girls lived in low-income families.

Source: *The State of Girls: Unfinished Business, A Report from the Girl Scout Research Institute, 2013*

Women make up nearly two-thirds of minimum-wage workers, and a vast majority of them receive no paid sick days. This seems implausible when you consider that women earn most of the college and advanced degrees in the U.S., make most of the consumer spending decisions, and are more than half of the nation's voters.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

These barriers to meaningful participation in both the workplace and the marketplace affect us all:

- When women earn 77 cents for every dollar earned by men, or pay more for health care than men do, entire families struggle financially simply because one of the wage earners is a woman.
- When an employer does not offer adequate family or sick leave, it affects not just women but also men who want to share the care-giving responsibilities for a newborn or an ailing family member.
- When almost two million women fall victim to domestic violence each year, the annual cost in lost productivity and health care is a whopping \$8 billion, and the loss of eight million paid days of work annually.
- When female entrepreneurs have difficulty accessing capital to start or sustain their businesses, create new jobs, and sell new products, it hurts the entire economy.

Source: The White House Council on Women and Girls, "Keeping America's Women Moving Forward, The Key to an Economy Built to Last," April 2012

Following the lead of the White House Council on Women and Girls, the Northwest Corner must ensure that its women and girls have the opportunities they need and deserve at every stage of their lives, from the education and training necessary to succeed in the workforce and support their families, to retiring with dignity and security.

The average American woman is paid 77 cents for every dollar the average man earns.

The average African American woman earns only 64 cents and the average Latina only 55 cents as compared to average men.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Northwest Corner women are paid only 62.5 cents for every dollar earned by a man living in the Northwest Corner.

The Northwest Corner

The pronounced socioeconomic divide in America today is no less obvious in rural, picturesque northwest Connecticut. From town to town, the Northwest Corner exhibits a disconcerting juxtaposition between extremely wealthy citizens and residents so poor that they frequently sacrifice food, heat, or electricity to keep a roof over their heads. Northwest Corner towns are famous for their historic homes, lavish theatres and music halls, art galleries, boutiques, farmers' markets, and fine restaurants. In the shadow of these symbols of wealth and luxury are long-vacant manufacturing, commercial, and retail facilities and woefully neglected homes. The population is overwhelmingly Caucasian and well-educated, yet over 400 students are learning English as a second language.

Several of the following Northwest Corner towns have significant levels of poverty:

Barkhamsted
Bethlehem
Canaan/Falls Village
Colebrook
Cornwall
Goshen
Hartland
Harwinton
Kent
Litchfield
Morris
New Hartford
Norfolk
North Canaan
Salisbury
Sharon
Torrington
Warren
Washington
Winchester/Winsted

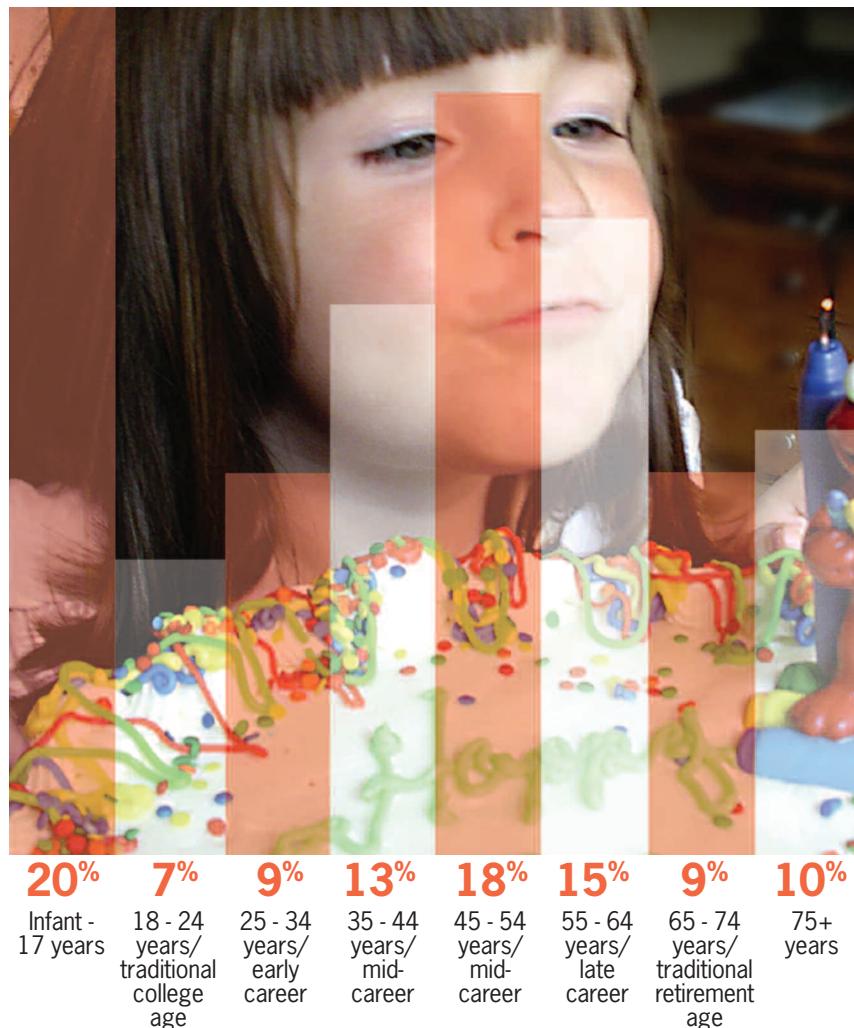


Education, Earnings, and Employment

Data provided by Words & Numbers Research, Inc., based on information from the U.S. Census Bureau, 2007-2011 American Community Survey, unless otherwise noted.

Women and girls comprise 51% of the Northwest Corner's total population of approximately 107,000 individuals. Almost two-thirds (62%) of Northwest Corner women are between the ages of 18 and 64, and about half of that group are between the ages of 45 and 64.

Just over half (55%) of the female population of Litchfield County are married; 12% are separated or divorced. Approximately 33% are single (i.e., never married or widowed).



**NORTHWEST
CORNER
POPULATION**

Education, Earnings, and Employment Teach Your Children Well

Education Level of Women in the Northwest Corner

	Ages 18-24	Ages 25+
Less than high school graduate	10%	8%
High school graduate	33%	29%
Some college or associate's degree	40%	30%
Bachelor's degree	17%	20%
Graduate or professional degree	0.2%	13%

In the Northwest Corner, 92% of young women over the age of 18 have earned a high school diploma, which is slightly higher than the statewide rate of 88%. For young women to have any chance of attaining financial stability, much less prosperity, 100% must earn high school diplomas.

As compared to adults lacking high school degrees, those *with* high school degrees have better economic outcomes, including better job opportunities, higher earnings, increased access to health insurance, higher life expectancies, stronger social support networks, and better overall well-being.

Source: *The State of Girls: Unfinished Business, A Report from the Girl Scout Research Institute, 2013*

Annual High School Dropout Rates by Gender (2009-2010)

District	Enrollment	Female	Male	Total
State of Connecticut	173,932	2.0%	3.5%	2.8%
Explorations (charter, Winsted)	80	5.9%	10.3%	7.5%
Torrington High School	1,184	3.2%	6.0%	4.6%
The Gilbert School (Winsted)	381	2.4%	5.3%	3.7%
Regional District 1				
Housatonic Valley Regional High School	510	0.8%	2.7%	1.8%
CT Tech (Oliver Wolcott)	761	0.8%	0.4%	0.5%
Regional District 10				
Lewis S. Mills High School	813	0.5%	0.2%	0.4%
Regional District 14				
Nonnewaug High School	844	0.2%	0.3%	0.2%
Regional District 6				
Wamogo Regional High School	380	0.0%	0.6%	0.3%
Litchfield High School	397	0.0%	0.5%	0.3%
Regional District 7				
Northwestern Regional High School	757	0.0%	0.0%	0.0%
Regional District 12				
Shepaug Valley High School	323	0.0%	0.0%	0.0%

Region 1: Canaan/Falls Village, Cornwall, Kent, North Canaan, Salisbury, Sharon

Region 6: Goshen, Morris, Warren

Region 7: Barkhamsted, Colebrook, Norfolk, New Hartford

Region 10: Harwinton (and Burlington, which is not considered a Northwest Corner town for the purposes of this report)

Region 12: Washington (Bridgewater and Roxbury, which are not considered Northwest Corner towns for the purposes of this report)

Region 14: Bethlehem (and Woodbury, which is not considered a Northwest Corner town for the purposes of this report)

Hartland students are sent via tuition arrangement to Granby Memorial High School, Oliver Wolcott Technical School, or the state vocational agricultural program at Region 7.

Cost-benefit analyses have shown that the long-term effects of not having a high school diploma on career earnings, health, social status, and the likelihood of incarceration are so disastrous that for every \$1,000 spent on dropout prevention, a return of \$1,500 to \$3,000 is realized. A 2011 study by Education Research International found that even after taking into account students who drop out multiple times, dropout recovery returns three times the investment made in it.

Source: Sparks, Sarah D. "A 'Neglected' Population Gets Another Chance at a Diploma." *Education Week.com*, May 2013

Most of the public high schools in the Northwest Corner have an extremely low dropout rate for females. The female dropout rate is significantly lower than the male dropout rate at all 11 public high schools, and four reported zero female dropouts for the 2009-2010 school year.

The towns of Torrington and Winchester/Winsted have the only Northwest Corner public high schools with a higher rate of female dropouts than the state average. Considering the demonstrated success of dropout recovery initiatives, and that the estimated number of female dropouts from Torrington and Winsted is less than 1% of the total number of enrolled high school students in the Northwest Corner (five from Explorations, nine from Gilbert, 38 from Torrington, for a total of 52), a modest investment in targeted dropout recovery initiatives would likely yield significant results.

"The personal stakes for someone who doesn't at least finish their high school education are dire," says Christopher Swanson, vice president of Editorial Projects in Education, the nonprofit publisher of *Education Week*. "It's difficult to bring people back to school after they've dropped out, especially if they're way behind and there are other demands on them that pull them away. But it's so important for what they're able to do with their lives after that."

Source: Richmond, Emily. "High School Graduation Rate Hits 40-Year Peak in the U.S." *The Atlantic*, June 2013



**Number of
Northwest Corner
women aged
18 to 64 without
a high school
diploma
3,092**

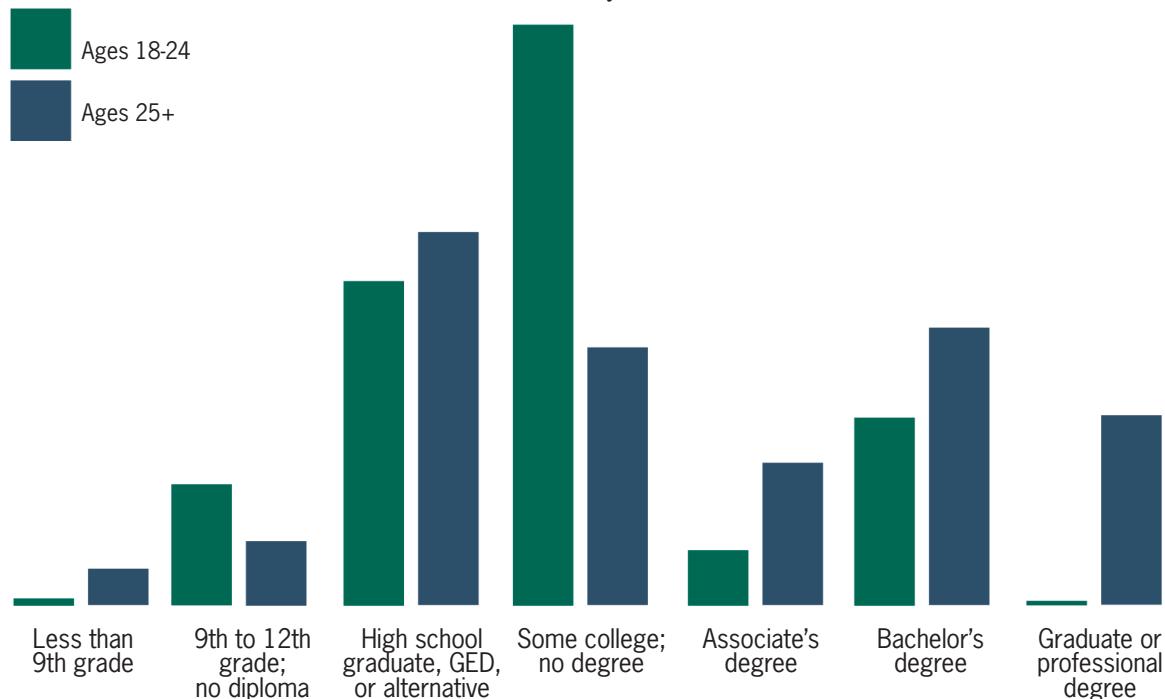
Girls who stay in school and get good grades are much more likely to make a successful transition to college and into the workforce.* However, it appears that obtaining a four-year college degree immediately after high school poses a challenge for Northwest Corner women—even though 20% of all Northwest Corner women over age 18 earned a four-year college degree, which is higher than the national figure of 17%.

*Source: *The State of Girls: Unfinished Business, A Report from the Girl Scout Research Institute*, 2013

Assuming that high school graduates are typically 18 or 19 years old, young women could conceivably earn bachelor's degrees by age 22 or 23 if they have the opportunity to go to college on a full-time basis. Only 14% of young women in the Northwest Corner have earned a bachelor's degree by age 24. It is noteworthy that almost half (47%) of Northwest Corner women between the ages of 18 and 24 have some college experience or an associate's degree, with only 4% actually earning an associate's degree. The remaining 43% clearly intended to pursue higher education but got derailed at some point along the way. Learning more about why they failed to continue to pursue either a two- or four-year degree could help identify common barriers to higher education and provide the rationale for solutions to those barriers.

Education, Earnings, and Employment Teach Your Children Well *continued*

Educational Attainment of Litchfield County Females



The older age group (age 25+) has attained a significantly higher percentage of bachelor's degrees as compared with the "traditional" college age group: 21% of Northwest Corner women over the age of 25 have earned a bachelor's degree, as compared with 14% of women aged 18 to 24. It is encouraging to see that the number of women with "some college, but no degree" drops to 19% for the older age group (age 25+). More data would be helpful in determining whether these women are encountering barriers to higher education or whether they have found success in the workplace without a post-secondary degree.

Women living on the brink of poverty overwhelmingly regret not making education a bigger priority.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Children from low-income families have only a 10% chance of graduating with a four-year college degree by the age of 24, as compared with 25% of children from middle-income families or 50% of children from high-income families.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Northwest Corner high school graduates and women with some college education or an associate's degree have less than half the poverty rate of women who did not get their high school diploma. The poverty rate falls by half again once a college degree is obtained. If those statistics are not enough to convince young women that higher education should be a top priority, then perhaps the significant difference in their potential earnings may get the point across: *each stage of educational attainment correlates to increased earnings.*

The Effect of Educational Attainment on Poverty Rate and Earnings of Women Aged 25+ in Litchfield County

	Poverty Rate	Median Income
Less than high school graduate	16%	\$19,415
High school graduate	7%	\$26,445
Some college or associate's degree	7%	\$33,520
Bachelor's degree or higher	3%	\$41,772
Graduate or professional degree	Not available	\$59,051

Female high school graduates earn **36%** more than women without a high school diploma.

Women with associate's degrees or some college earn **27%** more than those with only a high school diploma.

Female college graduates earn **25%** more than those with some college or an associate's degree and **58%** more than high school graduates.

Graduate or professional degrees add an additional **41%** to women's income as compared with women holding post-secondary degrees.

Parental involvement plays a major role in helping children graduate from high school and attend college. Parent-engagement programs can teach parents how to increase the likelihood of a college education for their children by familiarizing them with: class requirements; how and why to set up meetings with teachers and counselors; how to assist with homework; how and when to file college applications and financial-aid forms; how to procure grants and scholarships.

Source: Longoria, Eva. "Empowering Latinas." *The Shriver Report: A Woman's Nation Pushes Back from the Brink*



Education, Earnings, and Employment What Gets in the Way

Over the past 40 years, the national percentage of teenagers giving birth for the first time has decreased from 36% in 1970 to 21% by 2007. The average age at which women give birth is now 25 as compared to 21 in 1970.

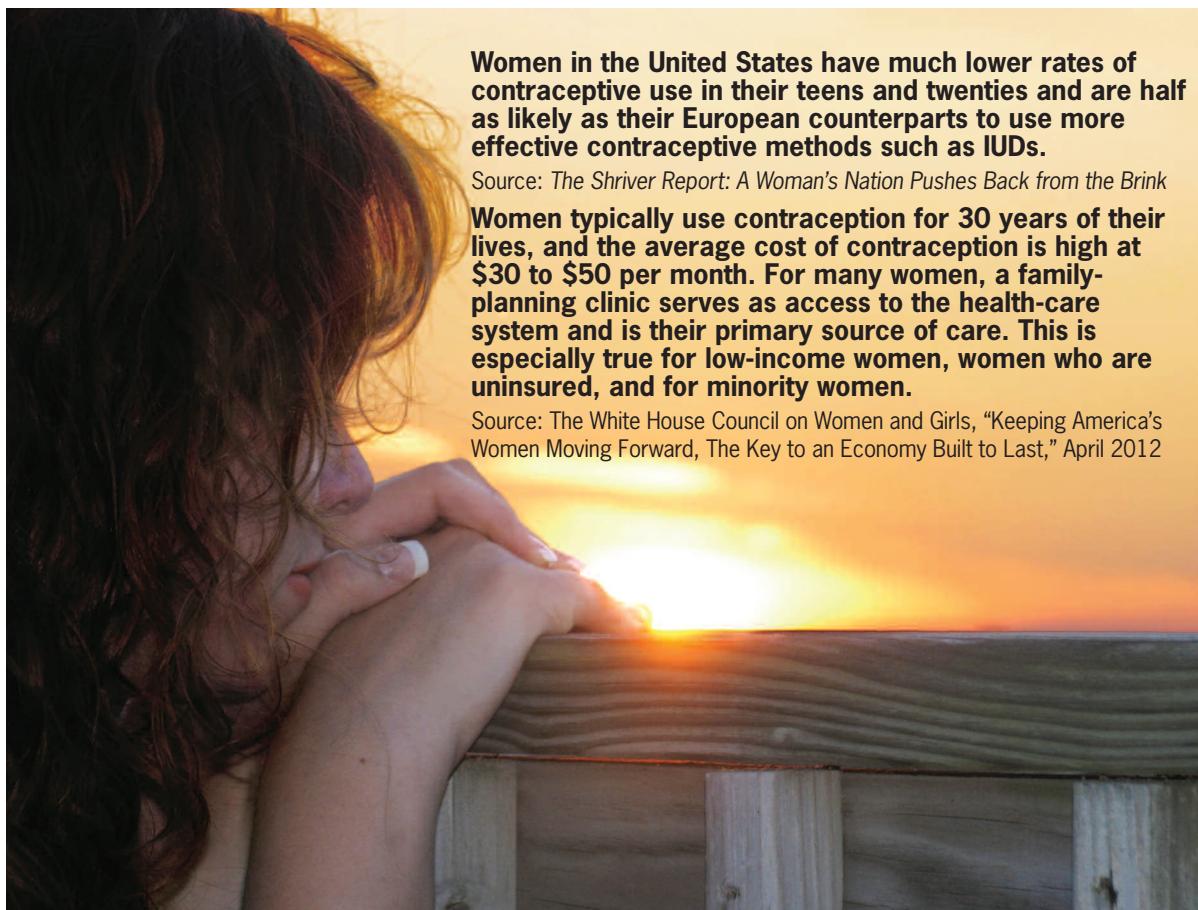
Source: The White House Council on Women and Girls, "Women in America: Indicators of Social and Economic Well-Being," March 2011

Births to Teenagers Calculated by Mother's Race/Ethnicity

Source: Words & Numbers Research, Inc., 2010 Registration Report, Office of Vital Records, CT Dept. of Health

	Total	<15 yrs. old		<18 yrs. old		<20 yrs. old	
		No.	%	No.	%	No.	%
State of Connecticut	37,713	20	0.05%	642	1.7%	2,294	6.1%
White	21,593	2	0.01%	134	0.6%	594	2.8%
Black, Hispanic, Other	16,120	18	0.1%	508	3.2%	1,700	10.5%
Litchfield County	1,583	0	0.0%	22	1.4%	65	4.1%
White	1,383	0	0.0%	18	1.3%	51	3.7%
Black, Hispanic, Other	200	0	0.0%	4	2.0%	14	7.0%

According to the 2010 data, there were no recorded births for the youngest Northwest Corner women of child-bearing age. A small percentage had children between the ages of 15 and 18. **At ages 18 to 20, the number of women giving birth tripled—precisely at the age when they could be working toward that all-important college degree.**



Children of teenage mothers are more likely to have health problems, be incarcerated during adolescence, and face unemployment as young adults. They also are more likely to become pregnant and drop out of high school themselves.

Source: Centers for Disease Control and Prevention, "About Teen Pregnancy," www.cdc.gov/teenpregnancy/aboutteenpreg.htm

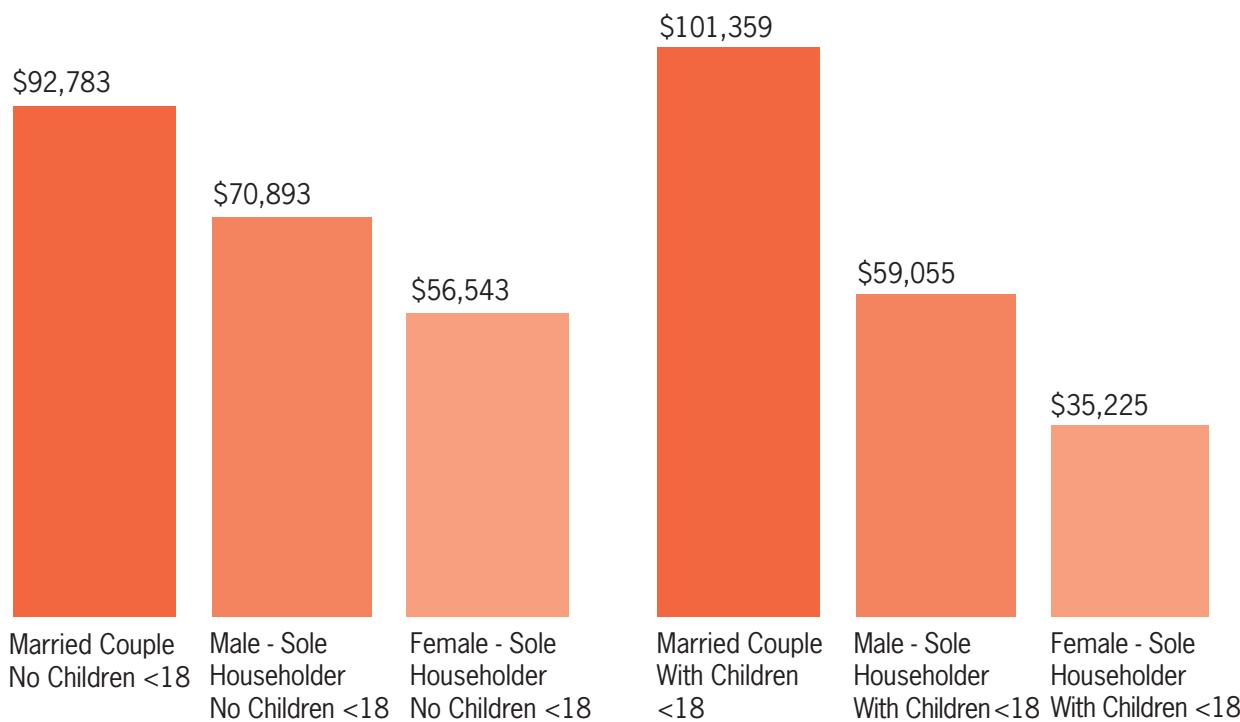
Bringing a child into a cash-strapped, single-parent household, or a household comprised of a very young couple with limited education, creates an enormous financial burden, which, in turn, makes the pursuit of higher education much more challenging. In 2013, child poverty reached record high levels in the United States. At that time, 47 million Americans were dependent on food banks, representing a 30% increase as compared to 2007. And households headed by single mothers are most likely to be adversely affected. In addition, 16.7 million children were living in food-insecure households.

Source: www.thenation.com/article/176121/poverty-2013-when-even-diapers-are-luxury

There are approximately 4,400 female-headed households in the Northwest Corner. Just over half (2,415 or 55%) have children under age 18 living with them. In Litchfield County, the median income for female-headed households with children under 18 years of age is 60% less than for female-headed households without children under age 18.

According to data from 2007 through 2011, **38% of Litchfield County female-headed households with children under age 18 received Supplemental Security Income and were categorized as living in poverty.**

Litchfield County Median Family Income by Type of Household and Presence of Children



Northwest Corner female-headed households with children under 18 years of age earn only 68 cents for every dollar a Northwest Corner male-headed household earns.

Diapers, which can add up to \$100 per month, cost more for women without transportation who must shop at higher-priced bodegas or convenience stores.

Diapers are not covered by the food stamp program (SNAP) or the Women, Infants, and Children feeding program (WIC).

Source: www.thenation.com/article/176121/poverty-2013-when-even-diapers-are-luxury

Education, Earnings, and Employment *What Gets in the Way* *continued*

Family Income of Female-Headed Households with Children Under Age 18 in the Northwest Corner

Income	Number of Female-Headed Households with Children Under Age 18
Less than \$10,000	257
\$10,000 - \$14,999	347
\$15,000 - \$19,999	156
\$20,000 - \$24,999	204
\$25,000 - \$29,999	235
\$30,000 - \$34,999	226
\$35,000 - \$39,999	140
\$40,000 - \$44,999	71
\$45,000 - \$49,999	120
\$50,000 - \$59,999	279
\$60,000 - \$74,999	192
\$75,000+	188
Total	2,415



The lack of accessible, affordable child care is a primary barrier to higher education. According to one study, only 5% of the child-care services required by student parents are provided at an on-campus child-care center. This constitutes an enormous gap in the support system for low-income women attempting to further their education. And this problem overwhelmingly singles out women, who make up 81% of the 1.5 million students who are low-income single parents. The need for child care goes beyond their hours in the classroom. Student parents often work on a full-time basis during the school year and require child care in the evenings and on weekends. Only 13% of campus child-care centers provide evening care and only 3% provide weekend care.

Source: Miller, Kevin, Ph.D.; Gault, Barbara, Ph.D. "Improving Child Care Access to Promote Post-Secondary Success Among Low-Income Parents," Institute for Women's Policy Research, March 2011

Information on child-care centers and resources for Northwest Corner students is fragmented, at best, and time-consuming to obtain. Identifying the child-care needs of area students as well as the available resources could provide the rationale for a targeted investment in much-needed child-care initiatives.

The Adverse Effect of Criminal Activity

In 2010, there were 167 court referrals per 10,000 girls under the age of 17, which is less than half the rate for boys of that age. The most common crime for which girls are arrested is larceny/theft (i.e., primarily shoplifting). In 2009, there were 134 arrests for theft per 10,000 girls aged 13 to 17. Drug crimes have the lowest rate of referral for girls (12 per 10,000 population). Statistics reveal that girls also are much more likely than boys to be arrested as runaways: there were 49 runaway arrests per 10,000 girls aged 13 to 17. Source: *The State of Girls: Unfinished Business, A Report from the Girl Scout Research Institute*, 2013

Women have the highest arrest rate for violent crime at ages 18 to 24 (207 per 100,000 women in 2008); this is the same age group with the highest arrest rate among men for violent crime (995 per 100,000). These figures indicate that both women and men have the potential to become involved in criminal activity *at a very young age*, which will negatively impact their ability to pursue higher education and/or to advance in the workplace.

Juvenile Arrests for Youths Aged 10 to 17

	Juvenile Population (Ages 10-17)	Total # of Juvenile Arrests	Percent of Juvenile Population	Reported Poverty Rate*
State of Connecticut	392,338	15,821	4.0%	9.5%
Northwest CT	11,130	399	3.6%	
Winchester/Winsted	1,112	76	6.8%	6.7%
Torrington	3,506	208	5.9%	12.0%
Sharon	220	9	4.0%	5.3%
Washington	354	12	3.4%	6.3%
North Canaan	343	11	3.2%	13.9%
Harwinton	676	20	3.0%	4.6%
Canaan	107	3	2.8%	6.4%
Litchfield	959	19	2.0%	5.1%
Barkhamsted	466	8	1.7%	0.9%
Morris	267	4	1.5%	4.8%
Bethlehem	439	4	0.9%	3.5%
New Hartford	824	11	1.3%	3.2%
Goshen	334	4	1.2%	5.7%
Cornwall	161	2	1.2%	11.4%
Warren	165	2	1.2%	4.2%
Hartland	211	2	1.0%	1.6%
Kent	264	2	0.8%	9.0%
Salisbury	337	2	0.6%	6.8%
Norfolk	203	0	0.0%	5.2%
Colebrook	182	0	0.0%	4.3%

Source: Word & Numbers Research, Inc., based on CT Dept. of Public Safety, 2010

*Source: CERC Town Profiles, 2013

While the number of juvenile arrests is very low in most Northwest Corner towns, **72% of all juvenile arrests occurred in two towns: Winchester/Winsted and Torrington**, with Torrington youth accounting for 52% of all Northwest Corner juvenile arrests.

In general, data on girls in the criminal justice system are limited. There are some data pertaining to girls in juvenile residential facilities, but it exists only for girls who were charged with an offense and detained as a result of that offense. Many more girls enter the criminal justice system but are not charged or detained, while some girls are detained in adult prison facilities.

Source: *The State of Girls: Unfinished Business, A Report from the Girl Scout Research Institute*, 2013

Detailed data on Northwest Corner girls in the criminal justice system would be useful and could provide the basis for a targeted investment in programs designed to address the circumstances contributing to criminal behavior, as well as programs to assist girls both within the criminal justice system and those exiting the system.

There are nowhere near enough lawyers to meet the needs of the low-income population, and that is a genuine crisis in our justice system.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Education, Earnings, and Employment *What Gets in the Way* *continued*

“The abuse of women and girls is the most pervasive and unaddressed human rights violation on earth.”

—Jimmy Carter

Domestic violence causes more than two million injuries annually and results in three deaths each day. Stalking affects one in six women. The majority of rape and sexual assault victims are between the ages of 16 and 24. The Centers for Disease Control and Prevention report that 80% of female victims were raped before they turned 25, and almost half were raped before they were 18 years of age. Additionally, 12% of high school girls report being forced to have sexual intercourse, and nearly 38% of runaway teens indicated that sexual abuse was one of the reasons that they left home. College students are particularly vulnerable, with one in five reporting sexual assault.

Source: The White House Council on Women and Girls, “Rape and Sexual Assault: A Renewed Call to Action,” January 2014

Sexual assault remains one of the most underreported violent crimes in the country. Some of the annual costs include:

- \$8 billion in lost productivity and health care expenses+
- 8 million lost paid days of work a year—the equivalent of more than 32,000 full-time jobs+
- \$4.1 billion in direct medical and mental health-care services for victims++
- Average jury awards of \$1.2 million against employers for inadequate security, and settlements averaging \$600,000++

Sources: +The White House Council on Women and Girls, “Keeping America’s Women Moving Forward, The Key to an Economy Built to Last,” April 2012; ++National Coalition Against Domestic Violence, “Domestic Violence in the Workplace”

In addition to the physical and emotional trauma that victims experience, there also is a strong correlation between domestic violence and personal economic instability. For example, **violence against women is a principal cause of women’s homelessness**. Also, women who are being victimized are often prohibited from attending school. Economic dependence often keeps women trapped in abusive relationships and dependent on abusive partners for food, shelter, and basic necessities for themselves and their children. Even women who manage to escape violent relationships often suffer long-term economic repercussions, such as poor credit and erratic employment.

Source: The White House Council on Women and Girls, “Keeping America’s Women Moving Forward, The Key to an Economy Built to Last,” April 2012

In a survey of 7,000 women, 37% indicated that domestic violence had a negative impact on their job performance. Researchers from the University of Arkansas found that women who were victims of recent domestic violence experienced 26% more absenteeism and tardiness than non-victims. Another study of female domestic violence victims found that 44% were without transportation to work because their abuser had disabled their car or hidden their keys. One study found that over 75% of domestic violence perpetrators used workplace resources to express remorse or anger toward their victims, to monitor them, pressure them, or threaten them—meaning that victims are not safe even when their perpetrators are at work.

Source: National Coalition Against Domestic Violence, “Domestic Violence in the Workplace”

The Susan B. Anthony Project (SBAP), in Torrington, an interpersonal domestic violence service organization, answered 2,308 crisis phone calls and assisted 1,475 victims of domestic violence in criminal court during the period of July 1, 2012, through June 30, 2013. There has been a sharp and sustained increase in the number of women and children in the SBAP shelter and transitional housing over the past several years:

Domestic violence programs in Connecticut receive minimal funding: the average program receives only \$30 per victim, per day to provide emergency shelter and support services.

Victims of domestic violence require assistance 24 hours a day, 7 days a week; \$30 is woefully inadequate.

Source: National Law Center on Homelessness and Poverty, “Some Facts on Homelessness, Housing, and Violence Against Women”

- July 1, 2010 – June 30, 2011: 65 women and 61 children
- July 1, 2011 – June 30, 2012: 85 women and 81 children
- July 1, 2012 – June 30, 2013: 86 women and 85 children

Approximately 20% of SBAP sheltered and transitional residents find suitable, affordable rental housing. The remainder resort to:

- non-domestic violence shelters, including homeless shelters,
- living with others,
- leaving the area,
- Department of Mental Health and Addiction Services Respite Housing,
- substance abuse group homes, or
- HUD/Social Security Disability access housing.

SBAP estimates that at least 20 additional emergency, 60-day shelter beds are necessary based on the number of unaccommodated victims in the past year. SBAP was able to find shelter for those victims elsewhere in the state of Connecticut but would have preferred to serve them with the center's resources, which specifically address domestic violence. The estimate of additional beds needed may, in fact, be understated since it does not account for victims who might not have considered SBAP because they had no boarding options for their pets.

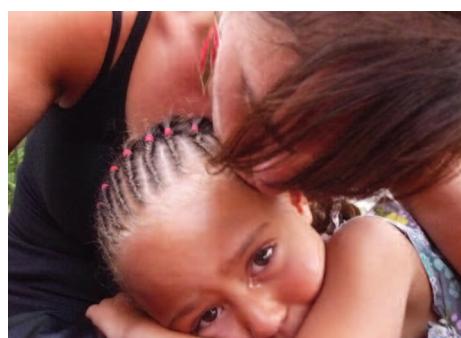
In addition, SBAP estimates that over 50 units of transitional housing, including permanent supportive housing, are needed for relocation of victims to an environment that is specifically designed to address the trauma of domestic violence and its impact on family life. And **it is critical to find a way to address two particular challenges that affect domestic violence victims who are ready to move into permanent housing: credit repair and economic self-sufficiency**, both of which are negatively impacted by domestic violence and the resultant separation from home and any supportive family and community relationships.

Children's advocacy centers are nonprofit organizations that provide training, prevention, and treatment services to address child abuse and neglect. Of the 1,080 children served by the state of Connecticut's Children's Advocacy Centers (CACs), 70% were female. While the total number of abused children served by Connecticut CACs decreased as compared with 2012, the percentage of abused females increased.

The available CAC data do not identify the types of abuse by gender; however, a staggering 81% of the abuse type reported was sexual assault. Physical abuse accounted for 11% of the reported abuse type, neglect accounted for 6.7%, and "witness to violence" and "other" accounting for the remaining 1.3%.

Source: National Children's Alliance, Statistical Report, State of Connecticut, 2013

Poverty is widely recognized as a risk factor in abuse and neglect cases. Three Northwest Corner towns have double-digit poverty rates: Cornwall (11.4%), Torrington (12%), and North Canaan (13.9%). However, Torrington was the only Northwest Corner town with a double-digit poverty rate that had substantiated, unduplicated reports of child abuse and neglect in 2012. The only other town with substantiated, unduplicated reports of child abuse and neglect in 2012 was Winchester/Winsted, which is the sixth poorest town in the Northwest Corner, according to 2013 CERC Town Profiles.



Education, Earnings, and Employment *What Gets in the Way* *continued*

Child Abuse and Neglect Substantiated, Unduplicated Reports 2012

	Number of Children >9	Number of Substantiated Unduplicated Reports	
State of Connecticut	378,867	5,153	(1.4%)
Winsted/Winchester	1,056	44	(4.2%)
Torrington	3,718	154	(4.1%)

Source: Words & Numbers Research, Inc. based on CT Department of Children and Families, 2012

The remaining Northwest Corner communities did not have a substantiated report for 2012. The fact that **the percentage of substantiated, unduplicated reports in both Torrington and Winchester/Winsted is four times the state average** is cause for serious concern. As such, there is a critical need for detailed data and studies on child abuse and neglect in the Northwest Corner with data particular to gender, age, race, income, and other socioeconomic factors.

2013 CERC Town Profile Poverty Rate

North Canaan	13.9%
Torrington	12.0%
Cornwall	11.4%
Kent	9.0%
Salisbury	6.8%
Winchester/Winsted	6.7%
Canaan	6.4%
Washington	6.3%
Goshen	5.7%
Sharon	5.3%
Norfolk	5.2%
Litchfield	5.1%
Morris	4.8%
Harwinton	4.6%
Colebrook	4.3%
Warren	4.2%
Bethlehem	3.5%
New Hartford	3.2%
Hartland	1.6%
Barkhamsted	0.9%



Education, Earnings, and Employment **She Works Hard for the Money**

Nationwide, women make up nearly two-thirds of minimum-wage workers, and a vast majority of them receive no paid sick days. Only 20% of families currently have a male breadwinner and a female home-maker. Given this economic reality, it is deplorable that the United States has one of the largest gender wage gaps among developed nations.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

In the 50 years since the passage of the first Equal Pay Act, the gender wage gap has narrowed by only 18 cents. More than 25 percent of that “progress” is due to losses in men’s wages and not gains for women. *In the past 10 years, the wage gap closed by less than one penny.*

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Median Earnings by Gender in Litchfield County (Ages 16+)

Men:	\$49,527
Women:	\$30,974

Northwest Corner women earn only 62.5 cents for every dollar that a Northwest Corner man earns, which is less than the national average of 77 cents.

Occupation by Gender in Northwest CT (Ages 16+)

	Men	Women
Management, business, science, architecture, engineering	34%	41%
Education, legal, community service, arts, media	9%	17%
Health-care practitioners and technologists	3%	9%
Service (health-care support, personal care, food prep/serving, maintenance/cleaning)	13%	23%
Sales	11%	9%
Office/administrative	6%	21%
Natural resources, construction, maintenance/repair	20%	1%
Production, transportation, material moving	16%	6%

Median Earnings by Gender and Occupation in Litchfield County (Ages 16+)

	Men	Women
Management, business, science, architecture, engineering	\$80,537	\$60,510 (-33%)
Education, legal, community service, arts, media	\$63,468	\$51,268 (-24%)
Health-care practitioners and technologists	\$82,800	\$67,544 (-23%)
Service (health-care support, personal care, food prep/serving, maintenance/cleaning)	\$43,144	\$31,427 (-37%)
Sales	\$59,538	\$37,613 (-58%)
Office/administrative support	\$50,548	\$40,186 (-26%)
Natural resources, construction, maintenance/repair	\$53,140	\$56,016 (+ 5%)
Production, transportation, material moving	\$51,253	\$30,498 (-68%)

If women working full-time jobs, year-round were paid the same for their work as comparable men, the poverty rate for working women and their families would be cut in half.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Education, Earnings, and Employment **She Works Hard for the Money** *continued*

Breaking down the Northwest Corner median income by occupation reveals that over half of Northwest Corner women (56%) are concentrated in the lowest-paying occupations. Unfortunately, this is consistent with the national trend of post-recession job growth being concentrated in low-wage occupations.

Litchfield County Female Occupations by Median Income (Ages 16+)

	Median Income	# of LC Women	% of LC Women
Health diagnosis/treatment, other health technical	\$73,341	3,403	(7%)
Computer, mathematical	\$73,333	480	(1%)
Management	\$63,114	4,061	(8%)
Science (life, physical, social)	\$62,222	261	(1%)
Business and financial operations	\$59,563	2,715	(6%)
Architecture, engineering	\$56,944	279	(1%)
Legal	\$55,938	567	(1%)
Education, training, library	\$53,846	5,495	(11%)
Arts, design, entertainment, sports, media	\$49,811	1,099	(2%)
Health technologists, technicians	\$48,924	1,323	(3%)
Community and social service	\$45,762	1,214	(3%)
Office/administrative support	\$40,186	10,336	(22%)
Sales	\$37,613	4,693	(10%)
Production, transportation, material moving	\$31,813	1,687	(4%)
Service (health-care support, personal care, food prep/serving, maintenance/cleaning)	\$31,427	9,578	(20%)

Lower-wage occupations (\$7.69 to \$13.83 per hour) constituted 21 percent of recession job losses but 58 percent of recovery growth.

Mid-wage occupations (\$13.84 to \$21.13 per hour) constituted 60 percent of recession job losses but only 22 percent of recovery growth.

Higher-wage occupations (\$21.14 to \$54.55 per hour) constituted 19 percent of recession job losses and 20 percent of recovery growth.

Source: National Employment Law Project (Data Brief): "The Low-Wage Recovery and Growing Inequality," August 2112

Women hold two-thirds of all minimum-wage jobs.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Connecticut's Minimum Wage: \$8.70* per hour = \$18,096 per year (40 hours per week for 52 weeks)

*In May 2013, the Connecticut State Senate and House of Representatives voted to increase the state minimum wage to \$8.70 from \$8.25, effective January 1, 2014, and to \$9.00, effective January 1, 2015.

On March 27, 2014, Gov. Malloy signed into law an additional increase in Connecticut's minimum wage to \$9.15 in 2015, \$9.60 in 2016, and \$10.10 in 2017.

Federal Minimum Wage: \$7.25* per hour = \$15,080 per year (40 hours per week for 52 weeks)

*In February 2014, President Obama signed an executive order increasing the federal minimum wage to \$10.10 for federal contract workers, effective January 1, 2015.

U.S. Department of Health and Human Services 2014 Federal Poverty Guidelines

Household of 1: \$11,670	Household of 6: \$31,970
Household of 2: \$15,730	Household of 7: \$36,030
Household of 3: \$19,790	Household of 8: \$40,090
Household of 4: \$23,850	Each additional person adds \$4,060
Household of 5: \$27,910	

The Shriver Center Poverty Scorecard 2012

State of Connecticut

Number of people living in poverty: 377,856

Poverty rate: 11%

Poverty ranking: 46th

5th District Report Card 2012

Representative: Christopher S. Murphy

Score: 94

Grade: A (Range: A+ to F-)

Poverty rate: 11.98% (considered "low")

Source: Sargent Shriver National Center on Poverty Law, *Poverty Scorecard 2012: Rating Members of Congress*

1st District Report Card 2012

Representative: John B. Larson

Score: 100

Grade: A+ (Range A+ to F-)

Poverty rate: 12.74% (considered "low")

In consultation with national anti-poverty experts in 20 different fields, the Sargent Shriver National Center on Poverty Law selects the most significant votes on poverty issues in the U.S. Senate and House of Representatives each year. The votes selected cover a wide range of subject areas, including budget and tax, food and nutrition, health care, immigrants, cash assistance, community and economic development, domestic violence, energy conservation, gender discrimination, housing, legal services, unemployment compensation, veterans, and the workforce. An annual scorecard is issued with a comprehensive analysis of the voting record of every member of Congress on poverty issues. It is meant to serve as a tool to hold elected officials accountable for ensuring that all Americans have access to justice and opportunity.

Based on the grade awarded to 1st District Representative Larson and 5th District Representative Murphy for their voting records in 2012, Northwest Corner residents have staunch advocates on poverty-related issues; however, **Northwest Corner women are no better off than other American women in terms of their concentration within low-wage jobs, and they are actually worse off in terms of the persistent gender wage gap.**

Further complicating matters for women in the workplace is the expectation that women will assume the role of primary caregivers for children and elderly or ailing family members. Women are more likely than men to quit or cut back on work when faced with unavoidable work/family conflicts. Or they become under-employed as a result of taking on multiple low-wage, low-skill jobs in order to have sufficient flexibility to handle their caregiver responsibilities while continuing to work.

Workplace policies that allow for flexible work arrangements, including non-traditional start and end times, compressed work weeks, the ability to reduce hours worked, and the ability to work from home, would have a measurable impact on the lives of many women struggling with rigid workplace parameters.

70% of American children live in families where every adult in the household is a member of the labor force. However, most workplace practices and policies continue to assume that the labor force is composed of full-time male workers who have someone at home taking care of family obligations.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

The Cash Flow Challenge

Data provided by Words & Numbers Research, Inc., based on information from the U.S. Census Bureau, 2007-2011 American Community Survey, unless otherwise noted.

The Basic Economic Security Tables™ Index (BEST) is a measure of the cost of needs and assets essential for economic security. The core BEST Index is a list of basic budget items necessary for health and safety such as housing, utilities, food, and essential personal and household items, including clothing, household products, and a landline telephone.

The BEST Index assumes the following: single heads of households and both adults in a two-adult household work outside the home; all workers incur transportation costs; all households with children pay for child care; all workers pay federal and state taxes and receive tax credits.

Source: Basic Economic Security Tables (BEST) for Connecticut 2012. BEST tables are tabulated by Wider Opportunities for Women (WOW) as part of the national BEST initiative led by WOW.

Basic Economic Security Table 2012		
Monthly Expenses for:		
1 Worker, 1 Preschooler, and 1 School-aged Child		
(WITH employment-based benefits of unemployment insurance, health insurance, and retirement plan)		
	ALL Northwest Corner Towns Except Torrington	Torrington
Housing	\$ 827	\$1,047
Utilities	196	222
Food	596	663
Transportation	576	581
Child Care	1,182	1,326
Personal & Household	437	521
Health Care	422	422
Emergency Savings	170	197
Retirement Savings	82	99
Taxes	970	1,179
Tax Credits	(267)	(267)
Monthly Total	\$5,191	\$5,990
Annual Total	\$62,292	\$71,880
Hourly Wage Needed	\$29.49	\$34.03

Basic Economic Security Table 2012		
Monthly Expenses for:		
1 Worker, 1 Preschooler, and 1 School-aged Child		
(WITHOUT employment-based benefits of unemployment insurance, health insurance, and retirement plan)		
	ALL Northwest Corner Towns Except Torrington	Torrington
Housing	\$ 827	\$1,047
Utilities	196	222
Food	596	663
Transportation	576	581
Child Care	1,182	1,326
Personal & Household	437	521
Health Care	944	962
Emergency Savings	277	315
Retirement Savings	137	165
Taxes	1,165	1,364
Tax Credits	(267)	(267)
Monthly Total	\$6,070	\$6,899
Annual Total	\$72,840	\$82,788
Hourly Wage Needed	\$34.49	\$39.20

The median income of Northwest Corner women (\$30,974) is less than half of what is needed for economic security (\$62,292 - \$82,788), as measured by the BEST Index.

The BEST Index recommends additional savings of \$214 per month, per child for higher education and \$276 per month to save toward homeownership.

Only 8% of Northwest Corner female-headed households with children earn enough to live within the BEST budgets shown above, which do not include the additional savings suggested for higher education or homeownership and do not include a line item for debt, including student-loan debt.

The Cash Flow Challenge Mind the Wage Gap

Some of the available programs to help close the cash-flow gap are:

- Temporary Assistance for Needy Families (TANF), a federal block grant distributed to states to provide cash assistance, child care, transportation, and other services to individuals on welfare.
- Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps.
- The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) provides federal grants to states for supplemental foods, health-care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age 5 who are found to be at nutritional risk.
- The National School Breakfast and Lunch programs, more commonly known as the free/reduced-price lunch program.

Approximately 12% of Northwest Corner households (546 individual recipients) utilized TANF benefits in 2012, which is less than half the state figure of 27%. Several Northwest Corner communities have relatively high rates of TANF recipients as a percentage of population.

Temporary Assistance for Needy Families (TANF) Recipients in the Northwest Corner, 2012

Source: Words & Numbers Research, Inc., based on CT Dept. of Social Services, 2012

	Number of TANF Recipient Households	% of Households
Torrington	351	23%
Winchester/Winsted	102	21%
Litchfield	16	5%
Canaan/Falls Village	10	17%
Goshen	8	7%
Harwinton	8	4%
Morris	7	7%
Kent	6	5%
New Hartford	6	2%
Norfolk	6	8%
Sharon	6	5%
Barkhamsted	4	3%
North Canaan	4	3%
Warren	4	7%
Washington	4	3%
Salisbury	2	1%
Bethlehem	1	1%
Hartland	1	1%
Colebrook	0	0%
Cornwall	0	0%
Northwest CT	546	12%
State of Connecticut	37,527	27%

Two-thirds of college seniors who graduated in 2011 had student-loan debt that averaged \$23,300 for all borrowers.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*



The Supplemental Nutrition Assistance Program (SNAP) is big business. One out of every seven Americans currently utilizes SNAP. Walmart takes in 18% of all food-stamp spending in the U.S. or more than \$13 billion in revenue, which represents about 4% of Walmart's total sales in the U.S. Walmart may be the biggest single corporate beneficiary of SNAP, but a growing number of stores are

The Cash Flow Challenge Mind the Wage Gap *continued*

now authorized to accept food stamps, including big-box stores like Target and Costco along with 7-Elevens and dollar stores. The number of stores authorized to accept food stamps has more than doubled since the year 2000. The more people struggle to get by, the more valuable food stamps become for businesses.

Source: "The Secret Life of a Food Stamp." *Marketplace*. Narr. Krissy Clark. Natl. Public Radio, in collaboration with *Slate* 2014

Right now, the average dollar amount allotted per meal is less than \$1.40 for every person on the program. Most people who receive SNAP benefits run out before the end of the third week. Then they face a decision: whether to spend whatever money they have left on food, rent, heat, electricity, gas for the car, medication, or some other urgently needed item. Food banks typically report a spike in demand in the final week of each month.

Source: Waters, Rob. "New Study Reveals the Hidden Health Cost of Cutting Food Stamps." *Forbes* 2014

Clearly, SNAP is an important cash-flow gap tool for many Northwest Corner households. Among Northwest Corner households enrolled in SNAP, 87% had at least one person working. Equally interesting is that 50% of Northwest Corner households enrolled in SNAP were classified as below the poverty line. This means that **half of Northwest Corner households enrolled in SNAP were above the poverty line but could not make ends meet without this program.**

The Connecticut Department of Social Services reported that in 2012, 7,861 Northwest Corner residents representing **2,860 households were enrolled in SNAP, which is more than five times the number of households receiving TANF.**

Supplemental Nutrition Assistance Program (SNAP) Enrollment in the Northwest Corner, 2012

Source: Words & Numbers Research, Inc., based on CT Dept. of Social Services, 2012

	Number of SNAP Recipients	% of Population	Households with Children <18	Households with 1 or more Aged 60+
Torrington	4,684	13%	690	417
Winchester/Winsted	1,345	12%	201	79
Litchfield	258	3%	38	19
Canaan/Falls Village	167	14%	6	9
Harwinton	147	3%	9	43
New Hartford	158	2%	13	31
Barkhamsted	117	3%	0	0
Sharon	108	4%	42	0
North Canaan	108	3%	78	33
Bethlehem	104	3%	45	21
Kent	100	3%	8	2
Washington	98	3%	16	0
Salisbury	94	3%	0	23
Morris	79	3%	0	14
Cornwall	69	5%	8	13
Goshen	67	2%	0	15
Hartland	58	3%	6	15
Norfolk	50	3%	0	7
Warren	29	2%	0	2
Colebrook	21	1%	0	0
Northwest CT	7,861	7%	1,160	743
State of Connecticut	370,895	10%		

Two-thirds of all SNAP recipients in 2012 were either households with children under the age of 18 (41%) or households with one or more residents over 60 years of age (26%).

During 2013 (federal fiscal year), an average of 1,117 Northwest Corner women and children participated in WIC, which represented 2% of the state's monthly WIC participation.

Average Monthly WIC Participation in the Northwest Corner (Federal Fiscal Year 2013)

Source: Words & Numbers Research, Inc., based on the Statewide WIC Information System (SWIS), CT Dept. of Public Health

	Pregnant Women	Postpartum Breastfeeding Women	Postpartum Non-Breastfeeding Women	
State of Connecticut	5,809	2,724	2,964	
Northwest Corner	106	53	54	
	Women	Infants	Children	Total
State of Connecticut	11,496	13,682	29,069	54,248
Northwest Corner	223	222	556	1,117

Torrington and Winchester/Winsted had the largest number of average monthly WIC participants, equal to **82% of the total average monthly WIC participants** in the Northwest Corner.

Torrington	746	67%
Winchester/Winsted	167	15%
Canaan/Falls Village	30	3%
Litchfield	22	2%
New Hartford	21	2%
Harwinton	20	2%
Kent	14	1%
Bethlehem	12	1%
Goshen	12	1%
Norfolk	11	1%
Sharon	11	1%
Barkhamsted	10	1%
Salisbury	8	1%
Cornwall	7	1%
Morris	7	1%
Hartland	6	<1%
Washington	6	<1%
North Canaan	4	<1%
Warren	2	<1%
Colebrook	1	<1%



The National School Breakfast and Lunch programs are administered by the Connecticut Department of Education's Bureau of Health and Nutrition Services, Child/Family/School Partnerships. These meal programs operate in public and nonprofit private schools and residential child-care institutions with the goal of providing nutritionally balanced, low-cost or free lunches to children each school day. Other qualifying institutions include homes for the physically, mentally, or emotionally impaired; group homes; temporary shelters; orphanages; and juvenile detention centers.

The Cash Flow Challenge Mind the Wage Gap *continued*

One out of every five Northwest Corner students is eligible for free/reduced-price lunch (2010-2011).

Students Eligible for Free/Reduced-Price Lunch

Source: Words & Numbers Research, Inc., based on CT State Dept. of Education, CT Education data and Research (CEDAR), town poverty rates from CERC Town Profiles, 2013

	Percentage of Students Eligible for Free/Reduced-Price Lunch 2010-2011	Reported Poverty Rate
State of Connecticut	34%	9.5%
Explorations Charter	45%	(Winchester/Winsted)
Torrington	43%	12.0%
Winchester/Winsted	42%	6.7%
The Gilbert School	37%	(Winchester/Winsted)
North Canaan	24%	13.9%
Sharon	19%	5.3%
Oliver Wolcott Tech	17%	(Torrington)
Goshen	16%	5.7%
Morris	16%	4.8%
Colebrook	14%	4.3%
Kent	13%	9.0%
Cornwall	11%	11.4%
Washington	11%	6.3%
Salisbury	10%	6.8%
Warren	10%	4.2%
Canaan/Falls Village	9%	6.4%
Litchfield	9%	5.1%
Norfolk	8%	5.2%
Bethlehem	7%	3.5%
Barkhamsted	7%	0.9%
New Hartford	6%	3.2%
Hartland	3%	1.6%
Harwinton	3%	4.6%

Northwest Corner Schools with 45% or More of Students Eligible for Free/Reduced-Price Lunch 2010-2011

Vogel-Wetmore, Torrington (74%)
 Southwest School, Torrington (59%)
 Forbes School, Torrington (55%)
 Pearson Middle School, Winsted (46%)
 Explorations (Charter School), Winsted (45%)

In almost half of all Northwest Corner towns, the percentage of students eligible for free or reduced-price lunch is *two to seven times higher* than their town's stated poverty rate. The relatively low poverty rate reported for most Northwest Corner towns is deceptive when you consider that 15 of the 23 school districts listed above have school populations with 10% or more of their children eligible for free or reduced-price lunch. **The most extreme example is in the city of Torrington.** The town's reported poverty rate for 2011 was 12%; however, **in one of its schools almost *three-quarters* of the students were eligible for free or reduced-price lunch.**

The Cash Flow Challenge Where Are Those Good Jobs **WITH Benefits?**

More than half (56%) of worksites in Litchfield County have less than 50 employees. In other words, 56% of Northwest Corner worksites are not legally obligated to provide paid sick days, and workers are entirely responsible for their retirement savings and their own emergency fund in the event that they become unemployed or disabled.

Wksites in Litchfield County by Size Class Fourth Quarter 2012

Size Class	Number of Employees	Wksites Number	Wksites % of Total	Employment Number	Employment % of Total
1	0 - 4	3,523	63.9	5,871	11.1
2	5 - 9	891	16.2	5,871	11.1
3	10 - 19	568	10.3	7,693	14.5
4	20 - 49	339	6.2	10,176	19.2
5	50 - 99	102	1.9	7,165	13.5
6	100 - 249	73	1.3	10,531	19.9
7	250 - 499	10	0.2	3,418	6.5
8	500 - 999	3	0.1	2,219	4.2
9	1,000 & over	0	-	-	-
Total	5,509	100.0		52,944	100.0

Source: CT Dept. of Labor, Labor Market Information from the Office of Research

As of January 1, 2012, Connecticut became the first state in the nation to mandate a paid sick-leave policy. Public Law 11-52 guarantees full- and part-time workers, in businesses with 50 or more employees, five paid sick days (or 40 hours) per year, usable after 120 days of employment. Workers can use their paid sick time for diagnoses or treatment of their own or their children's health conditions or for preventive care. The sick days also can be used to address the effects of domestic violence, sexual assault, or stalking. Manufacturers and certain tax-exempt organizations are excluded from coverage. The following types of workers are not eligible: (a) day or temporary workers, (b) non-hourly workers, and (c) salaried employees. A "day or temporary worker" is defined as an individual who works on a per-diem basis or who works "on an occasional or temporary basis for only the time required to complete such work."

While this law has helped many women in the workplace by not forcing them to choose between a day of pay or caring for a sick child, it does not help those women who have stitched together multiple low-wage, part-time jobs. It also does not help those women whose employers have restructured their organizations so that they can curtail the number of employees who qualify for that benefit.

Among single working mothers, 96% identified the ability to take up to 10 paid sick-leave days to care for themselves or an ill family member as the workplace policy that would help them most.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*



Of those declaring bankruptcy for medical reasons in Connecticut, 56% were single women.

Source: Fairfield County Community Foundation, *Holding Up Half the Sky, A Report on the Status of Women and Girls in Fairfield County, 2007*

The Cash Flow Challenge Where Are Those Good Jobs WITH Benefits? *continued*

HUSKY Insurance Program Enrollment in the Northwest Corner, 2011 Continuous Enrollment for 12 Months, Birth to Age 8

Source: Words & Numbers Research, Inc., based on CT Dept. of Social Services, 2011

	# of Children Continuously Enrolled for 12 months	% of Children Continuously Enrolled for 12 months
Torrington	1,332	67%
Winchester/Winsted	388	67%
Canaan/Falls Village	102	62%
Litchfield	93	55%
New Hartford	68	66%
Harwinton	62	61%
Barkhamsted	47	65%
Kent	44	66%
Bethlehem	44	61%
Goshen	41	61%
Washington	37	62%
Morris	33	60%
Salisbury	30	43%
Sharon	28	50%
Cornwall	27	68%
Hartland	22	73%
North Canaan	17	57%
Warren	12	60%
Norfolk	12	36%
Colebrook	0	0%
Northwest CT	2,246	59%
State of Connecticut	100,059	64%

Continuous eligibility has been identified as a strategy for ensuring that children receive well-child visits and other necessary health-care services.* Losing coverage, even for a brief period of time, can have a negative impact on a child's health, particularly for those children with chronic conditions or disorders such as asthma and autism.

*Source: Lee, Mary Alice, Ph.D.; Langer, Sharon D., M.Ed., J.D.; and Chen, Dorothy. "Continuous Eligibility: A Proven Strategy for Stabilizing Children's Coverage in HUSKY." CT Voices for Children, February 2013

While the percentage of children in the Northwest Corner who were continuously enrolled in HUSKY in 2011 was slightly lower than the state average, seven Northwest Corner towns exceeded the state percentage: Barkhamsted (65%), Cornwall (68%), Hartland (73%), Kent (66%), New Hartford (66%), Torrington (67%), and Winchester/Winsted (67%).

Medicaid Enrollment in the Northwest Corner, 2012

Source: Words & Numbers Research, Inc., based on CT Dept. of Social Services, 2012

	# of Medicaid Recipients	% of Total Population
Torrington	7,696	21%
Winchester/Winsted	2,265	20%
Litchfield	738	9%
New Hartford	446	6%
Canaan/Falls Village	401	33%
Harwinton	387	7%
Barkhamsted	312	8%
Salisbury	310	8%
Sharon	296	11%
Kent	290	10%
Bethlehem	288	8%
North Canaan	277	8%
Washington	256	7%
Goshen	236	8%
Morris	199	8%
Cornwall	152	11%
Hartland	149	7%
Norfolk	134	8%
Warren	90	6%
Colebrook	36	2%
Northwest CT	14,958	14%
State of Connecticut	580,576	16%

The percentage of Northwest Corner residents enrolled in the Medicaid program in 2012 was slightly lower than the state average, but the total number of Medicaid-enrolled residents in a few Northwest Corner towns exceeded the state average: Canaan/Falls Village (33%), Torrington (21%), and Winchester/Winsted (20%).

Canaan/Falls Village had the highest number of Medicaid recipients as a percentage of its population, while Torrington and Winchester/Winsted accounted for two-thirds of all Northwest Corner Medicaid recipients.

Climbing above the poverty line has become much more difficult in recent years. The recent recession transformed the makeup of the low-wage workforce. According to Janelle Jones and John Schmitt, of the Center for Economic Policy Research (CEPR), more than half of those who make \$9 or less an hour are aged 25 or older. The proportion of teenagers who make \$9 or less an hour has declined to just 17% as compared with 28% in 2000, after adjusting for inflation.

Today's low-wage workers are more educated, with 41% having at least some college education, up from 29% in 2000. "Minimum-wage and low-wage workers are older and more educated than [they were] 10 or 20 years ago, yet they're making wages below where they were 10 or 20 years ago after inflation," says Schmitt, who is senior economist at CEPR. **"If you look back several decades, workers near the minimum wage were more likely to be teenagers—that's the stereotype people had. It's definitely not accurate anymore."**

Source: Greenhouse, Steven. "Low-Wage Workers Are Finding Poverty Harder to Escape." *The New York Times* 16 Mar. 2014



The Cash Flow Challenge Where Are Those Good Jobs **WITH Benefits?** *continued*

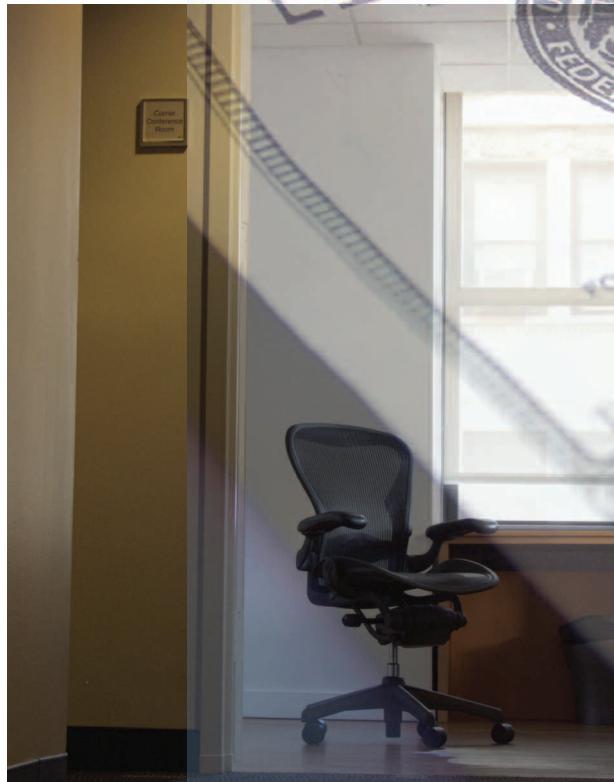
While some women are fortunate enough to have the luxury of choosing not to work, the lack of policies to help families manage work/family conflicts actually takes away that choice from too many women. Between 1990 and 2010, the U.S. dropped from 6th to 17th in female labor-force participation among 22 developed countries. More than a quarter of the relative drop was attributable to the fact that other developed countries expanded “family-friendly” policies such as parental leave, while the U.S. largely stagnated in enacting policies to help women balance the demands of work and care-giving responsibilities.

Source: Blau, Francine; Kahn, Lawrence. “Female Labor Supply: Why Is the U.S. Falling Behind?” National Bureau of Economic Research, Cambridge, MA 2013

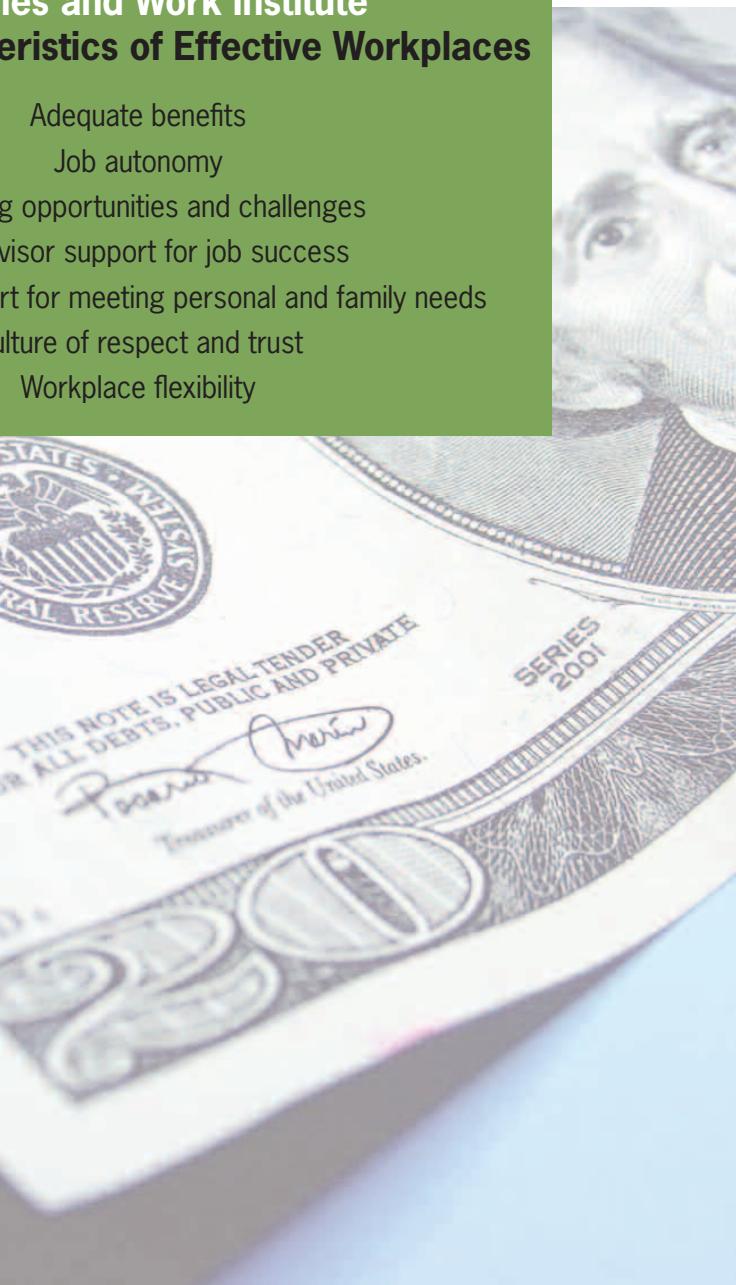
The American workplace needs a cultural transformation so that even the lowest-paying jobs can be balanced with family obligations and educational opportunities, and upward job mobility is promoted and encouraged so that low-wage earners can truly work their way up and out of poverty and toward a better future.

Families and Work Institute Seven Characteristics of Effective Workplaces

- Adequate benefits
- Job autonomy
- Learning opportunities and challenges
- Supervisor support for job success
- Supervisor support for meeting personal and family needs
- Culture of respect and trust
- Workplace flexibility



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The Cash Flow Challenge Retirement? Maybe Never

According to Edward Siedle, “‘Too frail to work, too poor to retire’ will become the ‘new normal’ for many elderly Americans. . . . Who’s bagging your groceries: a young high school kid or an older ‘retiree’ who had to go back to work to supplement his income or qualify for health insurance?”

Source: Siedle, Edward. “The Greatest Retirement Crisis in American History.” *Forbes* 20 Mar. 2013

On average, **women over 65 rely on a median income of around \$16,000 a year, which is about \$11,000 less than for men of the same age**, according to a Congressional analysis of census data.

Source: Hicken, Melanie. “Why Many Retired Women Live in Poverty.” *Money* 13 May 2014

A woman loses almost 20% of her lifetime earning power when she leaves the workforce for just a year to have and care for a child. If she spends three to four years away from work to raise her child, she loses a full 40% of her potential earnings.

Source: Hewlett, Sylvia Ann. *Off Ramps and On Ramps*. Boston: Harvard Business School Press, 2007

Poverty Status of Female-Headed Households 2007-2011

	# of Families With Householder Aged 65+	% in Poverty	# of Families With Female Householder Aged 65+	% in Poverty
Litchfield County	9,456	2%	1,203	2%
State of Connecticut	155,973	3%	22,362	7%

About 20% of the Northwest Corner female population is over age 65.

Litchfield County families with a female householder over the age of 65 have the same poverty rate as other households over the age of 65. This is comparatively better than the state statistic: **female-headed households over age 65 have more than twice the rate of poverty** as compared to other households over the age of 65.

Among Americans aged 50 and older who currently have jobs, 82% expect to work in some form during retirement. Excluding pensions and homes, 39% of survey respondents reported that they have \$100,000 or less saved for retirement. Nearly one-quarter have less than \$10,000. One-third of retirees indicated that they didn't have a choice in the decision to leave the workforce; many were pushed out by ill health or layoffs.

Source: Hamilton, Walter. “Most Americans Expect to Work During ‘Retirement’ Poll Finds.” *Los Angeles Times* 14 Oct. 2013

A 2012 study issued by the U.S. Government Accountability Office (GAO) reveals that women of retirement age are far more likely than men to live in poverty. More retired women than retired men rely on Social Security as their only income. Several factors contribute to the higher poverty rate among elderly women, including their tendency to have lower lifetime earnings, taking time out of the workforce to care for family members, and outliving their spouses. Divorce and widowhood had “detrimental effects” for retired women or those entering retirement and took more of a toll on women’s finances than on men’s. While women’s participation in defined-contribution retirement plans increased, they contributed less to those plans than did men.

Source: United States Government Accountability Office, “Retirement Security: Older Women Remain at Risk,” July 2012

What makes the GAO study particularly interesting is the overwhelming evidence that American women, in general, are careful, prudent financial planners. Studies show that women are less likely to take risks at work and in their investments, and the end result is often a stronger portfolio.



The Cash Flow Challenge Retirement? Maybe Never *continued*

Many elderly women rely exclusively on Social Security benefits, but the Social Security program was designed to support married couples where one spouse was the breadwinner. Today, a growing number of women are getting married later in life, remaining single, or have gotten divorced, and many more women are earning their own benefits in the workforce. As a result, far fewer women receive spousal benefits based on their husband's work history.

Source: Hicken, Melanie. "Why Many Retired Women Live in Poverty." *Money* 13 May 2014

Further in-depth analysis is needed of the status of Northwest Corner women over the age of 65. There seems to be a disparity in the reported poverty rate for this group of women (2%) when compared to the fairly high percentage of women over age 60 who are enrolled in SNAP (26%). It could simply be a difference in the definition of the poverty rate as compared with the eligibility criteria for SNAP, or it could uncover other factors affecting this group of women and provide a better picture of their true economic status.

Seniors aged 65 to 74 have fewer physical limitations, are more likely to work, and are more technologically adept. However, they are often responsible for taking care of older parents, unemployed children, and/or grandchildren. They are less likely to plan for retirement and are more reliant on social security income.

Seniors aged 75 to 84 are less likely to be technologically adept and may have more difficulty seeking services. They are more likely to have financial retirement plans in place other than social security.

By age 85, many seniors have one or multiple conditions that make daily tasks more difficult or impossible without assistance. They also may suffer from age-related dementia and other diseases. They are more likely to feel isolated, whether living alone or in a group situation, and they may need help with routine household and financial matters.

Source: Fairfield County Community Foundation, *The Full Circle of Women and Girls in Fairfield County: A Status Report, 2013*



Our Youngest Girls

Starting Out Right

Despite decades of research and prevention efforts, low birth weight (less than 2,500 grams or 5 lbs., 8 ozs.) remains a major public-health challenge. Preterm birth (before 37 weeks of gestation) is the most common reason for low birth weight (LBW). Since 1990, the rate of low birth weight in the U.S. has increased by 19%, and preterm births have increased by 21%. The percentage of very-low-birth-weight babies (less than 1,500 grams or 3 lbs., 5 ozs.) also has been on the rise. Many factors have contributed to the increase of LBW babies, including a relatively high rate of multiple births, wider availability of sophisticated medical technologies that help very-low-birth-weight (VLBW) babies survive, and a trend toward delayed childbearing that makes complications resulting in preterm births and LBW more likely.

There are puzzling disparities in the statistics. Delayed childbearing has been linked with a greater likelihood of LBW births, but the increase in VLBW births occurs primarily among mothers aged 20 to 34, which are considered the peak childbearing years. And while multiple births are a factor, most of the rise in VLBW births has occurred among babies born in single deliveries.

Source: Shore, Rima, Ph.D.; Shore, Barbara, M.A. "KIDS COUNT Indicator Brief: Preventing Low Birthweight," The Annie E. Casey Foundation, July 2009

	Number of Very-Low- Birth-Weight Births	Number of Low-Birth- Weight Births
Litchfield County	23	119
Percent of all teen births	1.5%	7.5%

Source: Words & Numbers Research, Inc., based on 2010 Registration Report, Office of Vital Records, CT Department of Public Health

Low-birth-weight babies typically catch up in physical growth if there are no other complications. The percentage of VLBW and LBW babies in Litchfield County is essentially the same as for the state of Connecticut as a whole. Research conducted by the Annie E. Casey Foundation noted that women with a high school diploma are far less likely to have LBW babies. Women without high school diplomas also are more likely to live below the poverty line, which is one of the largest contributors to a lack of prenatal care for pregnant women.

Prenatal Care

	Late (beg. 2nd or 3rd trimester) or None	Non-Adequate	APNCU Index*	APNCU Index*
		Non-Adequate	Adequate	Intensive
Litchfield County number of births to women under age 20	108	175	658	736
Percent of births	6.8%	11.1%	41.6%	46.5%

*The Adequacy of Prenatal Care Utilization (APNCU) index classifies care as follows: adequate intensive, adequate basic, intermediate, inadequate, or unknown. Non-adequate comprises intermediate and inadequate prenatal care. The index incorporates the month a pregnant woman begins getting care, the number of prenatal visits, and the gestational age of the baby at birth.

Source: Words & Numbers Research, Inc., based on 2010 Registration Report, Office of Vital Records, CT Department of Public Health

Our Youngest Girls Starting Out Right *continued*

Prenatal care is a key factor in preventing pre-term births and LBW babies. The Annie E. Casey Foundation KIDS COUNT Indicator Brief describes five strategies that are essential to any plan for reducing the rate of LBW births:

- Expand access to medical and dental services, taking a lifespan approach to health care.
- Focus intensively on smoking prevention and cessation.
- Ensure that pregnant women get adequate nutrition.
- Address demographic, social, and environmental risk factors.
- Support sustained research on the causes of LBW.

Given that the median income of Northwest Corner women (\$30,974) is less than half of what is needed for economic security (\$62,292 to \$82,788), as measured by the BEST Index, subsidized medical and dental services that specifically include excellent prenatal care and greater food security to ensure adequate nutrition will be essential to prevent LBW babies.

Our Youngest Girls School Days

Every public dollar spent on high-quality early childhood education returns \$7 through increased productivity and savings on public assistance and criminal justice programs.

Source: Heckman, James J., et al., "The Rate of Return to the High/Scope Perry Preschool Program," Working Paper 15471, National Bureau of Economic Research, 2009

Access to high-quality preschool is important because it ensures that children enter school ready to learn. It also can serve to support low-income parents who cannot afford child care. Low-income single parents who must work have trouble accessing reliable preschool or child care that meets both their children's developmental needs and their work schedule. There is a well-established link between high-quality early childhood programs and later positive outcomes. Without high-quality early childhood intervention, an at-risk child is 25% more likely to drop out of school, 40% more likely to become a teen parent, and 60% more likely to never attend college.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

The effectiveness of a kindergarten teacher appears to have a lifelong effect on children, according to a study by Harvard economist Raj Chetty. The study was designed to look mainly at the effect of smaller class size. However, Chetty and his team followed the lives of nearly 12,000 children to see if kindergarten students who had increased achievement scores—regardless of class size—had different life outcomes. Although the smaller-class-size effects had long faded by high school, the researchers found that children who had higher scores in kindergarten were more likely to earn significantly more than their counterparts with lower kindergarten scores. They also were more likely to go to college, own a home, and save for retirement.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

The Literacy Skill Domain rates a child's ability to hold a book and turn pages from front to back, understand that print conveys meaning, explore books independently, recognize printed letters, match/connect letters and sounds, identify some initial sounds, and demonstrate emergent writing.

Performance Level 1: Students demonstrate emerging skills and require a large degree of instructional support.

Performance Level 2: Students inconsistently demonstrate the skills and require some instructional support.

Performance Level 3: Students consistently demonstrate the skills and require minimal instructional support.

Kindergarten Entrance Inventory – Literacy Skills School Year 2011-2012

District	Number of Students Tested	Literacy Skills (%)		
		Level 1	Level 2	Level 3
State of Connecticut	37,719	23%	39%	38%
Sharon	16	44%	19%	38%
Torrington	361	39%	36%	26%
Winchester	82	39%	59%	2%
Cornwall	7	29%	14%	57%
Hartland	19	26%	32%	42%
Colebrook	8	25%	25%	50%
Salisbury	34	24%	21%	56%
Kent	30	23%	43%	33%
Litchfield	74	23%	60%	18%
Norfolk	20	20%	60%	20%
Canaan	6	17%	17%	67%
New Hartford	76	16%	58%	26%
Region 14	101	16%	28%	56%
Barkhamsted	42	12%	36%	52%
North Canaan	28	11%	43%	46%
Region 10	154	9%	27%	64%
Region 6	34	6%	38%	56%
Region 12	51	22%	27%	51%



Source: Words & Numbers Research, Inc., based on Connecticut State Department of Education, CT Education Data and Research (CEDAR)

Region 6: Goshen, Morris, Warren

Region 10: Harwinton (and Burlington, which is not considered a Northwest Corner town for the purposes of this report)

Region 12: Washington (Bridgewater and Roxbury, which are not considered Northwest Corner towns for the purposes of this report)

Region 14: Bethlehem (and Woodbury, which is not considered a Northwest Corner town for the purposes of this report)

Half of the school districts in the Northwest Corner equaled or exceeded the state percentage of Performance Level 1 students (those needing a large degree of instructional support) entering kindergarten. The largest numbers of Performance Level 1 students were in Torrington (141), Winchester (32), and Litchfield (17).

The Language Skill Domain rates a child's ability to participate in conversations, retell information from a story read to him/her, follow simple two-step verbal directions, speak using sentences of at least five words, communicate feelings and needs, and listen attentively to a speaker.

Performance Level 1: Students demonstrate emerging skills and require a large degree of instructional support.

Performance Level 2: Students inconsistently demonstrate the skills and require some instructional support.

Performance Level 3: Students consistently demonstrate the skills and require minimal instructional support.

Our Youngest Girls School Days *continued*

Kindergarten Entrance Inventory – Language Skills School Year 2011-2012

District	Number of Students Tested	Language Skills (%)		
		Level 1	Level 2	Level 3
State of Connecticut	37,719	22%	40%	39%
Sharon	16	44%	31%	25%
Winchester	82	32%	62%	6%
Cornwall	7	29%	29%	43%
Salisbury	34	29%	27%	44%
Torrington	361	29%	38%	34%
Litchfield	74	28%	51%	20%
Colebrook	8	25%	38%	38%
Norfolk	20	20%	60%	20%
Canaan	6	17%	33%	50%
New Hartford	76	12%	52%	37%
North Canaan	28	11%	43%	46%
Region 12	51	10%	18%	72%
Kent	30	10%	43%	47%
Region 10	154	8%	23%	69%
Region 14	101	8%	30%	62%
Barkhamsted	42	7%	29%	64%
Region 6	34	6%	41%	53%
Hartland	19	0%	0%	100%

Source: Words & Numbers Research, Inc., based on Connecticut State Department of Education, CT Education Data and Research (CEDAR)

Region 6: Goshen, Morris, Warren

Region 10: Harwinton (and Burlington, which is not considered a Northwest Corner town for the purposes of this report)

Region 12: Washington (Bridgewater and Roxbury, which are not considered Northwest Corner towns for the purposes of this report)

Region 14: Bethlehem (and Woodbury, which is not considered a Northwest Corner town for the purposes of this report)

Seven school districts in the Northwest Corner equaled or exceeded the state percentage of Performance Level 1 students (those needing a large degree of instructional support) entering kindergarten. The largest numbers of Performance Level 1 students were in Torrington (105), Winchester (26), and Litchfield (21).



Our Youngest Girls More STEM-Ed, Please

The areas of study that lead to some of the highest-paying jobs are the STEM subjects (science, technology, engineering, and math). Boys only slightly outperform girls in math and science on standardized tests in K-12, and in some instances girls earn higher grades in math and science than do boys. Girls and boys appear to be about equally prepared to pursue STEM majors in college. Some of the obstacles for girls include implicit cultural biases and stereotypes.

Source: Hill, Catherine; Corbett, Christianne; St. Rose, Andresse. "Why So Few? Women in Science, Technology, Engineering, and Mathematics," Washington: American Association of University Women, 2010

A recent report found that when teachers and parents tell girls that their intelligence is not "static" and can grow with experience and learning, girls do better on math tests and are more likely to say that they want to continue to study math in the future.

Source: Hill, Catherine; Corbett, Christianne; St. Rose, Andresse. "Why So Few? Women in Science, Technology, Engineering, and Mathematics," Washington: American Association of University Women, 2010

Girls, on average, had lower assessments of their ability to solve math problems than boys who had similar math achievements, and they held themselves to higher standards than boys did, believing that they had to be exceptional in order to succeed in what were perceived as "male" fields. Even when girls had good grades and test scores, their lower self-assessments combined with their higher standards for performance meant that fewer aspired to STEM careers.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Considering the cost of living in the Northwest Corner and that the highest median incomes for Northwest Corner women can be found in the fields of science, architecture, and engineering, it is imperative that girls are encouraged to pursue the STEM subjects and to have realistic expectations of what it means to succeed in these fields. Combating the entrenched biases against women and the prevailing stereotypes in these fields is critical.

The following excerpts from an interview with Maria Klawe, president of Harvey Mudd College, provide some interesting insights and ideas:

How do we encourage interest in science and technology among daughters of people who are not in technical fields themselves? Do you think it's a matter of making science "cool" for girls, or is there something else at play?

Maria Klawe: The answer differs depending on the area of science and technology. Young women are already very interested in biology and chemistry. More than half of biology and chemistry majors are female and that has been true for at least 20 years. Similarly, about 45 percent of math and statistics majors are female. We need to focus our attention on the areas like computer science (CS) and electrical engineering (EE) where there are very few females (10 to 15 percent of majors) and there is a high demand for more graduates.

Why do you think girls have shied away from these STEM specialties?

MK: Research shows that teenage girls think that disciplines involving programming and hardware like CS and EE are boring, that they won't do well in these courses, and that the majors are mostly geeky guys with no social life. As a society, we encourage our young people to study what they love and what they are good at, so it's not surprising that girls are not interested in enrolling in these majors. Moreover, in many cases, when a female student does enroll in an intro course, she withdraws because she feels underprepared in comparison to some of the students (mostly geeky guys) who seem to know all kinds of arcane info about the subject.

Our Youngest Girls More STEM-Ed, Please *continued*

Are there any key findings from the initiatives you've implemented at Harvey Mudd that you think could and/or should be applied by technology companies or other universities to encourage the continued adoption and success of women in STEM fields?

MK: At Harvey Mudd, we've focused on changing four things about learning CS: make it fun, make it relevant, make it not scary, and make it clear that lots of kinds of people have careers involving CS. We changed the context of the intro course to "creative problem-solving in science and engineering using computational approaches with Python" instead of "learn to program in Java" and made sure that the homework assignments were a lot of fun. Perhaps the most important thing is to ensure a supportive environment for female (and male) tech employees at all career stages, including providing access to mentors and sponsors.

Source: Nishar, Deep. "Getting Girls to Study STEM: It's About More Than Just Making Science 'Cool.'" USNews 5 May 2014

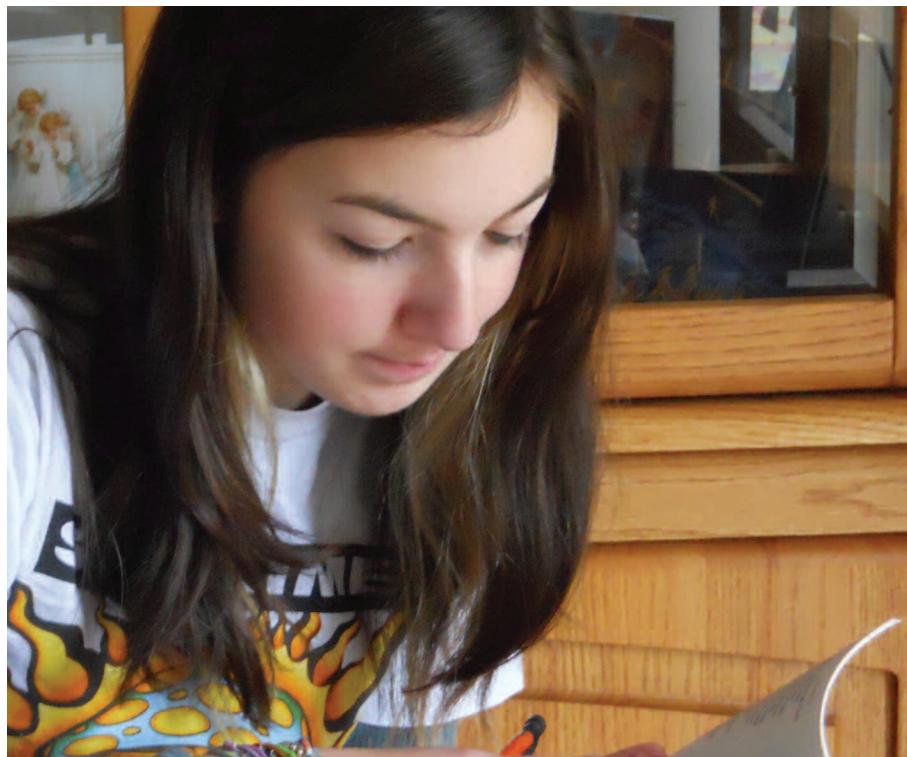
Mentors and sponsors at all ages and stages of education are critical to fostering the interest and continued excitement to pursue STEM education, along with outlets for all that interest and energy, such as extra-curricular activities focused on things like robotics, application development, and Web design.

Girls Who Code is part of a growing national movement to engage young girls in computer science along with other groups.

Girls Who Code aims to increase the number of women in technology careers by teaching girls basic computer code-writing skills at a young age.

In 2012, Girls Who Code launched an eight-week summer immersion program in New York City, where top industry engineers and entrepreneurs taught 20 high school girls—many from underserved communities—about computer science, robotics, algorithms, Web design, and mobile development.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*



Our Youngest Girls Money Matters

A diverse, mixed-income group of teens was asked to design a class that would teach them what they thought they needed to know and what they wanted to learn. What emerged was an emphasis on financial literacy—how to buy a car, secure a mortgage, save for college, budget for basic expenses—combined with concerns about emotional well-being, self-confidence, and healthy relationships. Post-secondary education was universally recognized as a critical goal, but they were anxious about how they would pay for it.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

These concerns and desires should be addressed with life-education courses. Financial literacy and emotional-development support have emerged as critical components of education for today's girls, along with leadership training and STEM courses. Girls need to have confidence in their abilities and the emotional strength to analyze and execute decisions concerning school, jobs, finances, career, family, marriage, and children.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Only 12% of young girls feel “very confident” when it comes to making financial decisions.

Source: *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Among teens, girls still lag behind boys in their level of financial literacy. In 2011, only 26% of girls aged 16 to 18 answered “yes” when asked if they knew how credit-card interest and fees worked, as compared with 37% percent of boys in that age group. Only 13% of teen girls answered “yes” when asked if they knew what a 401k was, as compared to 21% of teen boys. In 2011, more than half of all teens (52%) had a savings account, and 42% had an ATM card. Approximately one in three teens had a checking account.

Source: *The State of Girls: Unfinished Business, A Report from the Girl Scout Research Institute, 2013*

In recent years, some states have started to include personal-finance curricula as a high school requirement for graduation. In 2009, 13 states had such a requirement; however, **Connecticut was not one of the states with a personal-finance requirement.** Fewer than 13 states required some form of entrepreneurship curriculum for graduation, usually taught as part of an economics course. Only three states required both: Georgia, Louisiana, and New York. It is likely that the reluctance to adopt personal-finance curricula results from a lack of teacher preparedness: fewer than 20% of teachers reported that they feel “very competent” teaching personal finance.

Source: *The State of Girls: Unfinished Business, A Report from the Girl Scout Research Institute, 2013*

A Reading, Ohio, personal-finance and economics high school teacher took his students on an unusual field trip. He was looking for something with real impact to reinforce the importance of good savings habits, great credit scores, and low interest fees. So he took his students to a payday lender, a pawnshop, a rent-to-own store, and a lender who allowed people to use their debt-free cars as collateral for loans. The students did the math and got the message loud and clear. One student said, “It’s just crazy how expensive all of this is and how they con you into stuff, and you don’t ever get a lot of the money.” In response to criticism about the field trip, the teacher responded, “I just want to make sure they know exactly what [their] choices are, and that if they ever walk back in there, they’re going to be able to do the math and figure it out.”

Source: Lieber, Ron. “Class Field Trip Stops at a Local Pawnshop.” *The New York Times* 23 May 2014

The gender gap in financial literacy persists into adulthood. In 2008, **working-age women (18-64) had fewer entrepreneurial skills and exposure as compared to working-age men.** While 65% of men agreed that they had the knowledge, skill, and experience to start a new business, only about 47% of women felt the same. Also, men reported more exposure to entrepreneurial activities than did women. Approximately 41% of men indicated that they knew someone personally who had started a business in the last two years, as compared with 34% of women. Women also have a slightly greater “fear of failure”: 30% stated that fear of failure would keep them from starting a business, as compared with 27% of men.

Source: *The State of Girls: Unfinished Business, A Report from the Girl Scout Research Institute, 2013*

Our Youngest Girls Money Matters *continued*

Even among entrepreneurs, there are some notable gender differences. For example, when compared with men, women who own businesses are much more likely to have a business-to-consumer company as opposed to a business-to-business company. Women entrepreneurs also have smaller networks for advice and guidance. Slightly more men than women reported that they became entrepreneurs out of necessity rather than opportunity in 2008, a pattern that is consistent with other highly developed countries.

Source: *The State of Girls: Unfinished Business, A Report from the Girl Scout Research Institute, 2013*

A study of Northwest Corner female-owned businesses would provide invaluable information such as: the types of businesses they are running, the size of their businesses (earnings and workforce), how they were capitalized, where they get capital to grow, why they started their businesses, what challenges they face, and what they might have done differently in terms of education and/or experience in preparation for owning a business.

Of all the various measures of economic status and indicators of well-being considered here, one variable stands out as the greatest hindrance to a safe, secure life in the Northwest Corner: the gender wage gap. This is true because **Northwest Corner women have a much larger gender wage gap than the national average, and over half of Northwest Corner women are concentrated in the lowest-paying occupations**. Clearly, the issue of wage disparity must be tackled head-on.

For years, legislators and women's advocates have been seeking solutions. In many ways, the wage gap is a complicated problem tied to culture, tradition, and politics. But one part of it can be traced to a simple fact: many women simply don't negotiate, or they are penalized if they do. In fact, women are only one-quarter as likely as men to negotiate wage increases, according to statistics from Carnegie Mellon University. So, rather than study the issue, wouldn't it be better to teach women how to negotiate? There are organizations working with schools, Girl Scout programs, and YWCAs to coach women before they enter the workforce. "I do think that people are really starting to take this idea seriously," says Professor Linda Babcock, co-author of *Women Don't Ask: Negotiation and the Gender Divide*. "I think they're starting to understand that **we have to train the next generation of women when they're young**."

Source: Bennett, Jessica. "How to Attack the Gender Wage Gap? Speak Up." *The New York Times* 15 Dec. 2012

Ask, but ask nicely. Demand, but with a smile.

(From: Sheryl Sandberg, Facebook's chief operating officer)

Remember the three T's: Tone (be positive but persuasive); Tactics (never name a salary figure first); and Tips (sell yourself, but anticipate objections; don't get too personal, but be personal enough).

(From: Rachel Simmons, co-founder of the Girls Leadership Institute and a creator of the Leadership for Rebels program at Smith College)

Source: Bennett, Jessica. "How to Attack the Gender Wage Gap? Speak Up." *The New York Times* 15 Dec. 2012

Key Public Solutions

Adapted from *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

Recognize Care: Women have traditionally assumed the role of caretaker for children, the infirm, and the elderly, all without pay. With an ever-increasing number of women in the workforce, they have had to turn to formal and informal care providers, often at considerable expense. Even with affordable child care, working parents still have to take time off to care for a sick child.

Family leave would allow all new parents to stay at home to care for a newborn. For the most part, current public policies do not recognize the impact that these care responsibilities have on workers.

Offer Paid Family Leave Insurance: Only 20% of married mothers stay at home, and a greater share of all mothers are unmarried and in the labor force. Nationwide, only about 12% of American workers have access to paid family leave through their employer to care for a newborn or a seriously ill family member. Workers without paid family leave string together an inadequate number of paid sick days or vacation days and often end up taking unpaid leave if they can afford it. Some leave their jobs altogether. Three states—California, New Jersey, and Rhode Island—operate paid family insurance programs. Instead of dropping out of the labor force for long periods of time, new mothers and caregivers can return to work after a prescribed amount of leave. Periods of leave are relatively brief interruptions in an employee's work life. The ability to take family leave instead of dropping out of the workforce entirely would boost lifetime earnings and allow greater retirement savings through Social Security.

Provide Paid Sick Days: A full 87% of women on the brink of poverty and 96% of single mothers stated that paid sick days would be “very useful” to them. In 2012, **Connecticut became the first state to adopt a law that allows a substantial share of workers to earn paid sick days.**

Ensure Access to Quality All-Day Public Preschool, All-Day Public Kindergarten, and Child Care: In 2012, **four out of five single mothers with young children had incomes that put them on the brink of poverty.** All-day public

preschool and kindergarten must be part of any solution to improve long-term employment and earnings. In order to work on a full-time basis, year-round, mothers of young children need child care and school options that they can trust and afford. Studies have found that **for every \$1 invested in high-quality preschool, approximately \$7 is saved**, on average, in future public costs, due to reductions in crime and the need for remedial education, and increases in workers' productivity. The average cost of full-time child care for a 4-year-old in Connecticut is \$10,530 annually, whereas the median income of Northwest Corner women is \$30,974.

Give Caregivers the Right to Request Flexible Work Arrangements: Long hours and lack of flexibility interfere with family obligations for many working women, including those in well-paid professional jobs. Women in low-paying fields such as health care, retail, and the restaurant industry often work too few hours to provide the financial support necessary for their families, and they are more likely to have unpredictable and unstable schedules. Flexible work arrangements include non-traditional start and end times, compressed work weeks, the ability to reduce hours worked, and the ability to work from home.

Boost Income for Female Breadwinners: Too many women are in low-wage jobs and their income is insufficient to support a family. Work and income supports are accessed through an overwhelmingly bureaucratic process. In addition, there is a lack of information about, and support for, accessing educational opportunities that would allow women to move into higher-paying fields. Boosting the income of female breadwinners requires that we improve the quality of low-wage jobs; streamline access to work, income supports, and higher education; and ensure equal pay.

Increase the Minimum Wage: In 1964, the minimum wage was equal to half of the average wage for production and non-supervisory workers. In today's dollars, that would be \$10.10 per hour. If the minimum wage had been adjusted to keep

Key Public Solutions *continued*

pace with gains in productivity, as it was in the years following World War II, it would currently be about \$16.50 per hour. The minimum wage should be sufficient to ensure that workers can afford the basics like food, housing, clothing, transportation, and other essential items. If employers don't pay their workers enough to afford the basics, families suffer along with the entire economy. Low-income workers are more likely than other workers to spend any pay increases on necessities that they previously were unable to afford. Grocery stores, clothing stores, and other retailers all would benefit from the increased spending power of these workers. **Connecticut is well on its way to increasing the minimum wage to \$10.10 per hour:** in May 2013, the Connecticut State Senate and House of Representatives voted to increase the state minimum wage to \$8.70 from \$8.25, effective January 1, 2014, and to \$9.00, effective January 1, 2015. On March 27, 2014, Governor Malloy signed into law an additional increase in Connecticut's minimum wage to \$9.15 in 2015, \$9.60 in 2016, and \$10.10 in 2017.

Streamline and Modernize Public Work Supports:

At present, accessing work supports is time-consuming, byzantine, and tedious. If a low-wage worker qualifies for more than one work support such as Medicaid, SNAP, or child-care assistance, she has to navigate two or three different and mostly uncoordinated processes. Finding time to wait in line at a government office that is only open during working hours, while juggling work and care-giving responsibilities, is nearly impossible. The delivery of public work supports should be streamlined and coordinated so that it reduces the burden on families seeking benefits and the agencies providing them.

Open Doors: Ensure that college is affordable for young women, and provide the preparation and support they need to enter and complete college. All students need information and advice so that they do not incur \$30,000 in student debt in order to qualify for a job that pays less than \$23,000 a year. **Two-thirds of women work in just 5% of the occupational categories. With the exception of teaching and nursing, the jobs in these categories are among the lowest paying.** As stated earlier,

women are particularly underrepresented in well-paying STEM occupations, and there is evidence that discrimination is one factor contributing to the gender gap in STEM fields. Existing equal-pay and equal-opportunity laws must be enforced and strengthened. In 2012, there were 20 female Fortune 500 CEOs, representing only 4% of the total number of Fortune 500 CEOs. The average female CEO earns a mere 33 cents for every dollar that the average male CEO earns. Women-owned small businesses often find it difficult to access federal, state, and city contracts. Also, small women-owned businesses often struggle to grow due to a lack of access to capital.

A Better Deal for Care Workers and Domestic Workers:

About 4.5 million people are paid care workers—jobs that include child care, nursing aides, personal and home-care aides, and home health aides. About 89% of these paid care workers are women. Jobs are plentiful and growing rapidly in these fields, but these workers are paid much less than workers on average, and too few receive health, retirement, or any other benefits. The typical wage for a child-care worker in 2012 was \$9.38 per hour, or \$19,510 annually. Workers who care for our children, our parents, and our grandparents deserve better compensation. A growing number of states, including Connecticut, have adopted or are considering Domestic Worker Bill of Rights laws. These laws ensure that domestic workers have basic employment protections such as an eight-hour workday, overtime compensation, and paid time off.

Ensure Equal Pay: Even when controlling for education, experience, occupational choice, and time out of the labor market, an inexplicable gap still exists between men's and women's wages. Enacting the Paycheck Fairness Act would address the wage gap factors unexplained by occupation, industry, labor-force experience, or education.

“My mother was right: the American Dream is not dead. It just needs a lifeline.”

—Howard Schultz, chairman, president and CEO of Starbucks

10 Things You Can Do

From *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

1. Get smart: Build a stable foundation for your future by putting college before kids. Women with only a high school diploma are three to four times more likely to live on the financial brink than those with a college degree.

2. Invest in yourself: Today's women and girls need to think of themselves as providers, not as someone who will be provided for. Increase your own earning power, learn about savings plans, and be financially savvy.

3. Use your economic power: You can hold businesses accountable with your money. Be an informed and influential consumer by supporting companies that create a more conscious, caring, and compassionate workplace for their employees.

4. Engage men as allies: These issues are everyone's issues. Fathers, sons, and brothers are part of the solution, and many are poised to partner.

5. Vote: But don't give your vote away. Make candidates earn it. Vote for women and men who want to modernize the nation's relationship to women and their families. Support laws that can add \$500 billion to the national economy by closing the wage gap.

6. Be a 21st-century "boss," even at home: Recognize the power you have to impact women. Provide benefits and workplace supports for your child-care providers and people who help you with elder care. Offer sick days, be flexible with schedules, leave good tips for food servers and room attendants when you travel, and educate yourself and your employees about government programs that can help.

7. Finance women's work: Invest in women entrepreneurs and nonprofit organizations that support, promote, and respect modern American families. Find a list of organizations and resources at www.ShriverReport.org.

8. Mentor and motivate girls: Be a "life ed" teacher to the girls in your life. Teach them about the importance of making smart decisions—financial, personal, and educational—that can enhance their self-esteem and their career prospects. Foster the mindset that girls must invest in themselves and that they have the power to succeed.

9. Be an architect of change: We can push back from the brink.

10. Get *The Shriver Report: A Woman's Nation Pushes Back from the Brink*:

Visit www.ShriverReport.org. Read the report, discuss it, implement it, and pass it on.

The Lies We Tell Ourselves

Source: elizabethgilbert.com. "Thought of the Day: The Final Obstacle Is Us." 22 Dec. 2013 Facebook post

We are not worthy.

We are not good enough.

We are not strong enough.

We are not talented enough.

We are not brave enough.

Our voices are not important.

We shouldn't raise our hand.

We shouldn't ask to lead the project.

We shouldn't run for office.

We don't deserve a promotion.

We can't set boundaries.

We can't have a child alone.

We can't support ourselves.

We can't defend our vocations.

We can't apply for that grant or that graduate program.

We shouldn't speak up and say, "No, let's do it my way."

We aren't perfect yet and, therefore, we must hold ourselves back.



The Women & Girls Fund

About The Women & Girls Fund

The Women & Girls Fund was established as a giving circle in 1999 by a small group of women who shared a concern for the real-life needs of local women and girls. The giving circle has grown over the years, but the fund has stayed true to its original intent to provide grants to nonprofits for programs that provide opportunities for women and girls to develop skills, become financially self-sufficient, build their self-esteem, and develop their personal growth. The fund supports nonprofits that provide social and economic advancement and improve the quality of life for women and girls in northwest Connecticut.

The Women & Girls Fund Executive Committee

Kara Dowling Roraback *Chair*
Marsha Sterling *Vice Chair*
Judi Armstrong
Roberta Lee August
Joyce Briggs
Barbara Dughi
Ellen Ebbs
Joan O'Brien
Marie Wallace
The Honorable Roberta Willis

About The Community Foundation of Northwest Connecticut

The mission of The Community Foundation of Northwest Connecticut is to enrich the quality of life for residents of a 20-town service area in Connecticut's Northwest Corner through the generosity of fund-holders and by inspiring local philanthropy, convening stakeholders in community welfare, strengthening the regional nonprofit network, and fostering collaborative funding partnerships.

The Community Foundation of Northwest Connecticut works collaboratively with fund-holders, donors and their attorneys, and financial and estate planners on individual giving solutions that address donors' individual goals. The Foundation's 250 well-invested funds provide financial support to hundreds of charitable organizations and provide college scholarships to area students.

The Community Foundation of Northwest Connecticut Board of Directors

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Investing in the Power of Women and the Dreams of Girls



The Women & Girls Fund

From a thoughtful and passionate group of women with extensive ties to Northwest Connecticut, The Women & Girls Fund was established in 1999 as an endowment under the stewardship of The Community Foundation of Northwest Connecticut.

Our Mission

The Women & Girls Fund of Northwest Connecticut brings together local philanthropy to address issues affecting women and girls, and strives to empower women and girls in our communities to reach their full potential.

Investing in Northwest Corner women and girls yields long-term social and economic returns. When you change the lives of women, you change the lives of their families and, ultimately, the entire community. Everyone benefits.

Our Vision

We envision a Northwest Corner where women and girls:

- Have equal access to opportunities in health, education, economic security, earning potential, family supervision, housing, and political leadership;
- Are healthy, safe, and self-sufficient, living without fear of violence or abuse at home or in their communities;
- Are supported in their roles as financial providers, caregivers, and homemakers regardless of family structure;
- Are encouraged to contribute to the well-being of the community, regardless of socioeconomic status and ethnic background.

Our Values

Inclusion: We embrace diversity and inclusiveness at all levels.

Empowerment: We believe that all women and girls have the power to effect change, for themselves and others.

Social Justice: We defend self-worth, dignity, and mutual respect as requisite to fair, equitable treatment for women and girls.

Leadership: We encourage leadership that focuses on the needs of women and girls.

Generosity: We embrace philanthropic activities as the catalyst for collective action in advancing the interests of women and girls in our communities.

Celebrating 15 Years of Giving

Date Established : 1999

Fund Value: \$167,000 (as of 2014)

Founding Members: 55

Fund Contributors: 248

Grant Dollars Provided: \$40,000

Total Grants: 25

Communities Served: Barkhamsted, Bethlehem, Canaan/Falls Village, Colebrook, Cornwall, Goshen, Hartland, Harwinton, Kent, Litchfield, Morris, New Hartford, Norfolk, North Canaan, Salisbury, Sharon, Torrington, Warren, Washington, Winchester/Winsted

Generosity is a force for change.

A creator of hope and possibility,
it embraces the real needs of real people
at the same time it celebrates their individual humanity.

When people decide to give
and focus their ideas and energies intelligently,
the resolve to make a difference emerges
person by person, community by community.

Change a life. Change a community.

The Women & Girls Fund
32 City Hall Ave.
P.O. Box 1144
Torrington, CT 06790
www.cfnwct.org



THE COMMUNITY FOUNDATION
of NORTHWEST CONNECTICUT

Here for good.

