



## WOMEN FACE

## BARRIERS EVERY DAY...

## 50% OF WOMEN EXPERIENCE A TRAUMATIC EVENT\* IN THEIR LIFETIMES.

**\*Traumatic events** include physical, psychological, and sexual abuse; terrorism and war; domestic violence; witnessing violence against others; and accidents and natural disasters. *(American Psychological Association, 2017)* 

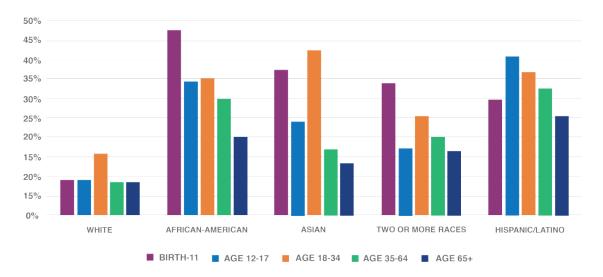


a singe female

## Women are the Face of Poverty in WNY

(U.S. Census Bureau, 2016g)

## Women and Girls of Color in Erie and Niagara Counties are MORE LIKELY to live in poverty than their White peers



AGE 65-84

AGE 85+

% of women and girls living in poverty by age and race (U.S. Census Bureau, 2016b-f)

# 2119

THE YEAR WOMEN WILL ACHIEVE **PAY EQUITY** IF WE DO NOT TAKE ACTION.

FOR FVFRY

100 MALES

FOR EVERY

100 MALES

THERE ARE

THERE ARE

212 FEMALES

108 FEMALES

(American Association of University Women, 2017)

#### WNY women live longer than men and may experience more of the challenges of aging.

(U.S. Census Bureau, 2016i)

## **...HOWEVER, THEY HAVE MORE OPPORTUNITIES THAN EVER.**

#### Our region's population is changing.

Immigrants account for half of population growth in "Rust Belt" cities helping to reverse or stave off population decline.

(New American Economy, 2017)



51% 49% MALE FEMALE

## WNY Women are **EQUALLY** participating in the workforce. (U.S. Census Bureau, 2016h)

# **Since 1980**

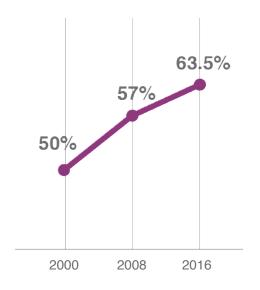
WOMEN CONSISTENTLY VOTE AT **HIGHER RATES** THAN MEN.

(Center For American Women And Politics, 2017A)

Women continue to be more educated than ever.

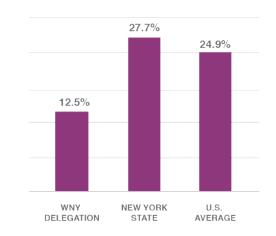
#### SOME COLLEGE OR BEYOND

(U.S. Census Bureau, 2016j)



Since 1971, the number of women serving in state legislatures has more than **quintupled.** 

### PERCENTAGES OF WOMEN IN STATE LEGISLATURE 2017



(New York State Assembly, n.d.; New York State Senate, n.d.; Center for American Women and Politics, 2017b) *Pathways to Progress, Vol. 2*, a report of the WNY Women's Foundation, is a compilation of research from numerous sources. This report is a snapshot in time. The breadth and depth of research on issues surrounding women and girls is growing every day. We make it our work to continue to learn, grow, and broaden our perspective in order to evolve, remain nimble, and best respond to changing needs and opportunities in our community.

A full reference list and report download are available online at **www.wnywomensfoundation.org**. Many sourced reports will be available at **www.wnywomensfoundation.org/learn/.** 

*Pathways to Progress* and *Pathways to Progress, Vol. 2* are initiatives of the WNY Women's Foundation and are made possible thanks to the generous support of our partners: the Health Foundation of Western and Central New York, the Joy Family Foundation, the John R. Oishei Foundation, the Community Foundation for Greater Buffalo, the James H. Cummings Foundation, Inc., the Robert J. and Martha B. Fierle Foundation, the Patrick P. Lee Foundation, Delaware North, SEFCU and the WNY Foundation.

*Pathways to Progress, Vol. 2* focuses on the women and girls of Western New York defined in this report as Erie, Niagara, and Chautauqua Counties, the most populous counties in the region.



There are 648,392 Women & Girls in Erie, Niagara & Chautauqua counties alone.

(U.S. Census Bureau, 2016i)

They comprise

## 51.4% of the population and 14.5% of them

are living below the federal poverty level. (U.S. Census Bureau, 2016a; U.S. Census Bureau, 2016i)

## PATHWAYS TO PROGRESS, Vol. 2

100 facts that will guide our community's work to make WNY a great place for women to live, grow, and lead

November 2017



The current resurgence of WNY has resulted in a landscape of possibility and prosperity that we have not seen in our lifetimes. The WNY Women's Foundation is committed to making sure women can take advantage of these prospects and reap the benefits of our region's economic growth.

The work of the WNY Women's Foundation is rooted in research and data analysis in order to create a culture of possibility so each woman and girl can live, grow, and lead to her fullest potential.

The research shows us what is, what isn't, and what can be for women and girls in our community. Our strategies capitalize on turning opportunities into realities.

In 2010, we started the conversation about women in WNY with our ground-breaking *Pathways to Progress* report. In this 2017 report we build upon that data by looking at who the women of WNY are followed by a deeper exploration into the barriers and opportunities women face throughout their lives. In all life stages, women may experience trauma, poverty, and negative cultural norms related to womanhood. Their experiences of gender intersect with race, socio-economic status, ethnicity, family status, and education - all compounding one another.

A girl's early experiences and development informs her journey as she grows and progresses through school. Once in a job or on a career path, a woman is subject to various influences that affect her ability to succeed in the workplace – policies, compensation, leadership opportunities, etc. That woman is often concurrently in a career and serving as a primary care-giver for her children and/or aging family members. When she moves to retirement, all of her life's experiences up to that point determine her financial security and health.

Every story of every woman and girl in our community is a pathway. The twists and turns are inevitable. However, equal opportunity should be possible regardless of the barriers faced along the way. There is no magic intervention that creates an inclusive community that embraces gender differences and builds symbiotic relationships between men and women. Awareness of the barriers and opportunities is the first step to creating an equitable community for all.

*Pathways to Progress, Vol. 2* will introduce you to **Sophia, Jasmine, Katherine, Sarah and Gayle.** We invite you to engage in their stories and take action to make a difference for them and for the women in your life.

## STRONG WOMEN. ST



## RONGER COMMUNITY.

GIRLS SPEND ABOUT 30% MORE TIME ON CHORES THAN BOYS;

BOYS SPEND MORE THAN TWICE AS MUCH TIME PLAYING THAN GIRLS.

(Swanbrow, 2007).

21% Living Below Poverty Line







Sophia is a young child, learning about the world and her place in it. Her brain is changing and growing rapidly, and she is strongly influenced by the people and the environment she interacts with. Early childhood experiences have a lasting impact on Sophia's development throughout her lifespan. Play is essential; it influences her cognitive, emotional, physical, and social growth. Sophia may be in an environment where she has access to books, toys, experiences, and language exchange that will stimulate her mind and recreation activities that will challenge her physically and cognitively. She may be growing up in an environment with fewer resources and more exposure to harmful situations that could result in the development of asthma, lead poisoning, or obesity. These conditions will negatively impact her physical and mental growth. Old housing stock and high poverty rates in the city of Buffalo result in many zip codes with significantly more children with elevated lead levels than in Flint, Michigan (Pell, Schneyer & Sullivan, 2017). Sophia's caregivers may have access to healthy food that will nourish Sophia's growing body and help her concentrate at school, or they may not know where the next meal will come from. Sophia is more likely to have poor school performance if she grows up in a food insecure home (Johnson & Markowitz, 2017).

It is important to help Sophia have a successful start in life through quality child care, nutrition, exposure to language, and nurturing play.

Sophia is dependent upon and influenced by her family, neighborhood, and environment. Supporting her caregivers will help her to thrive.



85% OF THE BRAIN'S CORE STRUCTURE (size, growth, hard-wiring)

is developed by age 4. However, less than 9% of public investments in education and development are made in that time. (Voices for American Children, 2005)

Asthma hospitalizations for children aged birth-4 are HIGHER in Erie County as compared to the State average. (New York State Department of Health, 2016a)

#### Girls of Color are more likely to live in poverty than White girls

Percentage of Girls age 0-11 living below the Federal Poverty Line in Erie and Niagara Counties



(U.S. Census Bureau, 2016b-f)

	BARRIER	OPPORTUNITY	
Breastfeeding	Breastfeeding is beneficial to the health of both mother and baby. Shortened maternity leave is a barrier to breastfeeding. Over 50% of new mothers say that their job circumstances impacted their plans for feeding their baby ( <i>CLASP &amp; Breastfeeding Taskforce of Los</i> <i>Angeles, 2013</i> ).	When California implemented its "first in the nation" paid family leave plan, rates of breastfeeding increased between 10-20% (Huang & Yang, 2015). New York State will implement Paid Family Leave in January 2018.	
Poverty & Education	Growing up in poverty results in exposure to long- term trauma; the stress of struggling to meet daily needs can impair parenting ( <i>Wagmiller &amp; Adelman</i> , 2009). Children in Erie County who attend schools with a higher concentration of poverty have worse educational outcomes than those who attend schools with a lower concentration of poverty - 11% reading proficiency compared to 58%; 17% math proficiency compared to 70% ( <i>United Way of</i> <i>Buffalo and Erie County, 2016</i> ).	Opportunities to overcome the cycle of poverty depend on numerous interpersonal, environmental, and economic factors such as: educational and employment opportunities, the availability of role models, and child and parent aspirations ( <i>Wagmiller &amp; Adelman, 2009</i> ). Regular participation in high-quality afterschool programs is linked to improved standardized test scores and work habits, as well as reductions in behavioral problems among disadvantaged youth ( <i>Afterschool Alliance, 2014</i> ).	
Literacy	In his/her first four years, an average child in a professional family would accumulate experience with almost 45 million words. An average child in a working-class family would experience 26 million words. An average child in a welfare family would experience 13 million words <i>(American Psychological Association, 2015).</i>	Children who were read to frequently when young have improved early math, writing and reading skills (National Education Association, n.d.). In addition, children's reading ability has been shown to improve with programs that help increase parents' income and employment (Duncan, Ziol-Guest, & Kalil, 2010).	
Early Childhood Education	As much as half of school failure may be attributable to gaps in early care and development that existed before school entry (Schuyler Center for Analysis and Advocacy, 2012).	Benefits of early childhood education include: higher IQ scores, improved achievement in school, improved behavior, increased high school graduation rates, higher wages, and lowered adolescent pregnancy and criminal activity rates (Morrissey & Warner, 2007; Schuyler Center for Analysis and Advocacy, 2012).	



Cost of Child Care New York is ranked as the No. 1 least affordable state for center-based care for children four years of age, No. 3 for infants. In Erie County, center-based child care for an infant costs \$12,792 per year, nearly double SUNY tuition (*Drury*, 2016). Without programs to subsidize child care costs for low income working parents, many cannot afford to work. In 2011, only 17% of eligible children received subsidized child care (*Office of the Assistant Secretary for Planning and Evaluation, 2015*). In Erie County, 2,316 children received child care subsidies thus allowing their caretakers to work. The number of families served varies based on size and income of enrolled families (*M. Cannon, Erie County Department of Social Services, personal communication, 10/5/2017*).

## **OPPORTUNITY**

<b>Maternal</b> Trauma	The children of mothers with a trauma history are at a higher risk for experiencing trauma themselves ( <i>Chemtob</i> , <i>Gudiño</i> , & <i>Laraque</i> , 2013; <i>Cohen</i> , <i>Hien</i> , & <i>Batchelder</i> , 2008). The experience of maternal trauma can have a negative impact on the social-emotional development of the child ( <i>Folger et al.</i> , 2017).	Providing preventative screenings and linkages with services for pregnant women and mothers of young children could help identify families at risk for intergenerational trauma ( <i>Stevens</i> , 2014).	
Adverse Childhood Experiences/Trauma	There is a direct link between adverse childhood experiences (ACEs) and debilitating physical, mental, and behavioral outcomes later in life including involvement in the juvenile justice system, adolescent pregnancy, and sex- trafficking ( <i>Centers for Disease Control and</i> <i>Prevention</i> [ <i>CDC</i> ], 2016; Ferguson, 2015).	Screenings at schools and medical offices of both the child and family members can help identify signs of ACEs. Linkages to services and supports to address the issues will help children and their families move in a healthier direction <i>(Stevens, 2014).</i>	
Physical Activity & Sports	Girls are less involved in sports and other physical recreational activities than boys. Only 14% of girls in WNY are getting the recommended 1 hour of physical play daily ( <i>Aspen Institute, n.d.</i> ). In Erie County, 30% of elementary school-aged children are overweight or obese - more than 34% in Niagara & Chautauqua Counties ( <i>New York State</i> <i>Department of Health, 2016b</i> ).	Regular physical activity helps children maintain a healthy weight and decrease rates of anxiety and depression (Council on Sports Medicine and Fitness & Council on School Health, 2006). Girls who play sports have higher self-esteem and a better body image than those who do not (Women's Sports Foundation, 2016).	
STEM	Spatial reasoning skills are critical for work in STEM fields which are growing, higher-paying, and traditionally male-dominated. Overall, girls have weaker spatial reasoning skills than boys. Higher income children have been shown to have better spatial skills than their lower-income peers ( <i>Jirout &amp; Newcombe, 2015</i> ).	Frequent play with spatial toys like blocks, puzzles, and Legos® can help increase spatial skills and decrease barriers to girls' engagement in STEM learning thus opening opportunities in STEM careers ( <i>Jirout &amp;</i> <i>Newcombe, 2015; McClure et al., 2017</i> ).	
Early Sexualization	The cultural phenomenon of early sexualization negatively impacts young girls both mentally and physically (American Psychological Association, Task Force on the Sexualization of Girls, 2007). African-American girls are often wrongfully viewed as more adult, less innocent, and more knowledgeable about sex than their white peers (Epstein, Blake, & González, 2017).	Mothers who engage in conversation with their young daughters about media content and explain what is realistic will reduce the likelihood the girls have a sexualized view of themselves and their peers ( <i>Starr</i> & <i>Ferguson, 2012</i> ). Additionally, girls who engage in extracurricular activities focused on relationships and self-esteem are better able to see their value through abilities and character rather than appearance ( <i>American</i> <i>Psychological Association, Task Force on the</i> <i>Sexualization of Girls, 2007</i> ).	



## **SOPHIA'S STORY**

Sophia was born 6 weeks early due to complications with her mother's pregnancy. Though relatively healthy, she was in the NICU at the hospital for two months before she was stable enough to go home. Sophia's parents both worked in stable jobs, however their earnings were just enough to make ends meet every month. They had minimal savings. When Sophia was in the hospital, her mother, Jen, made the difficult decision to forego her 8 weeks of NYS disability coverage. She went back to work to save money so she could take time off when Sophia came home. Jen worked full time while also spending as much time at the hospital with her daughter as possible. She managed to continue to breastfeed her daughter, but not without many struggles. When Sophia finally came home, Jen took time off from work, unpaid, in order to care for her fragile infant. Taking time off caused tension for Jen at work and left her in a situation where she felt her job was at risk. In addition, Jen and her husband struggled financially to make up for the income gap during that time. Luckily, once Jen did return to work, her mother was available to care for Sophia, allowing the family to catch up financially.

Jen and her husband did not have access to Paid Family Leave which would have allowed both of them to take time off after the birth of their child. The WNY Women's Foundation worked with statewide partners to advocate for passage of the longest and most comprehensive paid family leave program in the nation.

Thanks to the advocacy work of the WNY Women's Foundation, on January 1, 2018, the NYS Paid Family Leave program will provide New Yorkers with job-protected, paid leave to bond with a new child, care for a loved one with a serious health condition or to help relieve family pressures when someone is called to active military service.

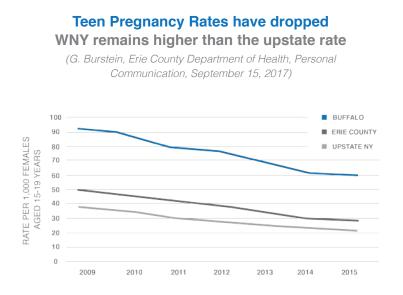
## **WHO IS JASMINE?**

77,035 Jasmines living in WNY (U.S. Census Bureau, 2016d)

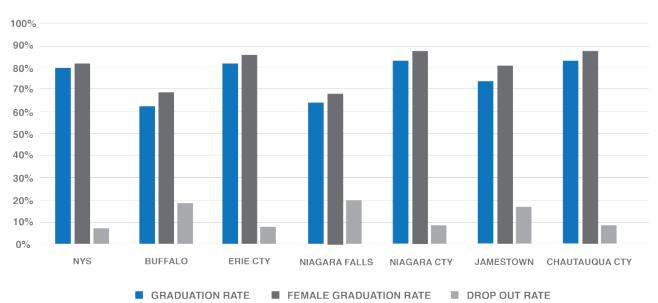


Jasmine is navigating the difficult period of adolescence, bridging the gap between childhood and adulthood. The nature of her relationships with family and friends is changing, as is her body. Society and peers have increased influence over Jasmine as she works towards independence, creating both internal and external conflict. She is navigating relationships with her peers, both healthy and unhealthy, which could lead to feelings of support and stability or result in bullying and dating violence. In this stage of her life, Jasmine may come into contact with alcohol, tobacco, illegal drugs, and other risky behaviors. In school, she may be involved with sports or other leadership activities, which are known to increase positive behaviors. If Jasmine is black, she is more likely than her white peers to face decreased opportunities and increased disciplinary action in the school system (Epstein, Blake, & Gonzalez, 2017; Smith-Evans, George, Graves, Kaufmann, & Frolich, 2014). Jasmine may be looking towards college and a career, or she may be struggling with the circumstantial realities of limited opportunities.

Providing positive experiences for Jasmine to engage with her community, to feel empowered, and to use her voice are paramount to her successful development.



### 2016 High School Graduation & Drop Out Rates



Regardless of location, girls graduation percentage is higher than the average. (New York State Education Department, 2017a-g)

41% OF HISPANIC/LATINA GIRLS AND 34% OF AFRICAN-AMERICAN GIRLS AGE 12-17 ARE LIVING IN POVERTY IN ERIE & NIAGARA COUNTIES.

(U.S. Census Bureau, 2016b; U.S. Census Bureau, 2016c)

83% OF GIRLS AGES 12-17 PARTICIPATE IN ONLINE SOCIAL NETWORKING

(Girls Scouts Research Institute, 2013).

LOOKING AT IMAGES ON SOCIAL MEDIA CAN HAVE A NEGATIVE IMPACT ON YOUNG WOMEN'S SELF-ESTEEM AND BODY IMAGE

(Meier & Gray, 2014).

16% Living Below Poverty Line



## **€**, **S₽ € ₽**

## BARRIER

## **OPPORTUNITY**

Children liv range of re including m hunger. Up more on ex for their ch

Children living in poverty experience a wide range of related issues in the classroom including mental health, housing, legal, and hunger. Upper-income households spend 9x more on extra-curricular activities and supports for their children than low income families do. Additionally, students in lower income districts drop out of high school more frequently than higher income districts (*Hood, 2016*). Wraparound interventions addressing core instruction, expanded learning opportunities, and services to address poverty issues help low income youth overcome barriers. *Say Yes to Education* and community schools are proven ways to improve educational outcomes. Since 2012, high school graduation rates in Buffalo have increased 13% and college matriculation rates increased 10% (Hood 2016)



Education

Girls assess their own mathematical abilities lower than do boys with similar mathematical achievements. Additionally, girls hold themselves to a higher standard than boys do in subjects like math. Girls believe they have to be exceptional to succeed in male-dominated fields (*Hill, Corbett, & St. Rose, 2010*). Eighth grade girls performed 3 points higher (statistically significant) overall on the Technology & Engineering Literacy assessment (Technology & Engineering Literacy, 2014). Girls have the ability to outperform their male peers, but they need support to increase the persistence and resilience needed to succeed in male-dominated STEM fields (*Richmond*, 2016).



**Sports** 

82% of youth believe that both girls and boys have similar leadership skills, however 56% of them believe our society makes it more difficult for women. 52% believe girls have to work harder than boys to become leaders. 39% of girls say they have been put-down and discouraged by peers when they have tried to lead (*Girl Scout Research Institute, 2013*).

Girls have 1.3 million fewer opportunities to play high school sports than boys. By age 14, girls drop out of sports twice as frequently as boys do (Sabo & Veliz, 2008; Women's Sports Foundation, 2016). 39% of girls say they want to be leaders – that number is higher for African American (53%) and Latina (50%) girls. 67% of those who say they want to lead say they want to do so to help others. Girls say they are inspired to be leaders by their mothers (81%), teachers (65%), fathers (62%), and friends (55%) (*Girl Scout Research Institute, 2013*).

Girls who participate in sports experience far-reaching positive benefits; they are more likely to graduate high school, go to college, and delay sexual activity (*Miller, Melnick, Barnes, Farrell, & Sabo, 2005*). Over 75% of working women say sports helped enhance their self-image; 61% of female executives say sports contributed to their career succes (*Sabo & Snyder, 1993; Ernst & Young & espnW, 2015*).



Only 40% of teen mothers finish high school; fewer than 2% finish college by age 30 (National Conference of State Legislatures, 2013).

The teen pregnancy rates in Erie County have dropped 22% over the last 8 years due, in part, to increased comprehensive sex education and breakthroughs in contraception (*Alleyne, 2017*). Rates are also falling in Niagara County where a more comprehensive sex education curriculum is being implemented (*Prohaska, 2017*).

After puberty, girls are twice as likely to be diagnosed with mood disorders as boys. Up to 20% of girls will receive a diagnosis for a mood disorder such as anxiety, depression, or an eating disorder (*Steingard*, *n.d.*).

When teenage girls are engaged or involved in at least two settings including academics, friends, athletics, employment, religion, culture, and the community, they are less likely to experience mental, emotional, or behavioral problems. A structured, safe, supportive family with clear behavioral expectations is a protective factors for girls (*Youth.gov, n.d.*).

85% of girls say they have talked with their parents about online safety, however 50% say they are not as careful as they should be. 68% report having a negative experience, such as bullying, on a social media site. (*Girl Scout Research Institute, 2013*). 35% of teen girls report having to "block" someone on social media because they were flirting uncomfortably (*Lenhart, Smith, Anderson, Duggan, & Perrin, 2015*).

Bullying in high school is significantly more common with girls than with boys. 22% of girls reported being bullied at school compared with 17% of boys; 21% of girls reported being cyber-bullied (email, online, text) compared with only 9% of boys (*Merrill & Hanson, 2016*).

90% of smokers start before the age of 18. In

cigarettes (Girl Scout Research Institute, 2013).

Teens are more likely to use e-cigarettes than cigarettes. More than 30% of e-cigarette users

(compared with 8% of non-users) start using cigarettes within 6 months (*National Institute on Drug Abuse, 2016*). Alcohol abuse leads to risky sexual behaviors, problems in school and drug use. 74% of girls say they have tried alcohol, 34% marijuana (*Girl Scout Research Institute, 2013*).

2009, 46% of high school girls had tried

For girls, certain factors including being physically active and being a member of a sports team are protective against bullying. Girls who fall into these groups

Teens who participate in afterschool programs are 3x less likely than those who do not participate to use marijuana or other

drugs, and are less likely to skip classes, drink, smoke, and engage in sexual activity (*Afterschool Alliance*, 2014).

group, healthier, and less vulnerable (Merrill

Dating Violence More than one in ten girls report experiencing forced sexual intercourse, physical dating violence, or sexual dating violence (*Kann et al., 2016*). Programs in schools designed to improve communication skills, change sexist cultural norms, and address related risk behaviors such as substance use and sexual activity can prevent dating violence. Influential adults such as parents, caregivers, teachers, and coaches play an important role in creating a safe environment for youth (CDC, 2016).





Social

Media



## OPPORTUNITY

## JASMINE'S STORY

Jasmine is a 12-year-old girl living in the inner-city of Buffalo. She attends an underperforming school and a high quality afterschool program. Her parents both work long hours - her mom is a nurse and her dad, a bus driver. Jasmine has been bullied at school and has lost a lot of confidence in herself. She always wanted to be a doctor like one she saw on television but has not interacted with many women doctors. She felt like she would never achieve that goal.

Jasmine participated in an empowerment program funded through the **WNY Women's Foundation's Impact Grants** that uses photography and writing to build girls' confidence and self-esteem. The program works with the girls to see beauty in all parts of them – including their imperfections – and encourages them to approach their life in a positive way. The program also helps the girls identify positive role models in their lives and what those role models mean to them.

After completing the program, Jasmine wrote:

"My role model is my sister. She has told me to make my own decisions and to not let anyone bring me down or boss me around—except my parents. I love that she can be herself in front of anyone and she doesn't have to change herself for anyone. Throughout this project I have learned that beauty can be anything and you don't have to change yourself for anyone."

Jasmine is now more confident in her career aspirations!



STUDENT LOAN DEBT IS A MAJOR CONCERN FOR WOMEN AGED 18-34, ESPECIALLY WOMEN OF COLOR. 34% OF WOMEN REPORT FINANCIAL HARDSHIP DUE TO STUDENT LOAN PAYMENTS.

(American Association of University Women, 2017)

1 IN 3 WOMEN AGE 18-34 HAS BEEN SEXUALLY HARASSED AT WORK.

(Delia, 2017)

22% Living Below Poverty Line



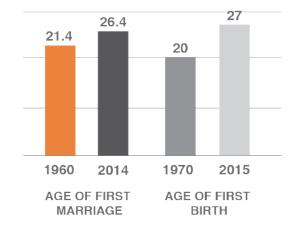
## WHO IS KATHERINE?

126,036 Katherines are living in WNY (U.S. Census Bureau, 2016c)



Katherine is at an exciting time in her life as she enters into adulthood. She is experiencing changing circumstances, additional responsibilities, and increased independence. As Katherine tries to find her place in the world, she may be thriving or she may be struggling to meet her basic needs. Across the five counties of WNY, 79% of homeless families are led by single women - mostly aged 18-34 (Homeless Alliance of Western NY, 2015). Women experience depression nearly twice as often as men do and it occurs most frequently in women age 25-44 (Mental Health America, n.d.). 1 in 9 mothers will experience postpartum depression; young firsttime mothers are at the highest risk (CDC, 2017). Opioid use and overdose is an epidemic across the country and in WNY for this age bracket. Nationally, prescription pain reliever overdose deaths among women increased more than 400% from 1999 to 2010, compared to 237% among men (American Society of Addiction Medicine, 2016).

#### Age of First Marriage and Birth Going Up for Women

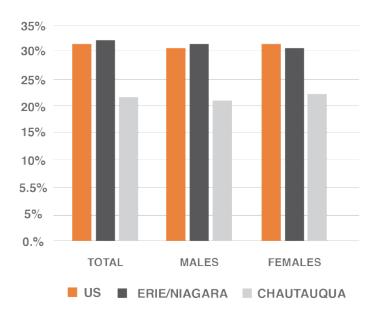


(Wang & Parker, 2014; Matthews & Hamilton, 2009; Martin, Hamilton, Osterman, Driscoll, & Matthews, 2017) There are many barriers Katherine faces as she works towards self-sufficiency, including disempowering workplace practices, lack of female mentors and role models, sexual or domestic violence, the cost of child care as a workforce support, and student loan debt. In a recent survey, 39% of men aged 18-32 reported that they felt the country had made the necessary changes to promote gender equality in the workplace, while only 23% of women in the same age group agreed (*Pew Research Center, 2013*).

Katherine's role will evolve and likely compound, over time - student, partner, parent, caretaker, career woman.

## Individuals over 25 with bachelor's degrees or higher

Erie and Niagara Counties are on par with the rest of the US - Chautauqua lags behind



(U.S. Census Bureau, 2016d)



In 2016, the median income for a woman in WNY with a high school diploma or equivalent was \$23,972, 61.7% of her male counterpart's income. This gap amounts to \$14,872 less per year (*United States Census Bureau, 2016b*).

**OPPORTUNITY** 

An associate's degree increases a WNY woman's income by \$7,221 annually and decresed the gender wage gap to 74.4%; a bachelor's degree increases her income by \$17,164 with a wage gap of 71.7%; a graduate or professional degree increases her income by \$31,798 with a wage gap of 72.5% (United States Census Bureau, 2016b).

STEM Fields

Student

**Mothers** 

Education

& Income

Nationally, women comprise 48% of the overall workforce but only 24% of the STEM workforce. Women with STEM degrees are less likely than men to work in STEM careers and more likely to work in healthcare or education (*Beede, Julian, Langdon, McKittrick, Kahn & Doms, 2011*).

Nearly 11% of all undergraduate students are raising children without a partner; 40% of black women in college are single mothers. Single mothers are half as likely as non-mothers to graduate. 40% of mothers at community colleges say they are likely or very likely to drop out due to caregiving obligations *(Kruvelis, Cruse & Gault, 2017).*  Women in historically male-dominated STEM jobs earn 33% more than comparable women in non-STEM jobs – considerably higher than the STEM premium for men. As a result, the gender wage gap is smaller in STEM jobs than in non-STEM jobs (Beede, Julian, Langdon, McKittrick, Kahn & Doms, 2011).

Single mother college students need support and guidance in order to successfully graduate The WNY Women's Foundation's MOMs: From Education to Employment® program provides career coaching to single mother students to guide them to a field of study that will lead to a long-term, family-sustaining career. Social, emotional, and financial supports from the program also ensure success. On average, graduates of the Program earn 68% more per week than enrolled students (WNY Women's Foundation, n.d.).

Sexual Assault/Rape An estimated 20-25% of female college students experience rape or sexual assault during their college career (*Fisher, Cullen, & Turner, 2000*). These experiences result in negative emotional, physical, and psychological impacts for victims, including: physical injury, contraction of sexually transmitted infections (STIs), depression, anxiety, suicidal ideation, strained relationships, feelings of isolation, and increased engagement in risky health behaviors (*Centers for Disease Control and Prevention, 2016*). New York State has adopted and implemented the most comprehensive law to address sexual assault on college campuses in the nation. Through uniform definitions, standardized procedures, improved access to law enforcement, and other components, the "Enough is Enough" law increases protection and support for victims of sexual assault (Enough is Enough, n.d.).

**S** Financial Security Women have more student loan debt, smaller 401(k) savings, and lower incomes than their male counterparts (\$48,000 compared with \$63,000) (*Ashford, 2015*).

Single millennial women donate to charity at a higher rate than single millennial men. In heterosexual married households, charitable giving is most strongly influenced by women (Women's Philanthropy Institute, 2016).

### **OPPORTUNITY**

Gender Pay Gap

The gender pay gap starts early. Nationally, in 2015, full-time female workers ages 20–24 were paid 90% of what their male counterparts were paid (*Hill, 2017*).

Negotiation training can be helpful to narrow the pay gap. Even a slightly higher starting salary can jumpstart a woman's earning potential. An employee who starts his or her career with a salary of \$55,000 instead of \$50,000 can earn over \$600,000 more in income over a 40-year career (Anderson, 2014).



Many women beginning their careers are interested in learning from a mentor, however 63% of women have never had a formal mentor (*Neal, Boatman, & Miller, n.d.*). Implementing a formalized mentoring program has been shown to double the amount of women receiving mentoring in the workplace. A formal program creates a culture of mentoring in organizations making it more acceptable for women to mentor and seek out mentors (*Neal*, *Boatman*, & *Miller*, n.d.).

Shild Care Cost

In 2014, only 17% of eligible families received child care subsidies (*Winning Beginning*, 2017). Over the past 30 years, the cost of child care has grown nearly 40%. For many families that cannot afford child care, one parent, usually the mother, considers interrupting their career to stay home with children (*Frothingham*, 2016). Access to child care assistance allows families to better focus on their job responsibilities and performance thereby increasing their work hours, advancing their positions, and ultimately earning more *(Shellenback, 2004).* NYS facilitated enrollment child care subsidy supports families that earn too much money to qualify for child care subsidies but still cannot afford the child care that allows them to work.



A recent study found that single women are charged higher interest rates for mortgages than men with a similar credit score, even though women have better track records of paying their mortgages (*Goodman, Zhu, & Bai, 2016*).

Despite having a much lower income (\$55,300) than single male buyers (\$69,600), single female buyers made 17% of home purchases in 2016, in comparison with single men, who made only 7% of home purchases (National Association of Realtors, 2016).



Intimate Partner Violence Females ages 18 to 34 experience the highest rates of intimate partner violence (*Catalano*, 2015). From 1994 – 2010, single mothers experienced intimate partner violence at a rate 10x higher than women in married couples, and 6x higher than single women with no children (*Catalano*, 2015).

The Violence Against Women Act pays for prevention programming and provides resources for a coordinated community response between the judicial system, law enforcement, and public/private sector providers. The 2013 reauthorization expanded protections for college students, those who identify as LGBT, Native American women, and immigrants (*Sacco, 2015*).



## KATHERINE'S STORY

Katherine is a 26-year-old single mother of two young children with special needs and health issues. Her husband left the family and Katherine was left to care for her family on her own. Katherine would do anything for her children to make sure they are well cared for. She decided to leave her job in order to finish her schooling– knowing that a degree would put her family on the path to success. She was so proud and excited when she graduated with her paralegal degree and was anxious to get back into the workforce. She landed interviews at great law firms that paid enough for her to not qualify for the Erie County child care subsidies, but not enough to afford high quality child care. She was terrified that she would have to turn down a good job and a pathway to get her family out of poverty because she could not afford quality care.

She said, "I may as well just live off public assistance, but I just can't. I can't sit here and be another statistic. I want to prove to my girls that no matter what, you never give up, you keep trying, and you move up."

Timing was great for Katherine as she was one of the first people to receive the Facilitated Enrollment Child Care Subsidy available to working families making more than the maximum allowed for the social services program. This workforce support program was expanded to Erie County thanks to the passionate **advocacy efforts of the WNY Women's Foundation.** 



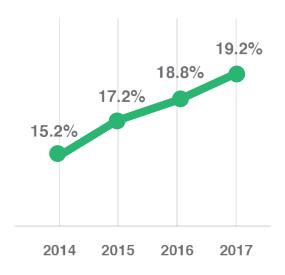


A common theme in the lives of many women Sarah's age is finding the balance of career and personal life. Sarah may be a wife and/or mother, she may not want children, or she may be purposefully delaying motherhood. Sarah could be a part of the sandwich generation, emotionally and/or financially supporting both children and elderly parents. Women are more likely to take on caregiving responsibilities, which increases the likelihood they will end up working part-time jobs, often for lower wages and without benefits such as pensions, sick leave, and health care (Brown, Rhee, Saad-Lessler, & Oakley, 2016). Sarah could be at the height of her career, like the Buffalo Business First "Power 100 Women," or Sarah could be struggling to find a well-paying job or balancing multiple part-time low wage jobs. In either case, it is highly likely that pervasive yet subtle gender discrimination in the workplace has had a negative impact on Sarah's career.

Helping Sarah move up within maledominated fields, work toward an equitable workplace, and provide support needed to have the family life of her own choosing will go a long way in ensuring she is able to become or remain economically self-sufficient. Women are being recognized as leaders more but we have a long way to go.

#### Women on the Buffalo Business First POWER 250 list

(Buffalo Business First, 2014-2017)



### 47% OF ADULTS

have a parent over 65 and are either raising children under 18 or providing financial support to adult children



(Parker & Patten, 2013)

THE PERCENTAGE OF WOMEN OVER 45 GIVING BIRTH TO THEIR FIRST CHILD INCREASED 23% FROM 2000 TO 2014.

(Matthews & Hamilton, 2016)

MOTHERS ARE 20.3% LESS LIKELY TO PARTICIPATE IN THE LABOR FORCE THAN FATHERS.

(U.S. Bureau of Labor Statistics, 2017)



## **SARAH** AN ADULT WOMAN (35-64 YO)

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## BARRIER

**OPPORTUNITY** 



Women Leaders Women struggle to rise to leadership positions. In 2017, only 32 women (6.4%) are CEOs of Fortune 500 companies. Zero of those women are African-American (*Fortune*, 2017). Locally, only 19.2% of the 2017 Buffalo Business First Power 250 honorees were women (*Buffalo Business First*, 2014-2017). The top four leadership attributes executives value most for success today – intellectual stimulation, inspiration, participatory decision-making and setting expectations/ rewards – are more commonly found among women leaders (*Arora et al., 2011*). Companies with at least 30% of women in their most senior "C-suite" management positions are about 15% more profitable than firms with no top women executives (*Crockett, 2016*).



Professional Mentoring & Sponsorhip Only 10% of senior-level women report that four or more executives have helped them advance compared to 17% of senior-level men (*McKinsey & Company, 2015*). Women leaders bring along more women leaders. Research has shown that high potential women actively develop others in the workplace and they are more likely than men to develop other women (Dinolfo, Silva, & Carter, 2012).

Gender Pay Gap The gender pay gap increases with age. Women aged 20-24 earn around 90% of what their male counterparts earn. At 35, the median income for women increases slower than that of men resulting in women ages 55-64 earning, on average, 74% of what men earn (*Hill*, 2017). If the average working woman in Buffalo were paid at the same rate as her male counterparts, she would be able to afford 102 more weeks of food, 11 more months of mortgage and utilities payments, 20 more months of rent, or more than 3,400 additional gallons of gas (National Partners for Women and Families, 2013).



While more women are starting their own businesses than ever before, women-owned firms only make up 29% of businesses across the country (*American Express OPEN, 2016*). Women continue to face challenges when starting their own businesses including: lack of mentors, their views of success and failure, and access to capital (*Robb, Coleman, & Stangler, 2014*). Women-owned firms generate a total of \$1.2 trillion annually and employ 7.6 million people in the US (*American Express OPEN*, 2016). NYS is ranked no. 4 in states with the highest woman-owned firms. The number of women of color owned businesses in NYS has increased 45% from 2007 to 2016 - 5x the national average (*Beesley*, 2016). 1 out of 10 entrepreneurs in the Great Lakes region are foreign-born (*New American Economy*, 2017).



In 2015, women reported impediments to reaching their financial goals are not having enough disposable income, lack of time to spend on financial planning, and lack of familiarity with financial products. Only 33% of women feel like they are saving enough for retirement – down from 46% in 2008 (*Prudential, n.d.*).

Women are taking control of more financial and retirement planning than before. In 2015, 27% of married women surveyed indicated that they participate - up from 14% in 2006 (*Prudential, n.d.*). Additionally, women in the US report controlling or influencing 73% of all household spending (*Catalyst, 2015*).

### **OPPORTUNITY**



Women are underrepresented in local political offices. The Buffalo Common Council has no women nor does the Niagara Falls city school board. In Erie County only 6.25% of mayors are female; there are no female mayors in Niagara County. Only 11% of the combined members of the Erie and Niagara county legislatures are women.<sup>1</sup> When in office, women govern differently. In order to achieve policy goals, female lawmakers build consensus, collaborate, work across party lines, and compromise more than their male counterparts (*Volden*, *Wiseman, & Wittmer, 2013*). Additionally, from 1984-2004, women in Congress introduced more bills and brought more money back into their local districts than men (*Hill, Miller, Benson, & Handley, 2016*).



Civic Engagement

Fertility

Working

**Mothers** 

Women are much less likely than men to run for political office. Women perceive themselves as less qualified and are less likely to have the freedom to campaign when considering work and family obligations (*Lawless & Fox, 2008*). Women are also less likely to be encouraged and recruited to run than their male counterparts (*Ripley, 2017; Lawless & Fox, 2008*).

Presently, many women are choosing to delay childbirth longer than in previous decades. After the age of 35, there is an increase in health risks to both mother and baby during pregnancy. Some women may have a more difficult time trying to conceive *(March of Dimes, n.d.).* 

When men become fathers, most see their wages increase, however when women become mothers, they see their wages decrease (*Budig, 2014*). 51% of working mothers, compared to 16% of fathers, report that being a parent has made it harder for them to advance in their job or career (*Pew Research Center, 2013*).

Now more than ever resources are available for women to support their political aspirations. Local and national programs inspire women to run for office, educate women on how to do it, link them to campaign support, and pair them with mentors and peers to encourage them through the process.

Mothers who delay childbearing see an increased income increased lifespan, and/or decreased cognitive impairment later in life (Leung, Groes, & Santaeulalia-Llopis, 2016; Newman, 2017).

Mothers are more likely to work outside the home now than in previous generations – up 23% since 1975 (Women's Bureau, U.S. Department of Labor, 2016). When paid leave laws exist, bosses and co-workers reduce negative judgments about employees taking maternity, paternity, or other caregiving leaves of absence, resulting in a significant reduction to these caregiver biases and wage penalties (Fondas, 2013).



Nearly all (99%) survivors of domestic violence experience economic abuse. 64% of working adults who identify as victims of domestic violence report that their ability to work was affected by the violence. Additionally, victims report working 10% fewer hours than non-abused women (*McLean & Bocinski, 2017*). Economic self-sufficiency is frequently the difference between violence and safety for many victims. Programs are available to educate survivors of domestic violence about financial management thus better equipping them to become and remain financially stable (National Network to End Domestic Violence, n.d.).

<sup>1</sup> Data collected by the WNY Women's Foundation from websites and personal communication in July, 2017.

## SARAH'S STORY

Sarah, a 42-year-old single mother of five and a former member of the armed services, had never seriously thought about going back to school. In the fall of 2014, Sarah had a newborn son and was in an abusive relationship she knew she had to get out of but did not have the resources to escape. Fortunately, Sarah's case manager let her know about the MOMs: From Education to Employment® program, an educational support initiative of the WNY Women's Foundation. This Program, hosted by local community colleges, incorporates case management, academic-success coaching, mentoring, peer-to-peer community building, career guidance, internship and job placement support, and campus cultural awareness building.

That afternoon Sarah went to the community college where the program is housed with her son in tow. Before she left she was registered. "I always thought about college maybe someday. And then, thanks to the achievement coach, in one day I just enrolled."

Since that day, Sarah's life has changed. She found the support and security she needed to leave her abusive partner. She has goals and vision for where she wants her career to take her and she has the confidence and resources to get there. Sarah has found a community at the school that she was not expecting.

In her words, "MOMs makes me feel so empowered. When I left the army to have kids I felt like nothing, like no one noticed me. Now I am part of study groups on campus. When I missed a class all these 19-20 years-old kids would text me: 'Where are you? Are you alright?' I feel like I belong."

Thanks to **MOMs: From Education to Employment®**, Sarah and her family are on the path to a safe, secure, empowered future. Best of all, her children have gained a powerful role-model in their mother!



A SINGLE FEMALE HAS AN 82% CHANCE OF OUTLIVING HER FINANCIAL ASSETS IN RETIREMENT

(Halpert, 2011)







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Gayle is a woman navigating the aging process as well as the opportunities that come with wisdom and experience. Although she is of retirement age, she may still be in the workforce, either because she loves her career or because she cannot afford to retire. Gender discrimination in hiring and compensation practices have likely negatively impacted Gayle's lifetime earnings and retirement savings in comparison to that of her male peers. Gayle may be engaged in her community or she may be dealing with social isolation. If Gayle is able to successfully navigate the barriers she faces, she has a wealth of experience and wisdom to give back through mentoring, philanthropy, and leadership. As women live longer than men on average, women will be shouldering rising health care and housing costs for more years than men. Gayle may choose to "age in place" or move to a senior living facility that offers progressive care depending on need. In the Buffalo area, the monthly cost of home health care or an assisted living facility is estimated at over \$4,000; the monthly cost of living in a nursing home is over \$11,000 (Genworth Financial, n.d.).

Implementing policies that ensure equitable workplaces and promote continued engagement for those at every age will help current and future Gayles enjoy a happy, healthy retirement.

Women over 65 are 80% MORE LIKELY than men to be impoverished; women age 75-79 are 3X MORE LIKELY.

(Brown, Rhee, Saad-Lessler, & Oakley, 2016)

## WOMEN, REGARDLESS OF RACE, ARE LIVING LONGER THAN MEN.

LIFE EXPECTANCY AT BIRTH (National Center for Health Statistics, 2016)

	ALL RACES	WHITE	AFRICAN-AMERICAN
MALE	76.3	76.6	72.2
FEMALE	81.2	81.3	78.5



### **OPPORTUNITY**



Aging women hoping to re-enter the workforce or change positions face the double burden of age and gender discrimination. A recent study has found that it is more difficult for older women to find jobs than for older men (*Rikleen, 2016*).

Despite challenges finding work, more women over age 65 are working. The labor force participation rate of women over age 65 has increased from 9.2% in 1994 to 15.1% in 2014 and is projected to reach 18.4% in 2024 (Bureau of Labor Statistics, 2015).

**Yo** Wage Gap & Retirement

 $\bigcirc$ 

Financial

Viability &

**Philanthropy** 

The retirement gap between men and women is much larger than the gender pay gap. Taking a year off from work to care for one's children impacts income, retirement benefits and assets, and wage growth. Taking five years out of the workforce could reduce an individual's lifetime earnings by more than 20% (*Troe, Rowell, Madowitz, & Hamm, 2016*). Women's median IRA accounts are 71% as big as men's—despite the fact that women are more likely to contribute to a retirement plan (*Holland, 2015*).

Women are more concerned than men are about their economic viability as they age. Four primary factors affect their financial viability: (1) risk aversion in financial decision-making, (2) longer life expectancy, (3) being single as they age, and (4) less money available in retirement (Women's Philanthropy Institute, 2012).

On average, women earn less than men over their lifetime and therefore receive lower Social Security payments in their retirement years. Single and widowed women age 65+ rely more heavily on Social Security benefits than their peers. Social Security comprises 49% of single women's income compared to 35% for single men and 30% for couples (*Brown, Rhee, Saad-Lessler, & Oakley, 2016*). If we eliminated the wage gap, women with bachelor's degrees would earn, on average, \$650,000 more over the course of their careers thus having more money available in retirement (*Gault, Reichlin & Román, 2014*).

Despite more limited finances, aging women are generous with their financial giving. Female baby boomers give 89% more to charity than men in the same generation (Women's Philanthropy Institute, 2012).

As more women move into higher earning careers such as STEM, as taking time off for caregiving responsibilities becomes normalized for both men and women, as minimum wage increases, and as women continue to graduate with more higher education degrees than ever, earnings will increase and the wage gap will narrow. These efforts will result in greater incomes for women in their later years due to increased retirement savings and Social Security.



In Buffalo, from 2010 to 2015 the number of grandparents who live with their grandkids increased by 72% - there was a 75% increase in the number of grandparents who take on full responsibility for those children (*United States Census Bureau, 2010*). Women who mind grandchildren for 5 or more days per week show lower memory performance and processing speed (*Burn, Henderson, Ames, Dennerstein, & Szoeke, 2014*). Grandmothering is associated with feelings of purpose and fulfillment. Grandmothers who mind their grandchildren for only 1 day/week on average show improvements in cognitive functioning and memory (Burn, Henderson, Ames, Dennerstein, & Szoeke, 2014).



Income

### **OPPORTUNITY**



Social Isolation & Transportation

Senior women are outliving their decision to stop driving by more than a decade, over 4 years longer than their male counterparts. Greater numbers of suburban and rural seniors become socially isolated due to limited transportation options (*Freund & Vine*, 2010). Low social engagement is a major risk factor for cognitive impairment and motor decline in seniors (*Buchman, Boyle, Wilson, Fleischman, Leurgans, & Bennett, 2008*). Volunteering is an effective way of encouraging social interaction and mitigating the effects of social isolation for older adults. Volunteerism is associated with improved self-esteem, higher life satisfaction, improved mental health, and higher quality of life. 27.1% of Buffalo seniors volunteer, nearly 6% higher than the NYS average (Second Act, 2012).



Food insecurity rates are growing among older adults - 8.3% of households in 2015 up from 5.5% in 2001. Additionally, more than two times as many seniors are facing the threat of hunger than before (*National Council on Aging, n.d.b.*).

3 out of 5 seniors who qualify for Supplemental Nutrition Assistance Program (SNAP) do not participate. Participation could be increased by enhancing outreach efforts and decreasing barriers to access thus reducing food insecurity for seniors (National Council on Aging, n.d.b.).



67% of older adults with mental health issues do not receive the treatment that they need; preventative services for this population are extremely limited (*National Council on Aging, n.d.a.*). Offering prevention education, counseling, support, and referrals to treatment in senior centers has proven to improve access to mental health and substance abuse services for older adults (U.S. Department of Health and Human Services, 2002).



Approximately 92% of older adults have at least one chronic disease, and 77% have at least two. Women are more likely than men to develop hypertension, with 50% women aged 60+ and 77% of women aged 75+ having this condition (*National Council on Aging, n.d.a.*).

Integrated care models bring together mental and physical health services, senior services, and churches. These models improve access, quality of care, improve health, and lower overall healthcare expenditures (American Psychological Association Committee on Aging, 2014).



1 in 10 of people over the age of 65 have Alzheimer's disease – 2 out of 3 of these patients are women (*Alzheimer's Association, 2017*). Engaging in social and leisure activities has been shown to decrease the risk of dementia in the aging population (Wang, Karp, Winblad, & Fratiglioni, 2002). At the University at Buffalo, people age 60+ can audit classes for free (University at Buffalo Office of the Registrar, 2017).

## GAYLE'S STORY

Gayle was a trailblazer as a young professional woman in banking, a maledominated profession at the time. Gayle says that she was given opportunities that many other women were not and faced some resentment from her male and female peers along the way because of it. Gayle talks about the challenges she faced since she did not have a mentor. **"I made basic mistakes because I did not fully understand the politics at play. If I had a mentor to guide me, I would have had access to the cultural, political, and environmental knowledge I needed."** Gayle did not have much guidance or knowledge about how to negotiate for pay raises and promotions. She believes having a mentor would have helped her navigate those waters as well. After having children, Gayle recalls deliberately not pushing her career forward for 5 years to ensure she could manage the work-life balance. **"I know my career stalled during those years but concerns around being a working mother won."** 

Despite all of the barriers she faced, Gayle ascended the corporate ladder and retired from a senior vice president position.

"After I retired, I was determined to find a way to give back, to provide opportunities and support to professional women that I did not have. The business world is different now, but we still have a long way to go."

The WNY Women's Foundation's ALL IN initiative will provide the support that Gayle is so passionate about offering. ALL IN will offer specific interventions to create a culture and climate that promote women leaders in all sectors of our community.







... every Sophia had access to quality early childhood education?

...every Jasmine had the supports she needs to graduate college?

...every Katherine had a mentor to guide her to excel in her career?

...every Sarah was paid the same as her male counterparts?

...every Gayle was economically stable and could live a productive and secure retirement?

# TAKE ACTION.

## EDUCATE YOUR COMMUNITY ON HOW AND WHY GENDER EQUITY MATTERS.

The WNY Women's Foundation has the facts that make a difference.

### DONATE TO PROGRAMS DESIGNED TO PROVIDE OPPORTUNITY FOR WOMEN AND GIRLS.

Less than 7% of foundation funding in the United States currently goes to women & girls.

## WOMEN SUPPORT WOMEN – INVEST IN AND SUPPORT WOMEN-OWNED BUSINESSES.

Women-owned businesses are growing at 1.5x the national average and contribute over \$1.5 trillion to the U.S. economy.

## APPLY A GENDER LENS WHEN DEVELOPING STRATEGIES AND SOLUTIONS.

"One size fits all" does not work when it comes to solving social issues. Culturally entrenched gender norms affect women, girls, men, and boys differently.

#### RAISE CHILDREN THAT RESPECT DIFFERENCE AND PROMOTE EQUITY.

We, as a community, can only succeed when all of us are heard and valued.

### TAKE POLITICAL ACTION – SUPPORT FEMALE CANDIDATES – DONATE YOUR TIME AND MONEY – TELL YOUR ELECTED OFFICIALS WHAT MATTERS TO YOU – RUN FOR OFFICE.

Women vote more frequently than men do and lead differently when elected to office.

#### RAISE UP WOMEN IN YOUR COMMUNITY.

Step up to a leadership position in your community and support other women to do the same.



A full reference list and report download are available online at **www.wnywomensfoundation.org**. Many sourced reports will be available at **www.wnywomensfoundation.org/learn/**.