

JUNE 2019

COUNT HER IN

A Status Report on Women & Girls in Fairfield County, Connecticut

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**ABOUT FAIRFIELD COUNTY'S
COMMUNITY FOUNDATION'S
FUND FOR WOMEN & GIRLS**

The Fund for Women & Girls, a field of interest fund of Fairfield County's Community Foundation, is the largest women's fund in New England. Its mission is to engage philanthropists and to invest in sustainable solutions that lead to economically secure, safe and healthy women and girls throughout Fairfield County. Since 1998, The Fund has invested more than \$7 million in grants to programs serving females ages 5 to 90. The Fund is a member of the global Women's Funding Network. Learn more about FCCF's Fund for Women & Girls at fccfoundation.org/fwg.

**ABOUT FAIRFIELD COUNTY'S
COMMUNITY FOUNDATION**

Fairfield County's Community Foundation promotes philanthropy as a means to create change in Fairfield County, focusing on innovative and collaborative solutions to critical issues impacting the region. Individuals, families, corporations and organizations can establish charitable funds or contribute to existing funds. The Community Foundation is in compliance with the Council on Foundations' national standards and has awarded more than \$231 million in grants to nonprofits in Fairfield County and beyond. As a trusted nonprofit partner and thought leader, Fairfield County's Community Foundation brings together community organizers, business experts and philanthropists to close the opportunity gap. Our goal is to create a vital and inclusive community, where every individual has the opportunity to thrive. Learn more at fccfoundation.org.

ABOUT DATAHAVEN

DataHaven is a nonprofit organization with a 25-year history of public service to Greater New Haven and Connecticut. Its mission is to improve quality of life by collecting, sharing and interpreting public data for effective decision-making. DataHaven is a formal partner of the National Neighborhood Indicators Partnership of the Urban Institute in Washington, D.C. Learn more at ctdatahaven.org.

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About the cover:
Through Caroline House, an English-language education center based in Bridgeport, multiple generations of women are receiving the much-needed support, resources and life skills to help them reach their full potential.

A Message from the Director of The Fund for Women & Girls

In 2018, The Fund for Women & Girls celebrated its 20th year advancing gender equity and investing in sustainable solutions that have profoundly enhanced the lives of thousands of Fairfield County women and girls.

This report is the third needs assessment we have commissioned over the past two decades. In 2007, we discovered two very distinct Fairfield Counties—one inhabited by women and girls with exceptional achievement and affluence, and the other populated by women and girls limited by poverty and hindered by a lack of educational opportunity. Fast forward to 2013, our second in-depth needs assessment revealed strides in innovations in gender-specific programming for girls and more women in corporate and public sector leadership. Although social progress was evident, gender inequities in our county were still prevalent.

During our third research effort, two important considerations emerged from focus groups and stakeholder interviews: the need to center the voices of our most vulnerable women and girls, and to incorporate intersecting identities, including race and class, in our gender-specific work.

As the demographics of our county continue to shift and diversify, so too must our approach to philanthropy. Collectively, we have a shared commitment to the well-being of women and girls, and we continue to be a vital leader in redesigning the future of our county—one where gender parity is fully realized and the opportunity gap is closed. We remain committed to being a bold unifier and to building trust within our communities and among our stakeholders to advance our mission.

We are pleased to share our most recent data-driven research with you. We invite you to partner with us to address the unique challenges Fairfield County's women and girls face. Only by working together will we realize a thriving county for all: When women thrive, communities thrive.

This report is intended for a wide audience inclusive of community leaders, policymakers, foundations, nonprofits and donors to encourage the collaborative creation of solutions to address identified needs; assess the impact of programs and policies; inspire support of philanthropic initiatives; and inform our future priorities and investments.

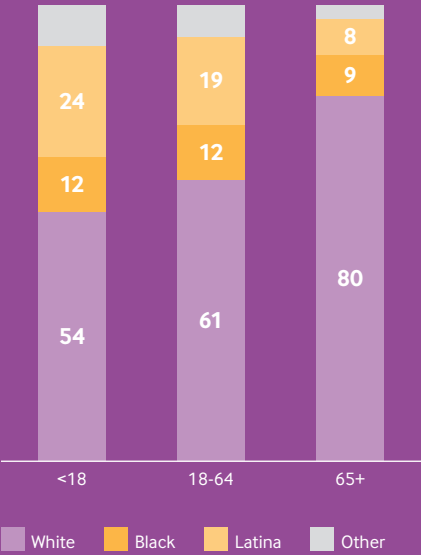
As the late United Nations Secretary General Kofi Annan said, "There is no tool for development more effective than the empowerment of women."

So let's be sure we count her in!



Tricia Hyacinth
Director, The Fund for Women & Girls

Female population by race and age
Percent of foreign-born women and girls, 2017



About half the female populations of Danbury, Norwalk and Stamford are non-white, and about four out of every five women and girls in Bridgeport are women or girls of color.⁵

Demographics of Fairfield County's Women & Girls

As part of a large metropolitan area, the influences of Fairfield County's economic centers, migration patterns and demographic trends ensure that it is a microcosm of the broader region and nation as a whole. Of Fairfield County's total population of 947,328, just over 51 percent is female, of which 22 percent are girls under age 18.¹ Of these 485,948 women and girls, the median age is 42 years, about four years higher than that of men in the county.²

The racial and ethnic makeup varies throughout the county. Like the state, Fairfield County's younger population is more racially diverse than its older population. About 46 percent of the girls in the county (under 18) are girls of color, whereas only 20 percent of women age 65 and older are women of color.³ One contributing factor is that Latina and Black women have higher birth rates than white women in the county;⁴ the respective birth rates of these groups of women are 57, 55 and 40 births per 1,000 women.⁴ **As the girls in the county grow older, community organizations will have to consider the implications of serving a much more racially diverse adult female population.**

POPULATION CHANGE AND PROJECTIONS

Both Connecticut and Fairfield County have grown slightly in total population since 2000, and they are projected to stay about the same size between now and 2035. But as the population grows older, Fairfield County is projected to see a 9 percent increase in the number of women age 65 and older between 2015 and 2035. While a sizeable increase, this is less dramatic than the projected growth rate of the senior population statewide.⁶ **As a result, the aging population will necessitate adaptations in the healthcare and social service sectors, as well as changes in the makeup of the county's workforce.**

Female population change Fairfield County, 2000-2035

	2000	2015	Projected 2035	Change 2015-2035
All females	456,440	470,382	459,416	-2%
Ages 0-4	31,125	26,123	28,503	+9%
Ages 5-17	79,053	81,303	74,832	-8%
Ages 18-34	90,522	91,927	94,956	+3%
Ages 35-64	186,233	196,395	179,604	-9%
Ages 65+	69,507	74,634	81,521	+9%

i In this report, "white" specifies non-Hispanic white and "Black" specifies non-Hispanic Black.

IMMIGRANT POPULATION

Fairfield County has a large immigrant population: 22 percent of its residents are foreign-born, compared to 14 percent of Connecticut residents.⁷ Foreign-born residents in the region are about evenly split between male and female.⁸ The four cities with the highest proportions of foreign-born women and girls in the state — Stamford, Danbury, Bridgeport, Norwalk — are all in Fairfield County.⁹ There are about 98,500 women and 6,000 girls living in Fairfield County who were born outside of the United States.¹⁰

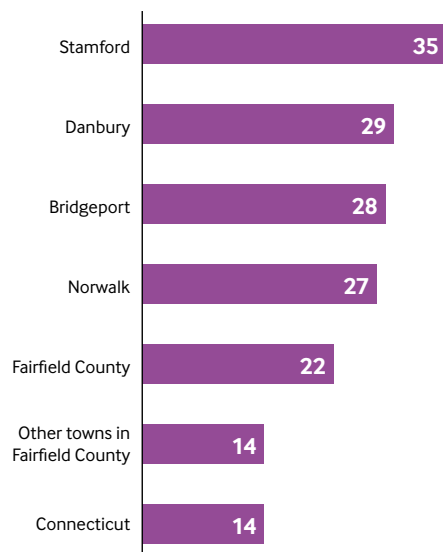
Between 1990 and 2017, the immigrant population in Fairfield County doubled, following trends in other parts of the state and across the nation.¹¹ In the four previously listed cities, the immigrant population grew by more than 120 percent over this period.¹²

About half of the female foreign-born residents in Fairfield County are naturalized U.S. citizens. The remainder include lawful permanent residents, temporary migrants (such as students) and undocumented immigrants.¹³ **The challenges that women and girls who are immigrants face are often intensified by their citizenship status. It is difficult for undocumented women who are victims of domestic violence to seek legal protection and medical care for fear of deportation.** Some children with undocumented parents live with the anxiety of returning home from school because they fear their parents may not be there, having been arrested or deported.

Due to the large number of immigrants, a higher share of Fairfield County's population has limited English proficiency than elsewhere in the state.¹⁴ Twelve percent of the county's residents ages 5 and older speak English less than very well or not at all, higher than Connecticut's 8 percent low-proficiency rate.¹⁵ Among those residents who primarily speak Spanish in their home, 15 percent of youth (ages 5 to 17) speak English at a low-proficiency rate, compared to 53 percent of adults between the ages of 18 and 64, and 71 percent of Spanish-speaking adults 65 years and older.¹⁶

Stakeholders of The Fund advocated for two approaches to removing language barriers: increasing bilingual capacity within Fairfield County's nonprofit organizations, and supporting programs that give immigrants opportunities to learn and practice English in practical and meaningful ways, such as English-language learning classes offered in workplaces. Some nonprofit organizations in the county are already providing services such as citizenship classes for immigrant populations. One such organization serving women and girls in the county created a resource for immigrants to learn about accessing social, legal, health and English-language learning services in hopes that other organizations with large immigrant clientele will use this resource as a guide to increase information about services throughout the county.

Female immigrant population by location
Percent of foreign-born women and girls, 2017



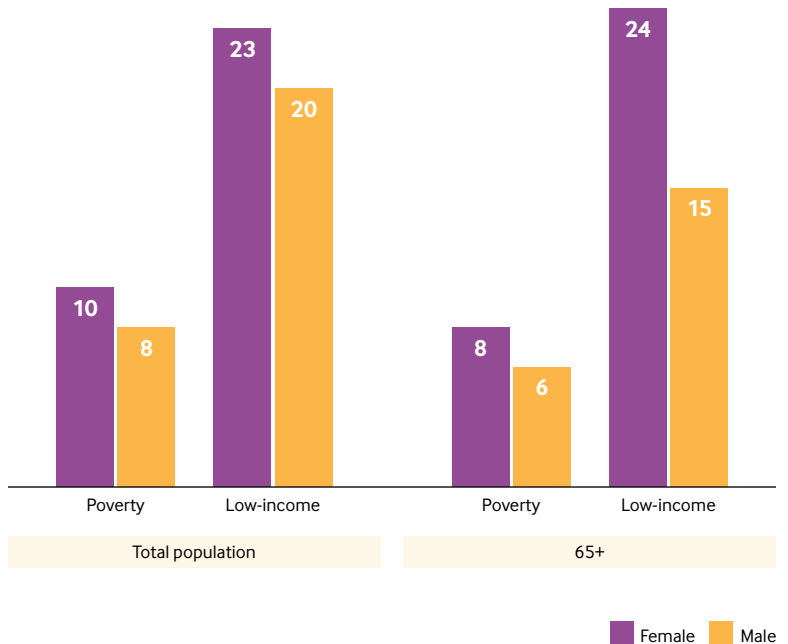
In Bridgeport, Danbury, Norwalk and Stamford the immigrant population grew by more than 120 percent over this period between 1990 and 2017.¹²

More than 54,000 women and girls in Fairfield County (over the age of 4) speak English less than very well or not at all.¹⁷



Low-income and poverty rates

Percent of adults 65 and older and total population by sex; Fairfield County, 2016



OLDER ADULT POPULATION

Fairfield County is home to just under 55,000 women ages 65 to 79, and another 26,000 women ages 80 and older.¹⁸ Women greatly outnumber men among older adults: Women currently make up 55 percent of adults ages 65 to 79, and 63 percent of adults 80 and older.¹⁹ Additionally, there are about 17,500 grandparents living with grandchildren under 18 years old in the county.²⁰ About 26 percent are the sole guardians of their grandchildren.²¹ The majority (64 percent) of these grandparents are women.²² Differences by race exist. Black and Latino grandparents who are sole caregivers tend to be much younger — between 30 and 59 years old — than their white and Asian counterparts, who are more likely to be at least 60 years old.²³ Older adult caregivers face unique stressors in addition to increasing personal health needs. **There are a wide variety of opportunities to support caregivers and the older adult population as a whole.**

In 2016, women 65 years and older in the county and state were more likely to be low-income or living in poverty compared to men of the same age group,²⁴ and in the county only, they are slightly more likely to be low-income compared to the total population.²⁵ **These women can be supported by financial literacy training, wellness and counseling classes, as well as internet and communication training to help bridge generational gaps for those providing care for grandchildren.** Interviews with The Fund’s stakeholders identified additional areas of support for this population, including reducing social isolation and increasing civic engagement.

HOUSEHOLD STRUCTURE

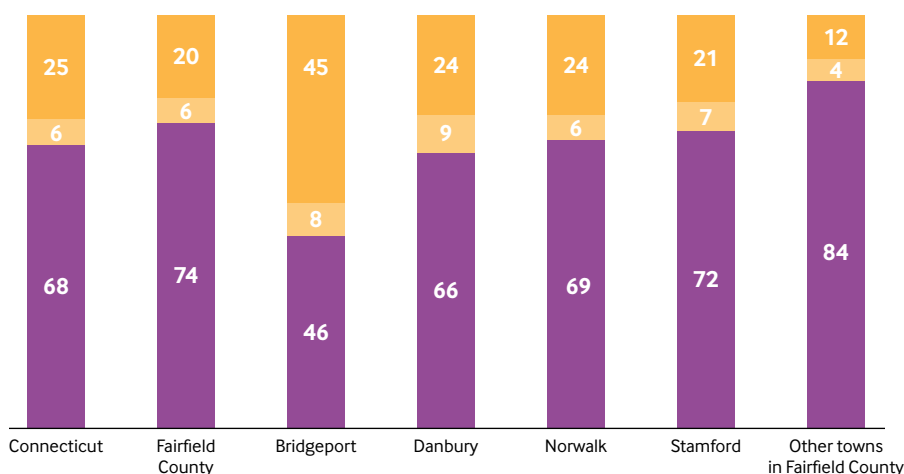
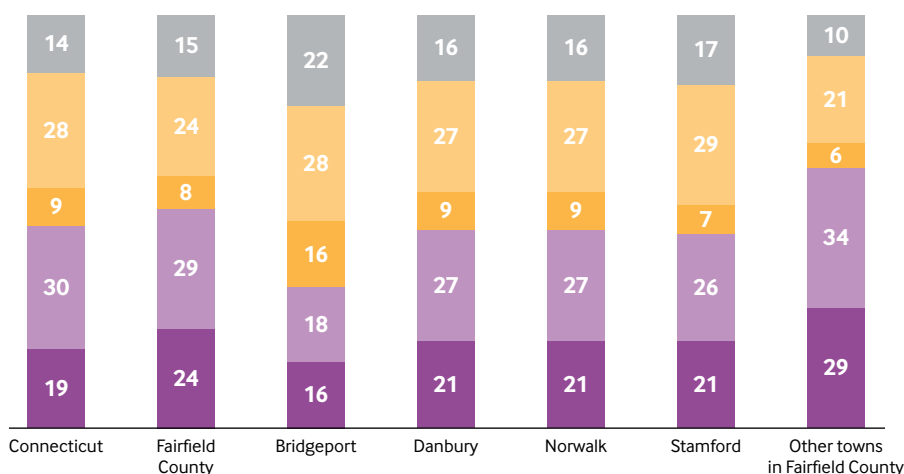
More than half of Fairfield County's households are headed by a married couple, either with children under age 18 in the home (24 percent of all households) or without (29 percent). Another quarter of households are made up of an adult living alone.²⁶

Among The Fund for Women & Girls stakeholders interviewed for this report, there was consensus that more grants should be given to programs that support the economic and educational growth of women. Programs that improve family stability by increasing access to affordable housing and childcare, as well as those that provide women nontraditional employment training and education, such as trades training, should be supported.

In Fairfield County, 29 percent of adults living with pre-kindergarten children find it very hard to obtain childcare that is both affordable and of high-quality in their communities, compared to 25 percent of adults statewide.²⁹

About 43,000 children, or one in four, live with just one parent. In Bridgeport, 54 percent of children live in single-parent households.²⁷

Children in Fairfield County are more than three times as likely to live with a single mother than a single father.²⁸



Education



In 2013, a status report of women and girls in the county illustrated many high points and areas of improvements for female students.³⁰ Among the successes was the fact that high school girls excelled in four-year graduation rates. Conversely, compared to girls, boys scored much higher on standardized tests in mathematics. The racial and socioeconomic achievement gaps discussed in 2013 persisted more than five years later.

During the research process for this report, a group of middle school girls in the county offered compelling reflections about their experiences at school. The idea that girls are often told at a young age that they are incompetent at certain subjects, such as mathematics, was not absent from the conversation. The effect that this false narrative and other systemic factors have on career choices and, consequently, earning potential is a concern among stakeholders and is discussed further in this section.

PRIMARY AND SECONDARY EDUCATION

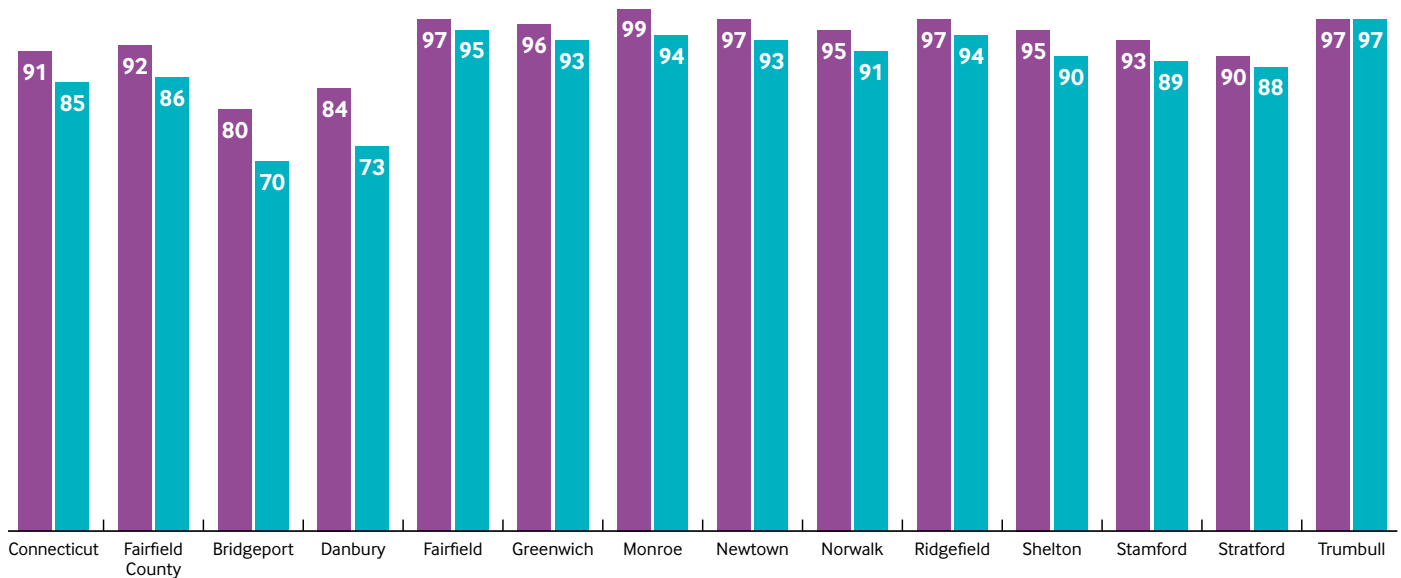
Approximately 64,000 female students attend public K-12 schools in towns throughout Fairfield County.³¹ The demographic makeup of students varies greatly by school district. Districts in cities such as Bridgeport tend to have larger shares of students who are Black or Latino.³² These districts also have larger numbers of students who are eligible for free or reduced price meals (FRPM) and who are English-language learners (ELL).³³

Student demographics Percent, school year 2016-2017

		Connecticut	Fairfield County	Bridgeport	Danbury	Norwalk	Stamford	Other Fairfield County districts
Sex	Male	52	52	53	52	52	52	51
	Female	48	48	48	48	48	48	49
Race	White	55	55	14	36	31	31	76
	Black	13	11	35	7	17	17	4
	Latino	24	26	47	48	45	42	11
	Asian	5	6	3	7	5	9	6
	Other	3	3	2	3	2	2	3
High Needs	FRPM	36	29	51	54	52	52	9
	Special ed	14	13	16	13	14	13	12
	ELL	7	8	15	25	15	13	2

Public school four-year high school graduation rates by district*

Percent of cohort, school year 2016-2017



*Smaller districts' populations are suppressed and therefore not included.

Female Male

On the whole, students identified as “high needs” have lower achievement rates compared to other students. In 2017, 78 percent of high-needs students graduated after four years of high school compared to 98 percent of non-high needs students.³⁴ The graduation rate is only 68 percent for English-language learners in the state and only 67 percent for students in special education, compared to over 90 percent for students who are not in either of those groups.³⁵

Nationwide, girls tend to have higher four-year high school graduation rates than boys.³⁶ This is also the case in Fairfield County. The county’s public schools’ class of 2017 included about 3,600 girls graduating on time in four years.³⁷ In the county, girls have had higher four-year graduation rates than boys every year since at least 2010.³⁸ In alignment with nationwide trends, throughout Fairfield County and especially in the relatively less wealthy school districts, four-year high school graduation rates have improved in recent years.

For example, in Bridgeport, 68 percent of girls graduated on time in 2011; this rose to 80 percent in 2017.³⁹ This growth corresponds with the 2012 statewide education reform which provided additional funding and resources to schools in “educational reform districts” and “alliance districts.”⁴⁰ The lowest-performing school districts in the state received these designations.⁴¹ The 2017-18 list of alliance districts in the county included Bridgeport, Danbury, Norwalk and Stamford.⁴²

While the growth in graduation rates has been tremendous, disparities in girls’ four-year high school graduation rates still exist among districts.

In the class of 2017, 92 percent of girls and 86 percent of boys graduated high school on time from districts throughout Fairfield County. In Bridgeport and Danbury, boys’ graduation rates lag behind those of girls by about 10 percentage points.⁴³

Educational attainment Percent of women ages 25 and older, 2017

	No high school diploma	HS diploma or GED	Bachelor's degree only	Master's degree or higher
Connecticut	9	26	21	17
Fairfield County	10	22	26	20
Bridgeport	24	31	12	6
Danbury	16	29	18	15
Norwalk	13	21	24	17
Stamford	10	21	27	20
Other towns in FC	5	18	31	25

HIGHER EDUCATION

As is the case throughout Connecticut, men and women age 25 and over in Fairfield County have similar levels of education.⁴⁴ But compared to women statewide, a larger share of women in Fairfield County have attained at least a bachelor's degree, particularly in the county's wealthiest towns.⁴⁵ There are certain cities and towns in the county that fare much better or much worse than women throughout the state and nation on this measure. Throughout most of Fairfield County, a higher share of women has a master's or other advanced degree compared to women across the nation. In contrast, the percentage of women without high school diplomas in Bridgeport, 24 percent, is twice the national rate of 12 percent.⁴⁶ **From less earning potential to increased risk for poor health outcomes, the consequences of low educational attainment are pronounced, particularly for women.**⁴⁷

There are many reasons why women and girls living in areas in the county with higher levels of social needs have significantly lower educational attainment, including the heavy financial burden of tuition or family responsibilities such as caregiving. These young women may also have had fewer opportunities as girls to network with women who have higher levels of educational attainment for myriad reasons, including differences in family social and migration histories, discrimination, and a lack of exposure to programs and experiences that facilitate such connections.

While Fairfield County has high educational attainment overall, differences in migration patterns, as well as centuries of systemic barriers to education and economic opportunity, have led to vast disparities across racial groups. High proportions of Asian and white women have at least a bachelor's degree (68 percent and 54 percent, respectively), making them more than twice as likely as Black and Latina women to possess such a degree.⁴⁸ **Twenty-nine percent of Latina women and 14 percent of Black women in the county are lacking a high school diploma, versus just 5 percent of white women.** Latina women in Fairfield County are more likely to not have finished high school than to have graduated college.⁵⁰

About one in four women living in Bridgeport lack a high school diploma.⁴⁸

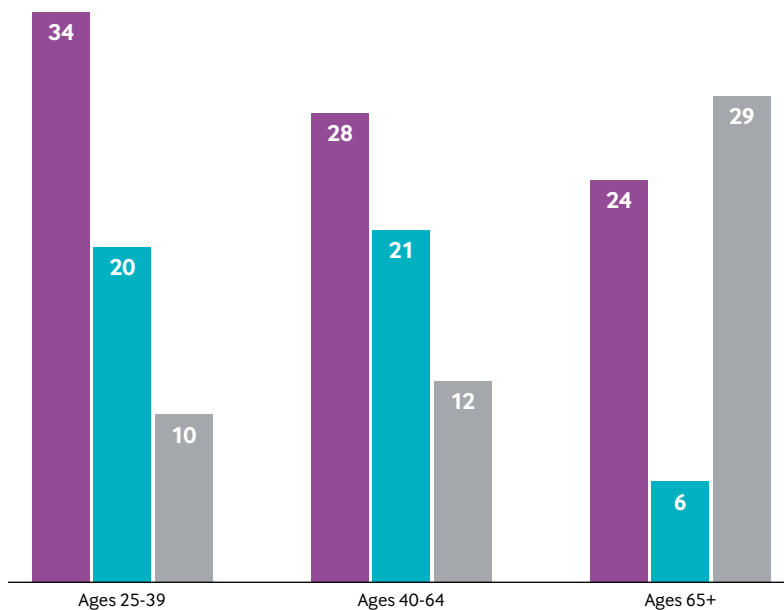
Largely due to traditional gender roles and norms, men and women have historically majored in different subject areas in college. These trends are steadily reversing as more women are majoring in and earning degrees in fields such as science and engineering.

State and countywide, college-educated women age 65 and older are most likely to have earned their first bachelor's degree in education, a traditionally female-dominated field.⁵¹ Women age 25 and older hold 81 percent of the county's bachelor's degrees in education.⁵² Smaller portions of older women have degrees in a science, technology, engineering or mathematics (STEM) field or in business. But among younger women between ages 25 and 39, 54 percent earned their first degree in a STEM field or business.⁵³

Higher paying jobs are often in STEM fields, and this trend among younger women is helping to close the wage gap. In Fairfield County, the 2017 median salary for computer, engineering and science occupations was about \$97,000, compared to the median salary for community and social service occupations of about \$52,000.⁵⁴ **While there are growing numbers of women with degrees in science and engineering, there is still much support needed to achieve gender parity.** In addition to promoting STEM education, eliminating job-related stereotypes while broadening girls' and boys' perspectives on careers would help reduce gender differences in education and employment in certain fields and ultimately, wages.

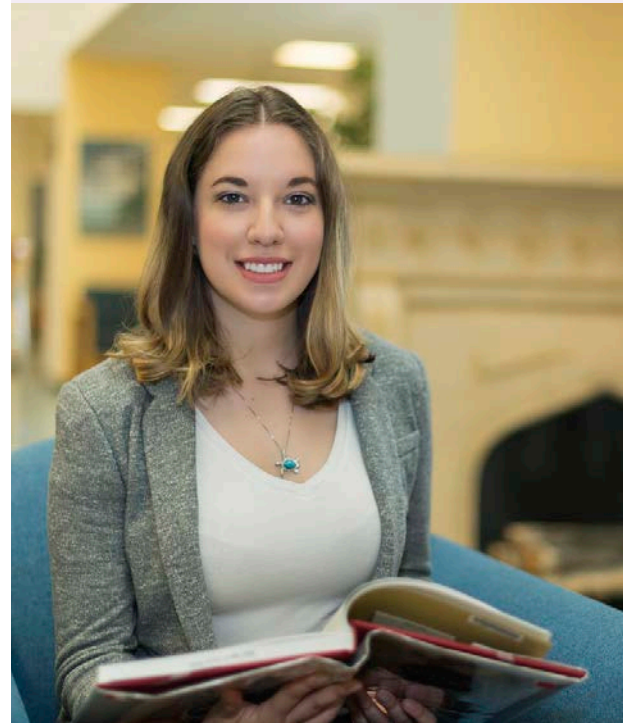
Field of women's bachelor's degrees by age*

Percent of women ages 25 and older by field of first degree in select fields; Fairfield County, 2017

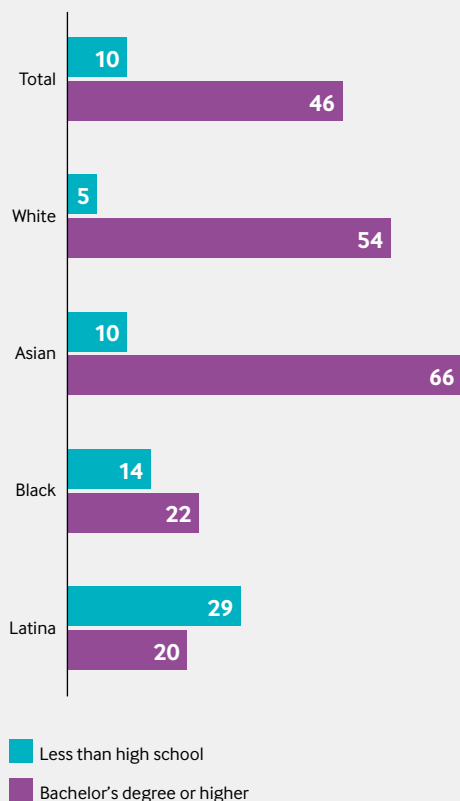


*Values in this chart do not add up to 100 because some degree categories are excluded.

■ STEM
■ Business
■ Education



Women's educational attainment by race
Percent of women ages 25 and older;
Fairfield County, 2017



Within racial and ethnic groups, there also are differences by gender, though they are smaller than the differences observed by race. White and Asian men in Fairfield County are more likely to have a bachelor's degree or higher than white or Asian women.⁵⁵ Among Black and Latino adults, the opposite pattern is true: 22 percent of Black women and 20 percent of Latina women have at least a bachelor's degree, higher than their male counterparts at 19 percent and 15 percent, respectively.⁵⁶

Age also is an important factor to consider in this analysis, however; generally speaking, women ages 25 to 54 are now more likely to have college or advanced degrees than men, but until about 15 years ago, men of that age were more likely to have degrees.⁵⁷

Increasing access to education for women and girls was identified by stakeholders as a major future priority for The Fund, followed by improving financial literacy and security. There is a strong consensus that students of color need greater support as educational and economic equality is further out of their reach. To close the achievement gap, programs that help students of color learn about educational opportunities and resources need to be promoted, as it is difficult, if not impossible, for young women to take advantage of opportunities that are unknown to them. Culturally competent ELL opportunities and resources for English-language learners could potentially help close the gap for Latina students without a high school degree.

Stakeholders from educational institutions in the county also believe that, in addition to more systemic barriers such as the economic segregation of racial minority students, students of color tend to use fewer resources for various reasons. Students of color are often first-generation students whose parents lack firsthand experience with the cumbersome college admission process, including financial aid documents. In addition, these students might also choose not to take advantage of certain resources, such as fee waiver requests for college applications or standardized tests, for fear of perpetuating negative stereotypes.

There are many opportunities to support students of color in achieving academic equality. **Most education experts in the county believe that young girls of color should be provided academic support no later than eighth grade as this is generally when risk factors for low achievement, such as low self-efficacy, begin to take influence.**⁵⁸

“The ability to acquire, secure and fund an equitable education will be the launching point from which everything else becomes possible.”

Eileen Scully
Founder, The Rising Tides



Economics

Several factors are at play while describing the economic status of women and girls in the county. This section highlights a few factors, specifically: employment and occupation patterns, the persistent wage gap, challenges pertaining to homeownership and the low-income population.

EMPLOYMENT AND OCCUPATIONS

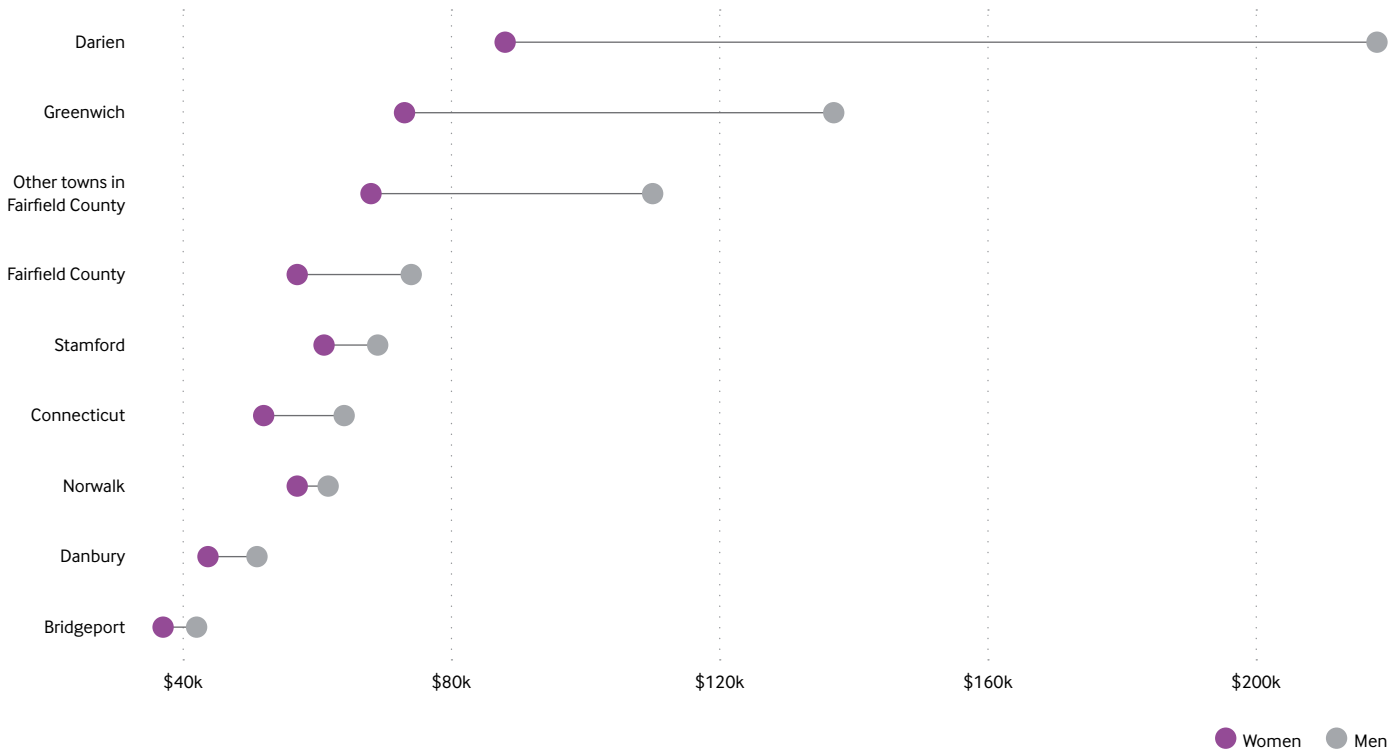
Throughout the state and county, men are not only more likely than women to be in the labor force, but they also are more likely to be employed full time.⁵⁹ Fairfield County has 242,420 women in the labor force, which is 62 percent of the county's women of working age (16 and older), compared to 75 percent of the county's 271,365 working age men.⁶⁰ However, this is not to suggest that women who are not in the workforce desire to be in the workforce full time. Family-related responsibilities are a significant reason behind many women's decisions to leave the labor force or work part time. In fact, a national study of almost 20,000 informal or unpaid caregivers found the majority (30 percent) were daughters, compared to spouses, sons and other relatives.⁶¹ Further, daughters tend to provide about 30 percent of aggregate monthly hours of care while sons provide about half of that proportion.⁶²

Just as male and female students are not equally represented across different academic pursuits, men and women also are not equally represented within most occupations in Fairfield County.

Women are overrepresented in healthcare and healthcare-support occupations, where they comprise 72 percent of employees, and women comprise 62 percent of the county's employees in the education, legal, community service, arts and media occupations.⁶³ Additionally, only 3 percent of workers in natural resources, construction and maintenance occupations are women. Sales, office and administrative occupations have about equal shares of men and women in the county.⁶⁴

Daughters tend to provide about 30 percent of aggregate monthly hours of care while sons provide about half of that proportion.

Median income by sex Median individual income of full-time, year-round workers, 2017



Women working full time and year round in Fairfield County earn about 77 cents for every dollar earned by their male counterparts. This wage gap is slightly higher than Connecticut's, which is 80 cents.⁶⁶

INCOME

Overall, the median income of working men in Fairfield County is significantly higher than that of working women. **The county's wage gap persists even among adults working full time and year round: full-time working women have a median annual income of about \$57,000, much less than the \$74,000 median income of their male counterparts.**⁶⁵

The issue of representation in various occupations is important as it relates directly to income. According to the Bureau of Labor Statistics, in 2017 the national median salary for healthcare-support occupations, a field saturated by women, was \$28,700. This is lower than the median annual wage for all other occupations.⁶⁷ Nationally, more than half of women working in personal care and healthcare-support jobs live in or near poverty.⁶⁸ By contrast, women make up only 23 percent in production and transportation occupations, as well as in computers, engineering and science occupations.⁶⁹ In 2017, the median salary for computer programmers was about \$82,000.⁷⁰

Fairfield County workers average high incomes in general, with the median family income of married couples reaching nearly \$150,000. This is more than four times the median family income for single mothers, which is only \$33,641.⁷¹ Considering the large share of children who live with single mothers, their financial struggles affect not only the well-being and stability of children throughout the county, but also the present well-being and long-term stability of the county itself.

FINANCIAL SECURITY

Women in Fairfield County are more susceptible to financial stress compared to men. Sixty-eight percent of women feel financially secure, compared to 72 percent of men.⁷² Thirteen percent of women and 10 percent of men report that there were times in the past year when they could not afford food for themselves or their family.⁷³ While 59 percent of women feel they are better off financially than their parents were at the same age, many women, especially those with more modest income levels, feel that they are falling behind in this respect.⁷⁴ A higher share of women in the county are underemployed (17 percent) compared to men in the county (14 percent). This represents the share of adults that are either unemployed but looking for work, or employed part time but preferring full-time work.⁷⁵ **Even more alarming is the racial wage gap that exists between women in the county, with white and Asian women earning nearly twice as much as Black and Latina women.**⁷⁶

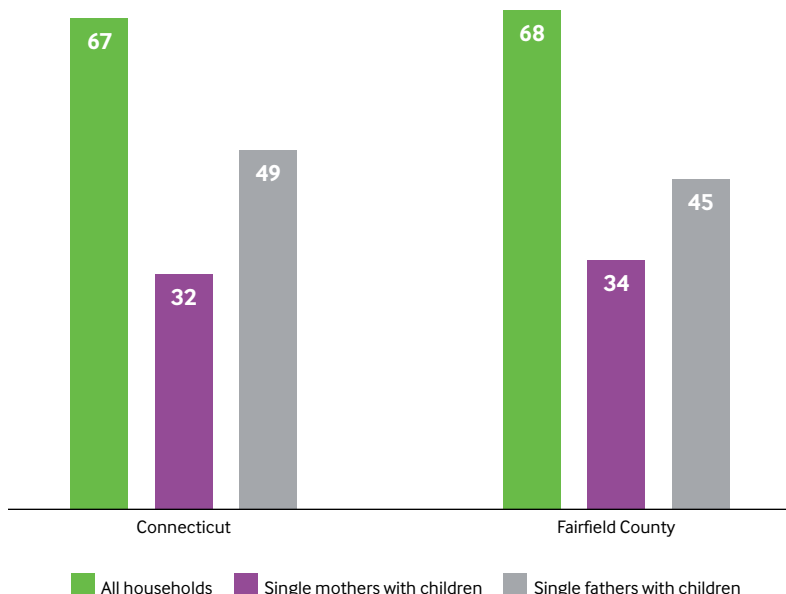
An overwhelming majority of The Fund’s stakeholders feel strongly that prioritizing support that improves financial security and literacy among women and girls—especially those of color in the county—is key in the ongoing efforts to achieve economic parity among men and women.

HOMEOWNERSHIP

Homeownership can provide a meaningful level of financial stability for families, as it is one way to build wealth over time. Fairfield County has a 68 percent homeownership rate, about the same as that of Connecticut.

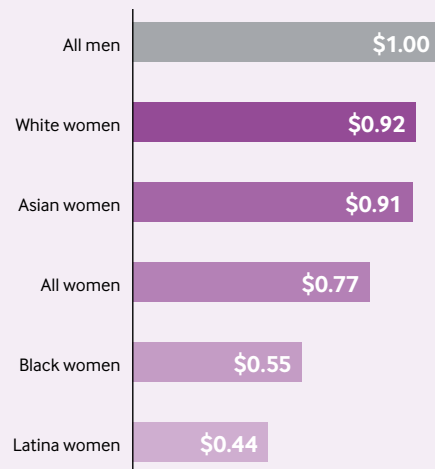
However, not all groups in the county have such high homeownership rates. Eighty-one percent of the county’s families led by a married couple own their home, while only 34 percent of single-mother households are homeowners.⁷⁷ As is the case statewide, homeownership rates are lower in larger cities that have a greater availability of rental units and a younger population.⁷⁸

Homeownership rate by household structure Percent of households, 2017

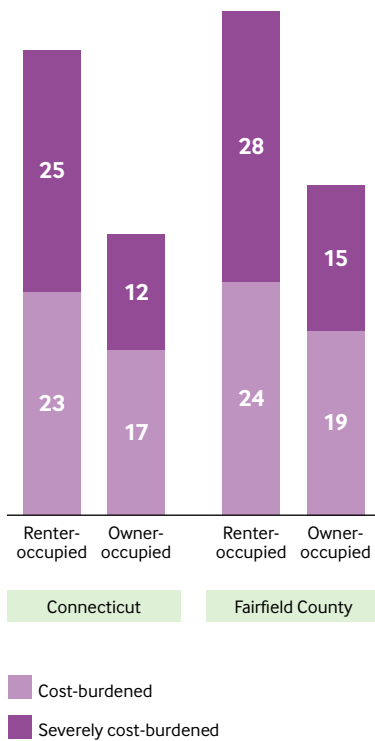


Wages per male dollar by race and sex

Median individual income as a ratio of men’s income among full-time, year-round workers; Fairfield County, 2017



Housing cost burden
Percent of households, 2017



In Bridgeport, 64 percent of children live in low-income households. For children under the age of 6, this is 68 percent.⁸³

In Fairfield County, 5 percent of women and 4 percent of men say they have been unfairly prevented from moving into a new neighborhood because a landlord or realtor refused to sell or rent to them. Further, 12 percent of Blacks and 8 percent of Latinos report this experience, compared to 2 percent of whites in the county. Of those, 50 percent attribute race as the reason for their experience.⁷⁹

Racial disparities in homeownership rates exist in the county as well, with an ownership rate for white residents at 79 percent, compared to 63 percent, 41 percent and 37 percent for Asian, Black and Latino residents, respectively.ⁱⁱ Examining by age group, younger Black and Latino adults are also about half as likely as younger white adults to own their home.

There are many opportunities to support young women of color who are interested in becoming homeowners. One example might be the establishment of a homeownership education mentoring program to allow exposure to peer mentors who have acquired their own homes.

Although homeownership is a tool to for building generational wealth, it is important to acknowledge that it does not necessarily provide immunity against housing cost burden. Cost-burdened households are those that spend 30 to 49 percent of income on housing costs while, severely cost-burdened households are those that spend 50 percent or more. In Fairfield County, about 19 percent of homeowners and 24 percent of renters are cost-burdened.⁸⁰ Additionally, 15 percent of homeowners and almost 30 percent of renters are severely cost-burdened.⁸¹ According to County Health Rankings, compared to other counties in the state, housing affordability is lowest in Fairfield.⁸²

POVERTY AND LOW-INCOME RATES

Nine percent of Fairfield County residents live in households with incomes below the federal poverty level. About 22 percent of the county's population—just under 200,000 people in all—are considered low-income, living in households with incomes less than twice the federal poverty level.ⁱⁱⁱ These rates are about the same as those of the state and are much higher in the county's larger cities.

ii Homeownership by race refers to the race of the head of household and does not account for adults of different races who might own a home together. For example, a white male and black female may own the same home, but the data would only take one party into account.

iii Because of Connecticut's high cost of living, low-income rates are often more telling of residents' financial well-being than a strict poverty rate, and these rates are considered a better threshold of eligibility for social assistance.

Poverty and low-income rates vary by age, sex and race. Women and Black and Latino residents have disproportionately higher low-income rates compared to men and people of other races and ethnicities.⁸⁴ Women at the intersections of these demographic groups, such as older women and women of color, are even more likely to be low-income.⁸⁵ Women age 65 and up are more likely than older men to be low-income: 24 percent of senior women and 15 percent of senior men live in low-income households.⁸⁶

It has become increasingly difficult for a growing number of Fairfield County residents to manage financially. The number of households considered to be ALICE households has increased in recent years, rising to 31 percent in 2016.⁸⁸ ALICE (Asset Limited, Income Constrained, Employed), is a measure of financial hardship that captures households that earn above the federal poverty level (\$16,192 for a two person household in 2019), but less than what it costs to afford basic needs.⁸⁹ According to the MIT Living Wage calculator, in Connecticut, a family of one adult and one child needs an annual income of \$59,760 before taxes to afford basic needs such as food, childcare, medical care, housing and transportation.⁹⁰ This is about 3.7 times more than the federal poverty level.

Families in Fairfield County have lower rates of receiving public assistance in the forms of Supplemental Security Income (SSI), cash public assistance income or food stamps (SNAP) than families throughout the state.^{iv} Fifteen percent of children in the county live in a household that receives some public assistance.⁹² Children living with a single mother are much more likely (40 percent) to be in a household that receives public assistance than those living with a single father (22 percent) and those living in a married-couple household (8 percent).⁹³

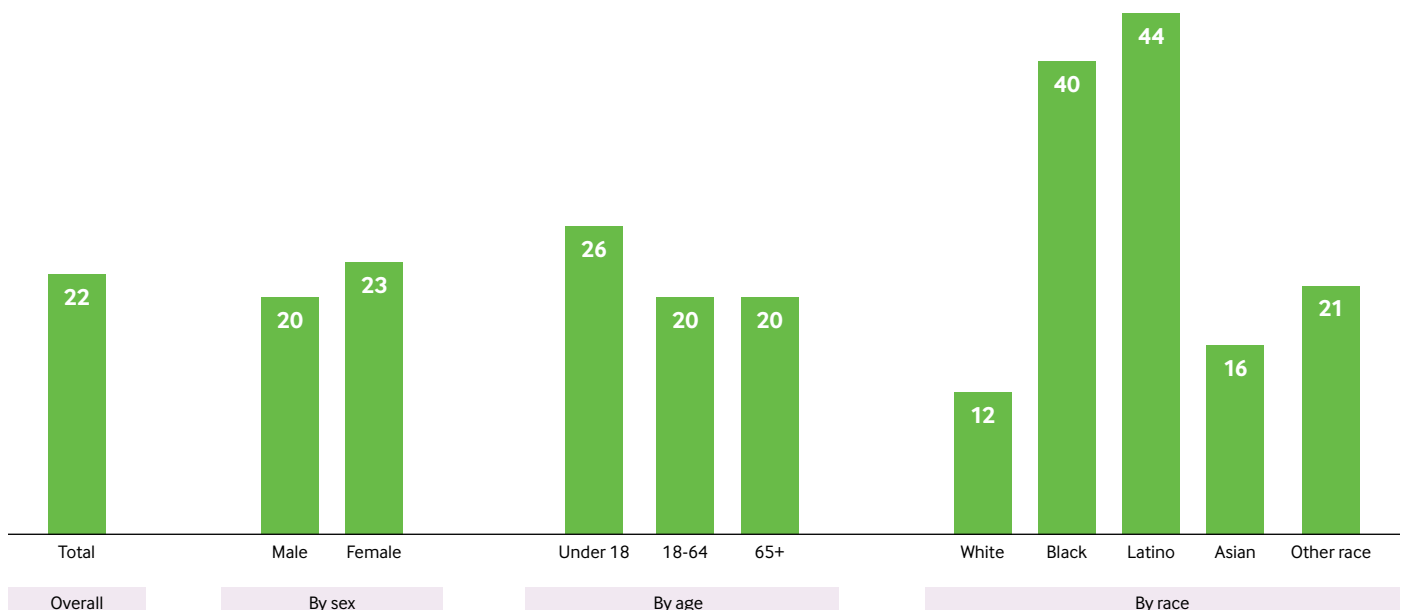
Almost 27,000 girls live in low-income households in Fairfield County.⁸⁷

In 2016, 72 percent of households (approximately 36,000) in Bridgeport earned below the ALICE threshold.⁹¹

iv In Fairfield County, 9.2 percent of the population has a disability related to vision, hearing, cognition, ambulation, self-care or independent living. Among those between the ages of 18 and 65, 6.7 percent have disabilities. These are the lowest rates compared to other counties in the state. This, alongside the fact that households in Fairfield County have the highest median incomes, accounts for the low rates of public assistance in the county.

Low-income rate by demographic groups

Percent of population in low-income households; Fairfield County, 2016



Personal & Community Well-being

Personal and community well-being are inextricably linked. In the same way that personal health is more than just the presence or absence of disease, community health is more than just the presence or absence of unwell individuals in a particular geography. A healthy community is one in which all of its members have equitable access to safe and inclusive opportunities and resources. It is one where its members feel connected and empowered to make a difference through volunteering and other forms of civic engagement. This section paints a picture of a few aspects of personal and community well-being for women and girls in the county.

In Fairfield County, 81 percent of both men and women 65 and older usually or always feel socially and emotionally supported. Five percent of both men and women age 65 and older in the county report feeling down, depressed or hopeless more than every other day.⁹⁶

Among women age 55 and older, 73 percent report that their current home will be a good place to grow older; less than the 79 percent of men reporting the same.¹⁰²

SOCIAL ISOLATION

Social isolation is a widespread issue that older adults are particularly at risk for due to the higher prevalence of chronic illness, the gradual reduction in social network by way of retirement, an uptick in caretaking duties or the loss of loved ones.⁹⁴ Those who are isolated tend to have worse health outcomes than those who are socially engaged.⁹⁵ Women in Fairfield County (94 percent) are more likely than men (89 percent) to report having relatives or friends to count on.⁹⁷ **It is uplifting that such a large portion of women feel socially connected, however more may need to be done to support the remaining 6 percent or approximately 23,000 women in the county—a number greater than the entire population of Darien—who report not having such support.**

CIVIC ENGAGEMENT

Increasing civic engagement provides an opportunity to improve social isolation in Fairfield County's older adult population. Supporting civic and community involvement can have a positive effect on feelings of isolation and increase feelings of belonging and purpose.

Levels of community volunteering are quite similar between Fairfield County and the state as a whole.⁹⁸ About 41 percent of residents county- and statewide reported participating in community volunteering in the past year.⁹⁹ Forty-two percent of the county's adults ages 65 and older report having volunteered in their community in the past year, about the same as adults of all ages.¹⁰⁰ Older women in the county were as likely as men to participate in community volunteering.¹⁰¹

Fairfield County is home to several aging-in-place nonprofits for its seniors. These organizations, concentrated in relatively wealthier towns, give older adults the chance to remain connected to their homes and communities by offering assistance with everyday tasks such as medical appointments and grocery store trips. They are also supporting older adults by providing social and educational programs for members, which help to reduce the risk of social isolation. **These efforts may need to target aging women in particular; there is also a need to increase access to these types of services for aging women living in less wealthy towns and cities.**

HEALTH STATUS

Adults in Fairfield County are overall quite happy and healthy relative to national averages.¹⁰³ However, disparities by income exist with about 41 percent of those earning less than \$30,000 a year reporting their health as very good or excellent, compared to 68 percent of those earning between \$75,000 and \$100,000. Those adults who experience major economic hardships, such as housing instability and eviction (fairly common among low-income renters) or missing medical appointments due to a lack of transportation (an issue that affects 4 percent of women in the county each year), are even less likely to be in good health.¹⁰⁴

In Fairfield County, men and women have slightly different encounters with the health care system. Eleven percent of women reported being discriminated against while seeking or receiving medical care compared to 7 percent of men.¹⁰⁵

Like the rest of the state and the nation, Fairfield County has seen an increase in opioid-related drug overdose deaths in recent years. While men are disproportionately affected by the epidemic than women, there has been an increase in deaths among women since 2015.¹⁰⁶

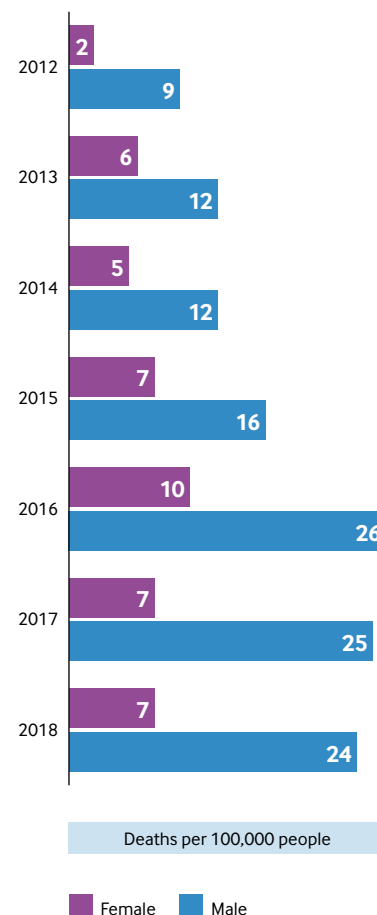
ADVERSE CHILDHOOD EXPERIENCES AND MATERNAL HEALTH OUTCOMES

According to the Connecticut Department of Public Health, adverse childhood events (ACEs) are traumatic events that take place within the household and ultimately contribute to poor health outcomes in adulthood.¹⁰⁷ ACEs are fairly common, with poverty being one of the most common contributors.

Women who experience ACEs have a higher risk of experiencing intimate partner violence later in life compared to women who experience relatively fewer ACEs. In Connecticut, the percent prevalence of abuse during childhood is about 37 percent.¹⁰⁸ As the number of ACEs during childhood increase, the risk of poor health behaviors and outcomes in adulthood increases. For mothers, ACEs in childhood affect maternal and infant health. Recent studies show that infants of mothers who had many adverse experiences in childhood tend to have anxiety, depression and attention problems, and display aggressive behavior as early as 3 years of age.¹⁰⁹ People of color are more likely to experience traumatic events as children. Additionally, among adults in the state who have experienced at least one ACE, significantly more are people of color.¹¹⁰

While ACEs are not a direct cause, it is worth noting that women of color have worse maternal outcomes compared to their white counterparts. For many reasons, including the culmination of toxic stress and adverse lifetime events, women of color are more likely to give birth to underweight babies, and they are more likely to have higher infant mortality rates in the state.¹¹¹ According to the most recent statewide data on birth outcomes by race, Black and Latina women were more likely than white women to have significantly higher rates of low birthweight, teen pregnancy, late or no prenatal care, premature births and infant mortality in 2015. However, white women were more likely than women of color to smoke during pregnancy.¹¹²

Drug overdose deaths by sex
Age-adjusted mortality rate by sex;
Fairfield County, 2012-2018





Both stakeholders and girls called for mentorship programs that expose girls to female leaders, and more specifically to women who look like they do.

Cultivating Female Leaders

While an intergenerational approach for supporting women and girls is favored among The Fund's stakeholders, they expressed a strong desire to continue specifically supporting young girls. The many areas of support for young girls that were cited by stakeholders were later echoed by two groups of middle school and high school girls in the county.

Supporting organizations that help girls find their voices and gain self-confidence at an early age was underscored by stakeholders.

One stakeholder reflected that young women more often require greater persuasion to run for office or seek leadership roles than their male counterparts. This concern was bolstered by statements from the high school girls that expressed a variety of fears, including fear of failing, of public speaking, and applying to college and being rejected. The middle school girls also felt unworthy of being listened to and understood as many shared that adults in their lives, including some mothers, did not give them adequate attention or support.

Educating men and boys also is part of the solution. Since men currently are more likely to be in organizational leadership roles, it is important that the image of female leadership is not foreign to them either. Men can do their part to increase gender equality in the workplace. Teaching boys the importance of feminism early on is especially important in cultivating female leaders. The middle school girls shared that boys in their classes are already making comments about "boys being better than girls in spelling, sports, math and science." The young girls also reported that when they stand up for themselves, male classmates call them "feminists" in a derogatory way. While these comments are potentially lighthearted in nature, they express exactly the beliefs that are harmful to developing equally self-confident boys and girls.

From as early as possible, girls need not only more moral support than they currently receive, but also to be told more often that they matter, not just at school, but at home too.

Methodology

The research in this publication included both quantitative and qualitative data. The quantitative data, largely derived from federal and state government sources was obtained by DataHaven staff. A complete list of all data sources is located at the end of the report. The qualitative data was derived from key stakeholder interviews and focus groups with middle and high school girls in Fairfield County.

STAKEHOLDER INTERVIEWS

In the fall of 2018, The Fund for Women & Girls' staff conducted interviews with 22 key stakeholders. Stakeholders were identified and selected based on their area of subject matter expertise. The goal of these interviews was to gather insight from experts in philanthropy, academia and the nonprofit sector. The stakeholders possessed expertise in women and business, education, immigrant issues, employment, health, aging, leadership development, childcare, legal advocacy and social justice.

DataHaven staff recorded and coded notes in order to identify recurring themes. These themes informed the structure and focus of the report. A few months later, stakeholders were convened to provide further feedback on an early version of a draft of the report. The goal of this gathering was not only to ensure that ideas were fully represented, but also to prioritize issues and create actionable recommendations for The Fund.

FOCUS GROUPS

The Fund for Women & Girls and DataHaven staff conducted two focus groups with nearly two dozen middle and high school girls from Stamford and the Greater Bridgeport Area in late fall of 2018. The schools were identified through existing relationships and girls were recruited to participate based on their interest and self-advocacy. The goal of these focus groups was to gather in-depth insight directly from those who are experiencing life as girls in Fairfield County. Participants were asked to describe the experiences that they have both inside and outside of the classroom. These focus groups were beneficial for both the research process and for the participants as some expressed a new sense of confidence and an appreciation for a chance to tell their stories.



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