

EXECUTIVE SUMMARY



Fairfield County
Community Foundation
Fund for Women and Girls

VISION

The Fund for Women and Girls envisions a county in which all women can achieve economic security and live healthy, safe lives within their communities.



MISSION

Our mission is to empower women and girls in Fairfield County and enable them to reach their full potential. By leveraging human and financial capital and engaging women in philanthropy, we provide innovative and sustainable solutions to complex problems. FWC believes women are the heart of the community; when you help women, you help their families and all of society.

About the Cover and Theme:

“A woman is the full circle. Within her is the power to create, nurture and transform.”

In her writings, author Diane Mariechild captures the very essence of the Fund for Women and Girls. We too believe that a woman has a far-reaching power to create, nurture and transform – if she is empowered to do so. This summary of our latest research findings highlights the challenges and obstacles that many women in our county face, how the Fund for Women and Girls is working to address them, and how your support can help bring the women in our communities to full circle.

Who We Are

The Fund for Women and Girls was established in 1998 by the Fairfield County Community Foundation and a group of visionary and philanthropic women. Since then, our generous contributors have helped more than 5,000* women and girls by awarding more than \$4 million* in grants – all of them based on comprehensive research and designed to meet specific needs of girls and women. In collaboration with our donors, we have helped women who are struggling to support their children, reduce debt, earn a college degree and move up to better paying careers. We have helped women and their families move into safe, affordable housing. And we have helped preteen and teenage girls surmount issues no one should face alone, such as bullying, dating violence and sexual assault. To learn more about the Fund for Women and Girls, visit www.thefwg.org or www.fccfoundation.org.

The Changing Demographics of Fairfield County

The demographic composition of Fairfield County continues to evolve. Compared to 2000, we are more racially and ethnically diverse with a growing Latino and Asian population.

FWG is the largest women's fund in New England. We have awarded over \$4 million in grants to more than 50 organizations, reaching more than 5,000* women and girls. FWG is a member of the global Women's Funding Network.*

We also have slightly more female-only headed households. Living costs are among the highest in the nation, and many women find it difficult to make ends meet. Although the median income for women has grown to slightly more than \$50,000 per year, data suggests that a single woman in Fairfield County would be hard pressed to make it on her own financially.

*Updated in 2014

Our Research

In 2007, we completed our first extensive survey on the status of women and girls in Fairfield County. What we discovered was that there were two very distinct Fairfield Counties. One was inhabited by women and girls of exceptional achievement, affluence, health and security. The other was populated with women and girls limited by poverty, lack of educational opportunity, little or no access to health care and unsafe living conditions.

After completing a second in-depth assessment in 2013, our research showed tremendous strides and accomplishment for women in some key areas. Yet many of the old challenges still exist, and new ones loom on the horizon. The work of the Fund for Women and Girls is far from complete, and your help is needed more than ever.

**THE WOMEN
AND GIRLS
OF FAIRFIELD
COUNTY
BY AGE**

25% UNDER 18
19% 18-34
42% 35-64
14% OVER 65

Source: U.S. Census Bureau

Research Methodology

More than 100 experts from nonprofit organizations, the private sector, academia, law enforcement, government and philanthropy contributed valuable insights for our research. They shared information and experiences through focus groups and individual interviews, and they joined other experts for frank discussions about some of Fairfield County's most difficult issues. Our experts also included preteen and teen girls, whose perspectives were invaluable. Our objectives in completing the underlying research and publishing it are to raise awareness, to educate and to help drive change.

A Community Agenda for a Better Future

Based on our latest research, the Fund for Women and Girls has identified four areas of opportunity for Fairfield County business and community leaders, nonprofits, agencies and other enterprises to further support our women and girls. We encourage you to delve into our in-depth report to discover where your strengths can best support them. Through both combined and individual efforts, we all can help ensure that every woman in Fairfield County is empowered to reach her full potential and become the full circle.



Increase Women's Earning Potential:

Lifting women out of poverty is essential to the family and to human dignity.

Opportunities and needs: Provide access to educational training programs that enable low-wage earners to move to higher-skilled paying jobs; build partnerships with companies to recruit qualified women into male-dominated professions that pay better than traditional female ones; make literacy, including financial literacy, a baseline skill for all women and girls; give women and girls the skills and confidence to establish and maintain economic security throughout their lives; and be an advocate for equal pay for equal work.

Reduce Women's Workforce Costs:

For mothers especially, the cost of maintaining a job can consume a disproportionate amount of her income.

Opportunities and needs: Provide more affordable, licensed childcare; expand high-quality programs that provide for full-day care; improve access to affordable permanent housing through programs that provide security deposit and rental assistance as well as innovative transitional housing initiatives; invest in publicly financed housing and explore a wider range of funding sources and more inventive approaches to this fundamental need; invest in preventive and life-saving screening procedures; ensure that women and girls understand the Affordable Care Act so they can increase the quality and affordability of health insurance while reducing their costs; and help women and girls receive the services they need to maintain physical safety and stop intimate partner violence.



Invest in Leadership:

Women are highly effective, yet significantly under-recognized as community builders and advocates. They are a powerful and untapped resource.

Opportunities and needs: prepare adolescent girls for their futures through mentoring and leadership opportunities; provide education and skills training in technology and other disciplines that will prepare them for tomorrow's job market; and fund positive youth development programs for girls that represent examples of strong gender-specific programs.

Improve Research to Improve Lives:

Only through targeted research can we identify the needs, trends and challenges of women and girls and how to address them.

Opportunities and needs: improve regional data collection on women and girls of all races and ethnicities to better understand their specific situations; and develop evaluation standards and measurement models that capture the social and economic return on investing in women and girls.

We need to recruit qualified women into male-dominated professions that pay better than traditional female ones.



FAIRFIELD COUNTY WOMEN

32% were employed in sales and office occupations

69% were in office and administrative support roles

31% were employed in sales occupations

15% were employed in education, legal, community service, arts and media occupations

43% were primary, secondary and special education schoolteachers

15% were employed in service occupations

31% were in healthcare support occupations

13% were employed in management occupations

12% were top executives

2% were financial managers

Source: U.S. Census Bureau

Emerging Issues for Women and Girls

The journey from girlhood to maturity is one paved with risks and resilience – and special issues. Our latest research identified three emerging areas that need our concentrated support and attention – the unique challenges of the teen years, of aging and maturity, and the transition of women veterans to civilian life.

The Teen Years

While most girls emerge from their teens physically and emotionally healthy, the magnitude of today's challenges for all girls cannot be underestimated. Pressure from parents, peers and friends to adhere to certain standards can have significant impact on teen girls' behaviors and profoundly affect their mental health, substance use and risk behaviors.

In Fairfield County, a number of issues are of particular importance. These include bullying, especially cyber bullying; unsafe sexual practices; fighting; self injury; eating disorders; substance abuse; and even domestic sex trafficking.

Clearly young women need support early through programs that build leadership skills and encourage sensible lifestyle choices.



4%

CONNECTICUT TEEN GIRLS REPORT TALKING ABOUT ISSUES WITH A TEACHER, ADULT OR SCHOOL COUNSELOR WHEN FEELING SAD OR ANXIOUS

Source: U.S. Centers for Disease Control and Prevention, Connecticut Youth Risk Behavior Survey, 2011

Connecticut Girls and Body Image Issues

- 7% of teen girls reported using diet pills, laxatives or vomiting to lose weight
- Approximately 10% of girls report going at least one day in the past month without eating to lose weight
- Caucasian girls were slightly more likely than Latina and African American girls to fast one day or more to lose weight

Source: U.S. Centers for Disease Control and Prevention, Connecticut Youth Risk Behavior Survey, 2011

The number of seniors aged 65 to 74 years old is growing faster than any other group aged 60 and older.



Aging and Maturity

Fairfield County is getting older. Almost 20 percent of the county's population is over the age of 60, and the percentage is growing. The demographics of an aging population are bringing new and different challenges.

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

Those aged 75 to 84 are less likely to be technologically savvy and may have more difficulty seeking services. However, they are more likely to have financial retirement plans other than social security.

By 85 years of age, many have one or multiple conditions that make daily tasks 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.

Focus groups with seniors and senior service providers in Fairfield County show that there are a number of needs for each stage of senior life: financial assistance, affordable housing, access to information about benefits and programs, medical professionals that specialize in elder care, transportation, access to extended health care and social activities to help prevent isolation.

Women Veterans

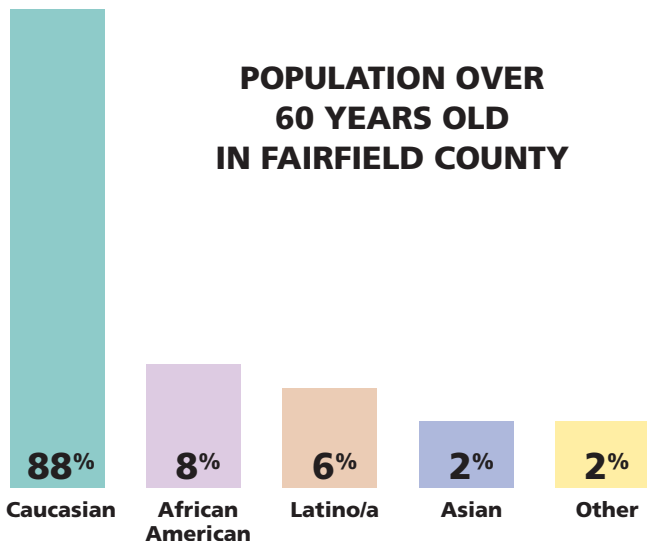
As the number of women in the military has grown, so has the number of women veterans. In 2012, there were approximately 14,000 women veterans from Connecticut, with more than 15 percent residing in Fairfield County. Research shows that women veterans face substantial and unique challenges readjusting to civilian life, especially in the areas of health care, unemployment and homelessness.

In Connecticut, women veterans often do not know about or think they are eligible for support services.

On the health front, female veterans are more likely to be diagnosed with post-traumatic stress disorder, hypertension and depression. They also are less likely than male veterans to receive preventive screenings and immunizations.

Female veterans have difficulty competing in a civilian job market. Those with children currently receive no targeted childcare programs or benefits, and more than 60 percent of female veteran housing does not allow children. Female veterans are almost four times more likely to become homeless than women who have not served in the military. In Connecticut, there are at least 200 to 300 homeless women veterans.

Women veterans often are not aware that there are support services that can assist them in their transition back to civilian life.



Source: U.S. Census Bureau, American Survey, 2010

Ongoing Issues for Women and Girls

Although we have seen progress on many fronts, there are persistent issues that affect the quality of life for women and girls in Fairfield County. The Fund for Women and Girls is addressing these issues by supporting programs that build economic security, encourage education, provide health care, address crime and safety, and develop leadership skills.

Economic Security

Although Fairfield County is one of the most affluent in the country, there are pockets of poverty in our communities that affect women and girls of all ages. Approximately 10 percent of our female population lives in poverty, and 22 percent of single female-

headed households are considered poor. To put those numbers in context, the Federal Poverty Guidelines define poverty as a family of four living on \$23,050 per year or less.

Fairfield County has the country's largest gender wage gap. In 2010, the median income for women was \$50,244, compared to \$70,255 for men.

Where do we see the signs of poverty in our county? Consider the public schools. The number of students eligible for free and reduced-price lunches continues to grow. From 2006 to 2011, Danbury saw an increase of 45 percent and Norwalk almost 90 percent. Wealthier towns like New Fairfield and Westport also saw an increase in youth who were eligible.

Employment status and lower earnings profoundly affect women of color in Fairfield County. African-American women are more likely to work full-time year-round. Yet more than half earned less than \$50,000 a year.

Source: U.S. Census, 2010

Faces of the homeless are predominately female.



The face of poverty also can be seen in our county's homeless shelters. Thirty-four percent of our state's homeless are sheltered in Fairfield County, and most of them are women.

A number of barriers must be overcome to help women rise out of poverty and become self-sufficient. Our research shows that lack of transportation is the single, largest cause of joblessness. This is followed by a lack of affordable child care and limited education and training.

Self-employment Growing

The number of women in Fairfield County that are self-employed is growing and so are their salaries. Earnings vary across work classes. The highest salaries are enjoyed by women who own their own incorporated businesses. The lowest are found among women who are self-employed but do not have an incorporated business and those who are unpaid family workers.

Education

Education is clearly linked to a better life – enhanced workplace opportunities, higher incomes and a comfortable retirement. Women in Fairfield County are more highly educated than women in the state or in the nation, with 42 percent holding a bachelor's degree or higher. And college readiness, retention and graduation rates are improving for all students in our county. Even so, more than half of young women entering Connecticut's community college system were deemed not college ready and many were placed in remedial math or English.

How do we improve these numbers so that every woman in Fairfield County has an opportunity to advance academically? One successful program we have implemented is the Family Economic Security Program (FESP), a partnership of the Fund for Women and Girls, the Norwalk Community College and the Norwalk Community College Foundation.

FESP partners realize the path to economic self-sufficiency is education. Yet financial and life skill challenges impact the ability for many to achieve academically. FESP provides low-income women, who are heads of households, with the education and training they need to make better lives for themselves and their families.

FESP's comprehensive services have helped struggling students to succeed. Scholarships, stipends, financial coaching, achievement coaching (career, academic and personal) and peer-to-peer mentoring have enabled FESP students to stay in school and graduate. Through FESP, women have achieved goals they never thought possible – attaining a college degree, owning a home, saving for the future, getting jobs that pay a family-sustaining wage and starting their own businesses.

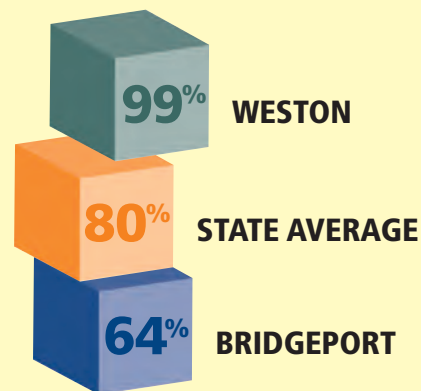


Elementary and Secondary Education

A child's Pre-K experience greatly affects later school performance. It sets the stage for their performance in primary grades and lays the broad foundation for growth of academic and developmental skills throughout their lifetimes.



KINDERGARTENERS WITH PRE-K EXPERIENCE



Source: State of Connecticut Department of Education

FACTORS AFFECTING COLLEGE READINESS

- Level of student preparation for college-level work
- Student study skills
- Adequacy of personal financial resources
- Level of student commitment to earning a degree
- Level of student motivation to succeed
- Student family responsibilities
- Level of job demands on students
- Student socioeconomic status

Source: ACT 2010

WOMEN WITH HIGHER EDUCATION

BACHELOR'S DEGREE OR HIGHER

42%

FAIRFIELD COUNTY

35%

CONNECTICUT

28%

UNITED STATES

GRADUATE OR PROFESSIONAL DEGREES

18%

FAIRFIELD COUNTY

15%

CONNECTICUT

10%

UNITED STATES

Source: State of Connecticut Department of Higher Education, March 2011



Math and Achievement

Most of the highest paying jobs require strong math skills, yet a long-standing gender gap in SAT math scores persists today. In Connecticut's Class of 2011, 53 percent of the 30,000 students who took the SAT were female. Their average math score was 30 points below their male counterparts. Math SAT scores varied widely in Fairfield County with females outscoring males in two districts – Bridgeport and Monroe.



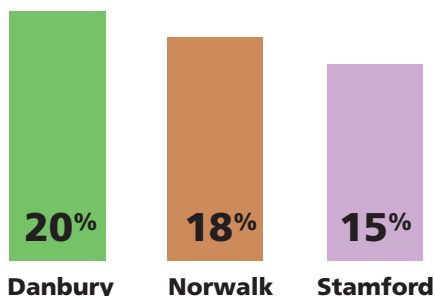
The average 8th grade math score gap between students living in poverty and those not living in poverty puts Connecticut at the bottom of a list of states in the nation.

Health

The women and girls of Fairfield County are among the healthiest in our state and in the nation. However, chronic diseases are affecting our poor women of color disproportionately. Socioeconomic and racial disparities are prevalent across most health indicators, and health problems are heavily concentrated in Fairfield County's four urban centers – Bridgeport, Danbury, Norwalk and Stamford – where poverty is the highest.

Women in poverty are most likely to face medical problems such as obesity, cardiovascular diseases, cancer, reproductive health problems, diabetes, asthma and sexually transmitted diseases. For young girls, teen birth rates and lack of prenatal care are directly related to poverty.

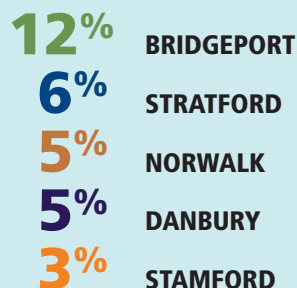
PERCENTAGE OF WOMEN REPORTING LATE OR NO PRENATAL CARE*



*Between 1999 and 2009

Source: Connecticut Data Collaborative dataset

TEEN BIRTH RATES 2011



Source: Connecticut Department of Public Health

Bridgeport had the highest percentage of women with Medicaid (30%); this was nearly twice as high as the state (15%) and national (17%) percentages. Women living in Bridgeport (45%), Danbury (59%) and Stamford (56%) also had lower percentages of employer-based insurance than women in Fairfield County (65%) and in Connecticut (66%).

Source: U.S. Census Bureau, 2011

Community efforts to promote women's health in Fairfield County have become increasingly collaborative. The Fund for Women and Girls works with hospitals, community agencies and leaders to promote awareness and encourage preventive screenings. We also are taking a more holistic approach to health care. We recognize that socio-cultural issues, such as chronic stress and lack of access to healthy foods, can negatively affect health and are just as important to address as incidence rates and personal behavior.



Crime and Safety

In Fairfield County, as well as nationally and statewide, juvenile arrests continue to decline. However, girls now make up an increasing proportion of the juvenile justice population and are becoming involved in the criminal justice system at younger ages.

Most girls who become involved in the juvenile justice system show signs for being at-risk as early as elementary school, and many are previously known to the Connecticut Department of Children and Families. Their crimes tend to be non-violent, and they are low risk to public safety. Unfortunately, there are few public resources available to them. And their future opportunities are severely limited.

Girls in the juvenile justice system tend to be involved in non-violent crimes. They are low-risk in terms of public safety, but have high-needs due to:

- Histories of trauma and abuse
- Family conflict
- Poor mental and physical health
- Issues with alcohol and/or drugs
- Being pregnant or parenting
- Residential instability

The largest youth activist organization in Fairfield County conducts early morning awareness campaigns on human trafficking. Students pass out information about human trafficking and the national trafficking hotline to truckers at highway rest areas and truck stops – known destinations for sex trafficking of minors.

Juvenile crimes cost tax payers billions of dollars a year. It has been shown that for every dollar invested in delinquency prevention programs, \$10 are saved in taxes. The Fund for Women and Girls offers training to community partners, which has proven effective in quelling at-risk tendencies and delinquent behavior in girls.

The number of young girls in Fairfield County who are involved in sex trafficking also is increasing. While the numbers are relatively small, the consequences and resources needed to help them are staggering. There is a critical need to find volunteers and professionals who can be trained to identify and help victims of domestic minor sex trafficking.

Shelter and Community Services Provided for Domestic Violence Clients in Fairfield County, 2007-2012

	Clients Sheltered			Community Services Provided		
	2007	2012	% Change	2007	2012	% Change
Bridgeport	75	69	-9%	5577	8550	35%
Danbury	60	126	52%	12276	9055	-36%
Greenwich	10	36	72%	7704	7240	-6%
Norwalk	83	194	57%	6382	5333	-20%
Stamford	114	217	47%	3974	5902	33%
TOTALS	342	642	47%	35913	36080	0%

Source: Connecticut Coalition Against Domestic Violence

Domestic violence also takes its toll on the women of Fairfield County. Between 2007 and 2012, shelter services increased by 47 percent but community resources remained the same. The downturn in the economy has led to funding shortfalls and negatively impacted hiring trained specialists and bilingual staff to meet the expanding needs of abused women.

Leadership

Women are cause-driven. They see a need, and they naturally want to fill it. This gives them great leadership potential – in politics, business, philanthropy or whatever they pursue. Helping women and girls build their leadership skills is one of our priorities.

“Greater connections could be made between women leaders and organizations that assist in the development of small women-owned businesses.”

– Executive Director,
women’s business development program

To address social needs and be an effective advocate for issues important to them, women need to be represented in every realm of government – from local to state to national. And while their participation in government has grown over the past 30 years, the rate of growth has stalled. When it comes to government employment, the numbers for Connecticut women are low. Women – predominately Caucasian – represent only 28 percent of full-time state and local government employees, compared to a national average of 46 percent.

A source of great pride is the number of women in Fairfield County who are excelling in business.



There are nine Fortune 500 companies in our county, and women represent 21 percent of their executive leadership. Female business owners also are on the rise. Between 1997 and 2007, we saw an increase of 20 percent in the number of female-owned businesses. These entrepreneurs now need the resources to expand and compete more effectively with their larger counterparts.

Women drive much of the philanthropy in our county and state. While men tend to give larger, single gifts, women donate more money overall and tend to give to organizations in which they are involved.

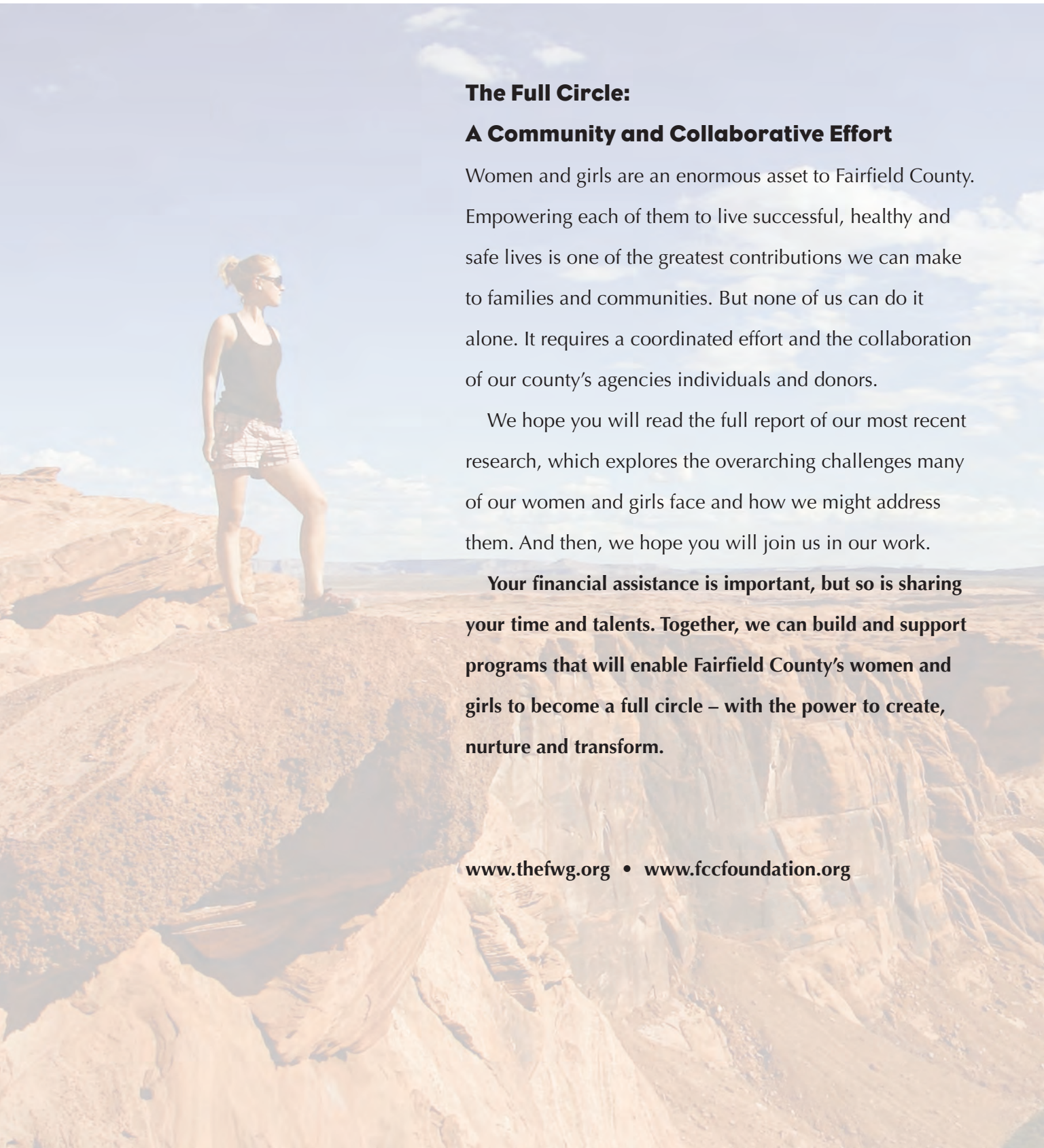
Gender and Giving

- Women and men give differently
- Women and men give for different reasons
- Women’s giving relates to their involvement with the organization
- Women have less consistent giving relationships
- Women give more money to all causes

PERCENT OF FEMALE MAYORS/FIRST SELECTMEN



Source: State of Connecticut, Office of the Secretary of State



The Full Circle:

A Community and Collaborative Effort

Women and girls are an enormous asset to Fairfield County. Empowering each of them to live successful, healthy and safe lives is one of the greatest contributions we can make to families and communities. But none of us can do it alone. It requires a coordinated effort and the collaboration of our county's agencies individuals and donors.

We hope you will read the full report of our most recent research, which explores the overarching challenges many of our women and girls face and how we might address them. And then, we hope you will join us in our work.

Your financial assistance is important, but so is sharing your time and talents. Together, we can build and support programs that will enable Fairfield County's women and girls to become a full circle – with the power to create, nurture and transform.

www.thefwg.org • www.fccfoundation.org



The Full Circle of Women and Girls

The Fund for Women and Girls

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Your time, talent and financial support
can make all the difference
for a woman or girl.

Please join us in helping to empower
the full circle of women and girls
in Fairfield County.



Fairfield County
Community Foundation
Fund for Women and Girls

For more information on *The Fund for Women and Girls* contact:

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