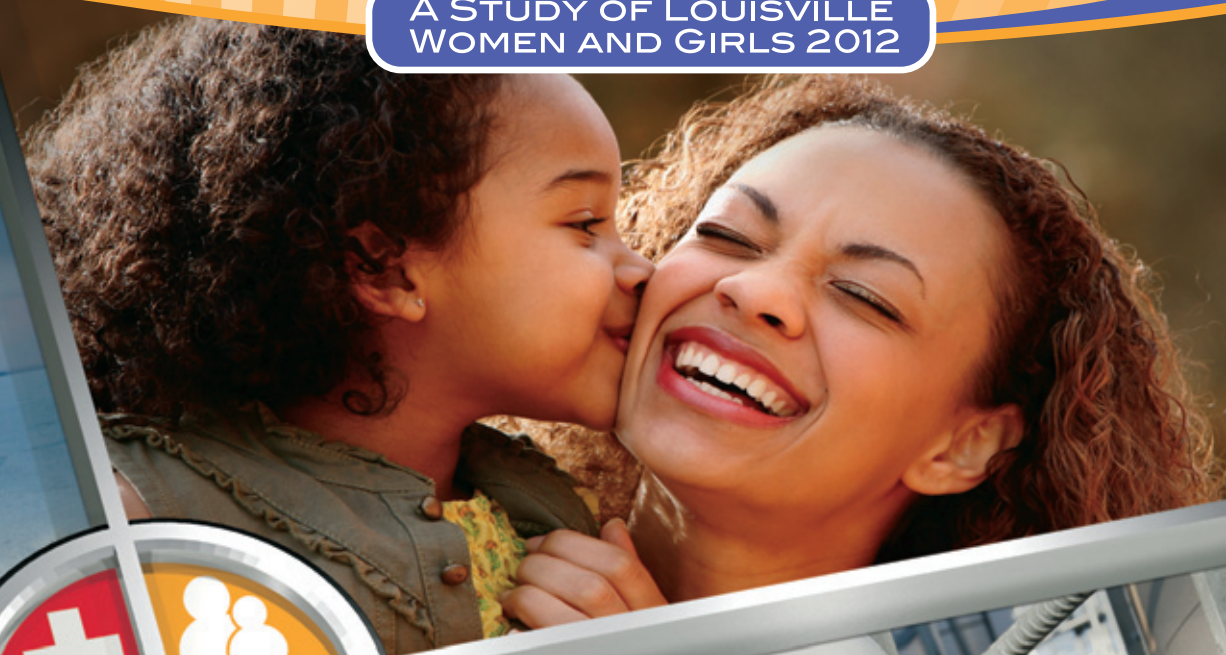


Benchmark II

A STUDY OF LOUISVILLE
WOMEN AND GIRLS 2012



4
Women Women

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Benchmark II

A STUDY OF LOUISVILLE
WOMEN AND GIRLS 2012

WORKING TO IMPROVE THE ECONOMIC SELF-SUFFICIENCY OF WOMEN AND THEIR FAMILIES IN A CHANGING ECONOMY

As women, we look at the community where we live and ask if it's the best place for our daughters – our children – their future. Whether we became mothers by choice or by chance, we have been given the responsibility of not only disciplining, educating and leading our children, but also becoming disciplined, educated and leaders ourselves.

In today's economy, women are no longer tasked with caring for their husband and children in the home as their primary responsibility. Today women are tasked with caring for a family and nurturing a career, often on their own. Reports cited in this study from 2009 show that over 32% of all households, approximately 107,000 women in Metro Louisville, are serving as the head of their household. Additionally, the number of births to unmarried women accounted for 49% of all women giving birth.

These are staggering statistics. Not only are women the traditional family caregiver of years past, but they are now the primary breadwinner and oftentimes the only caregiver.

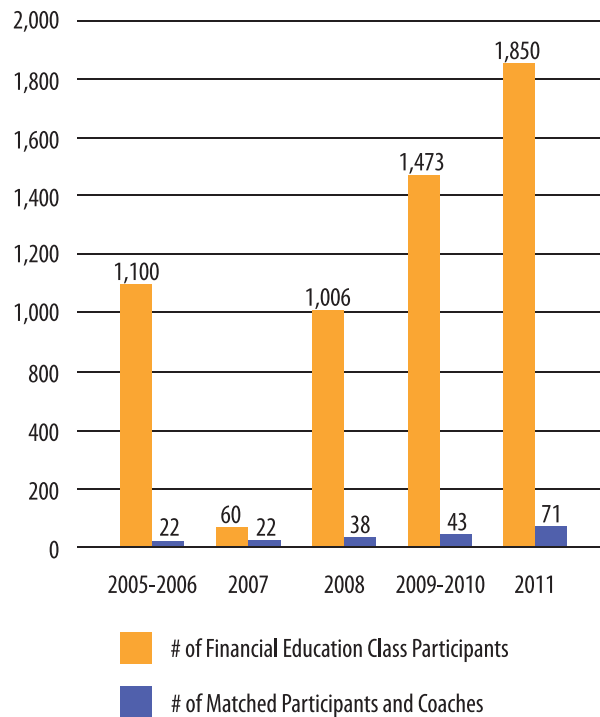
Through our work following *Benchmark 2000: A Partnership for Strategic Action for Women and Girls in Jefferson County*, (available for download at www.w4w.org), Women 4 Women proved our ability to channel the community's energy and resources in two key areas, financial literacy and teen fitness, with the creation of two signature programs, Finance 4 Her™ and Fit 4 Me .

TACKLING FINANCIAL LITERACY THROUGH FINANCE 4 HER™

In 2006 we partnered with Kentucky Center for Economic Education, Jefferson County Public Schools (JCPS), National Center for Family Literacy, and the National Endowment for Financial Education, resulting in a new financial literacy curriculum including adult and pre-school lesson plans, staff training and on-line resources. In 2007, the Finance 4 Her™ Program piloted and evaluated this new curriculum entitled *Financial Opportunity: Family Progress*. In addition, the Finance 4 Her™ Volunteer Encouragement Coach Network was designed and implemented specifically to help women achieve sustainable financial education outcomes after they completed the class.

With the implementation of Finance 4 Her™ in 2007, baseline data was captured to document future growth and sustainability. Since its inception, Women 4 Women has trained over 25 partner agencies to implement the curriculum, served over 5,489 families and trained 196 volunteer encouragement coaches. The program is one of the most successful in Metro Louisville with our Volunteer Encouragement Coach Approach sought after by numerous partner agencies like Family Scholar House, Spalding University, Volunteers of America, The Center for Women and Families, Mayzeek Community School and others.

FINANCE 4 HER IMPACT



FIT 4 ME-IMPROVING GIRLS HEALTH & SELF-ESTEEM

Women 4 Women created the Fit 4 Me program in 2004 as a gender specific health and self-esteem after school program for middle school girls. The goal of Fit 4 Me was decreasing obesity while improving knowledge for healthy living among girls ages 11 to 13. The 6-week program was designed primarily for students designated as low-income as gauged by the numbers of free and reduced-cost lunches served at each intervention school. Program partners included the Jefferson County Public Schools (JCPS) Health Promotion Schools of Excellence (HPSE), University of Louisville Athletic Association and the College of Education and Human Development.

In 2007, through a generous grant from the Anthem Blue Cross, Blue Shield Foundation, Fit 4 Me was re-named the **Anthem Blue Cross Blue Shield Foundation Fit 4 Me program**. Over 1,100 girls participated in this highly successful initiative.

Responses about the experience of participating in the Anthem Blue Cross Blue Shield Foundation Fit 4 Me program reached a broader scope than we ever anticipated. Girls reported that they made new friends, reduced shyness, fulfilled a desire to become more fit or lose weight, bonded with each other, and began feeling better about themselves. However, the most repeated response from the focus groups conducted after each semester, was the positive response to learning more about their bodies and the direct effect that some foods, drink and *not* exercising have on the body. Additionally when surveyed, parents of the participants reported that they saw increased self-confidence and self-esteem in their girls.

One girl stated, “It made exercising fun and I didn’t think about my body before – like about my heart and how what I drink and the foods I eat . . . can mess up the heart or body.”

Over 90% of the participants said they would join again and especially enjoyed the interaction of the University of Louisville student athletes who served as site leaders and mentors. When asked why they returned or why their friends wanted to join the program, the range of other answers highlighted the fun of the activities, the enjoyment of different snacks they tried, and the “awesome after-school program” that others talked about wanting to join so they could “learn more about their body and situations that they can do something about.”

Results from Anthem Blue Cross Blue Shield Foundation Fit 4 Me program make a strong case for schools to retain health and physical education teachers and supportive administrators who actively recruit girls to participate in exercise programs and motivate continued interest and success for this much-needed after-school program. Due to the overwhelming positive impact of the program and the interest by more girls to participate, Women 4 Women transitioned the Anthem Blue Cross Blue Shield Foundation Fit 4 Me program to Jefferson County Public Schools as a system wide Health Promotion Schools of Excellence Program in the Fall of 2011.

ANTHEM BLUE CROSS AND BLUE SHIELD FOUNDATION FIT 4 ME KEY OUTCOMES:

- 1146 girls have participated in the program to date
- 445 University of Louisville student volunteers have participated as role models between Spring 2005 and Spring 2011
- 3 JCPS middle schools have successfully implemented sustainable sites (Farnsley & Meyzeek Middle Schools & Olmsted Academy South)
- 2011 marked the transition of the program to JCPS as a Health Promotion Schools of Excellence Program

Because of the success of Finance 4 Her™ and the Anthem Blue Cross Blue Shield Foundation Fit 4 Me program, created as a direct result of the *Benchmark 2000* findings, it became obvious that after 10 years, it was time to take a refreshed look at the status of women in Louisville.

BACKGROUND FOR BENCHMARK II STUDY

Benchmark II, A Study of Louisville Women and Girls 2012, compares the last 10+ years to the original research study conducted by Women 4 Women, *Benchmark 2000*. *Benchmark II* shows the scope of the progress we’ve made, as well as the areas where there is still much need for improvement.

The body of research that supports *Benchmark II*, in addition to some 40 interviews with Louisville and national key informants, provides an opportunity for the community as a whole to embrace the results of the study and the culminating creation of Women 4 Women’s new Economic Self-Sufficiency model.

WHY FOCUS ON WOMEN AND MOTHERS SPECIFICALLY?

According to the February 2012 Ascend Report from the Aspen Institute, *Two Generations one Future*, four key factors make the case for our focus on women and mothers:

1. Research over the years clearly demonstrates the connection between a mother’s education and child outcomes.
2. More and more women are primary breadwinners or co-breadwinners, bringing home between 25% and 100% of the family’s household earnings.
3. Women & children in single mother families have a higher rate of poverty.
4. International findings reveal a high return on investing in women, suggesting the same high return on investment can happen in our country and in our community.

The research and statistics gathered for this report reveal root causes of the inequalities and challenges women face as circular and intertwined. For instance, education and health are inextricably linked, as are education and economic self-sufficiency, as illustrated in the two examples below.

Healthy children are better learners, and an educated population better understands health risks and maintains a healthier lifestyle.

(The Health of Kentucky: A County Assessment released by Kentucky Institute of Medicine in 2007).

Children born into poverty and low-income families are less likely to succeed in school, which in turn limits their earning potential.

(Mayor's Healthy Hometown Community Update 2012, Louisville Metro Public Health and Wellness)

As noted above, the results of *Benchmark II* spurred the creation of “*Women 4 Women’s Economic Self-Sufficiency Model*” focusing on, not two, but four key areas: *health and safety, education and leadership, jobs and earnings, and social change and the single-parent economy*. Focusing programs, advocacy, education and outreach on these four areas will ultimately put our women, girls and families on the right track to economic self-sufficiency. Now, and as a result of the *Benchmark II* findings, we will focus our resources on the four key areas that we identify as critical to improving the economic self-sufficiency of women.

-  Education & Leadership
-  Social Change & Single-Parent Economy
-  Jobs & Earnings
-  Health & Safety

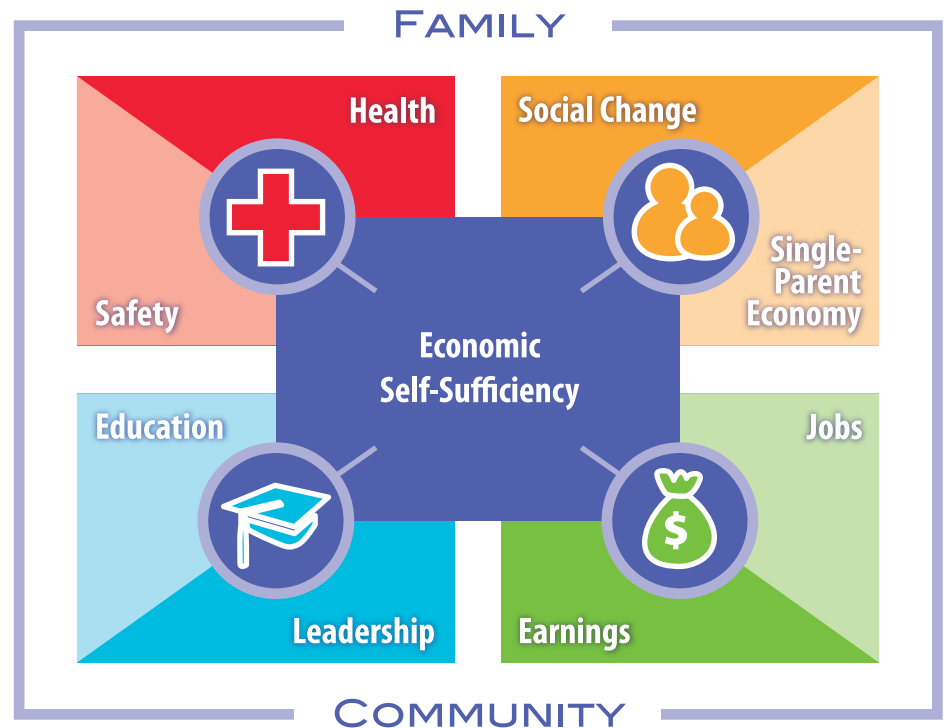


Illustration 1

METRO LOUISVILLE GENERAL DEMOGRAPHICS PROFILE OF WOMEN 2000-2009

	2009	2000
General Demographics	721,594	693,604
Women in the Population	369,637	362,005
Female Median Age	38.8	38.2
Women 65 and Older	16%	16%
Employment & Earnings		
Median Earnings, Women	23,867	19,558
Ratio Women's Earnings to Men's Earnings	74%	66%
Labor Force Participation	62%	59%
Women in Managerial and Professional Occupations	53.4%	52.8%
Percent of Women Below the Poverty Level	17%	13.5%
Percent of Single-Mother Families	15.4%	14.5%
Percent of Single-Mother Families Below Poverty	43%	37%
Percent of Single Woman Households	32%	22%
Educational Attainment		
Percent of Women Over 25 with Bachelors Degree	29%	22.7%
Percent of Women Over 25 with Less Than High School Diploma	12.4%	18.6%

Illustration 2

Source: 2000 U. S. Census and 2009 American Community Survey.


In Louisville, as with the rest of the country, women are making moves in a positive direction; more women have joined the workforce and continued their education to receive bachelor's degrees. However, there is still much to be done to reach the needs of women, girls and families in our community.

Moving the needle on women's economic standing affects well-being in all four areas and will in turn have a positive impact on families, and the community as a whole. Illustration 1 (page 6) shows how the various factors affecting a woman's status are interconnected -- with economic self-sufficiency the primary goal.

HIGHLIGHTS FROM THE BENCHMARK II STUDY

A key driver affecting change in a girl or woman's life is her self-concept – how she envisions herself professionally and personally.

1. Female head of households have more than doubled since 1970, and are projected to increase to 110,000 by 2020, an increase of 10% from 2000. (Illustration 14)
2. Women are half of all US workers and many more are breadwinners or co-breadwinners, creating a social transformation that will continue to dramatically impact the role of women and men in families. (Illustration 19)
3. A woman's earning power is often affected by her caregiver responsibilities.
4. Economic security of many families, especially those of color, single parents and the elderly, is declining.
5. The wage gap – the difference between men's and women's earnings – potentially impacts women's life-long earnings by \$400,000 to \$1 million over a lifetime. (Illustration 9)
6. The workday structure, (i.e., limited sick time, inflexible schedules and long work hours) has tremendous impact on women, men and the entire family.
7. There is evidence that the level of income can affect one's health. (Illustration 3)
8. Unhealthy eating habits are directly related to both the local and national health crisis. (Illustration 5)
9. Kentucky ranks as the 6th fattest state in the country, 24% of our population is obese. (Illustration 5)
10. Young women pay more for health insurance, and receive fewer necessary options. (Illustration 20)
11. Teen births are increasing nationally and at an even greater rate in Louisville. (Illustration 15)
12. Domestic violence has increased in Louisville concurrent with the recession.
13. Women report more mentally unhealthy days than men, with especially high rates among African American women.
14. The performance rate of girls in science declines between fourth and seventh grades. (Illustration 8)
15. Women are outpacing men in their educational attainment and this trend is predicted to continue.



“The City of Louisville is proud to join the efforts of Women 4 Women in supporting initiatives that optimize health, education, and a woman’s ability to secure better wages and become economically self-sufficient.”

Greg Fischer, *Mayor
Louisville, Kentucky*



HEALTH AND SAFETY

Families living at or below the poverty line struggle to meet daily needs. Most often the choice of food's nutritional content is outweighed by what is convenient and inexpensive. A family's food choices are directly related to their overall health. Since statistics in this report also show a struggle with the cost of health care for women and their families, it's important families become educated on the right types of foods to eat to maintain a healthy lifestyle.

As a result of poor eating habits, and rising health care costs, the population of Louisville continues to suffer from high rates of chronic disease. The death rate from lung cancer, chronic obstruction pulmonary disease (COPD), diabetes and stroke are well above national averages (*Louisville Metro Public Health and Wellness 2012 Health Address.*) The latest obesity statistics reported by the Trust for America's Health ranks Kentucky number six when it comes to fattest states and the Centers for Disease Control and Prevention states 24% of Kentuckians are obese with a body mass index of greater than 30.

HEALTH AND SAFETY

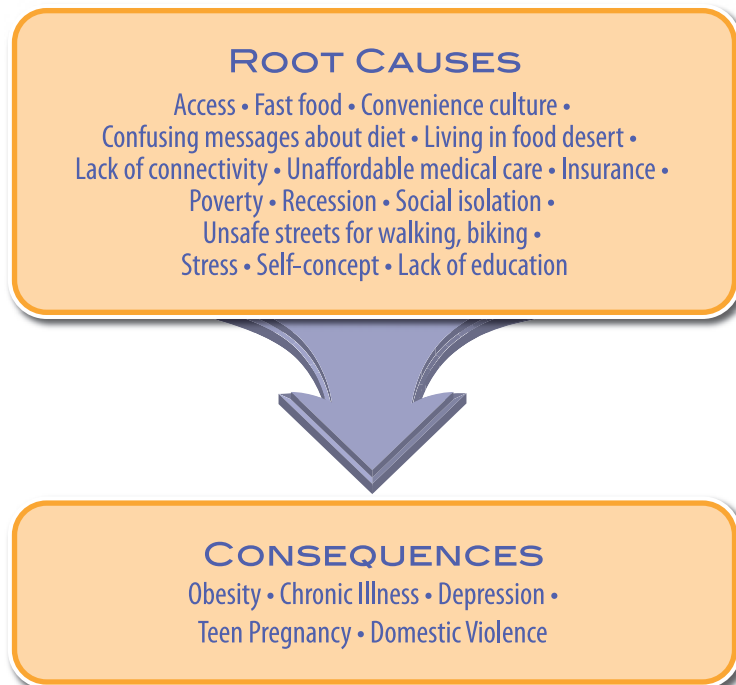


Illustration 3

RATES OF OVERWEIGHT AND OBESITY AMONG WOMEN, 2009

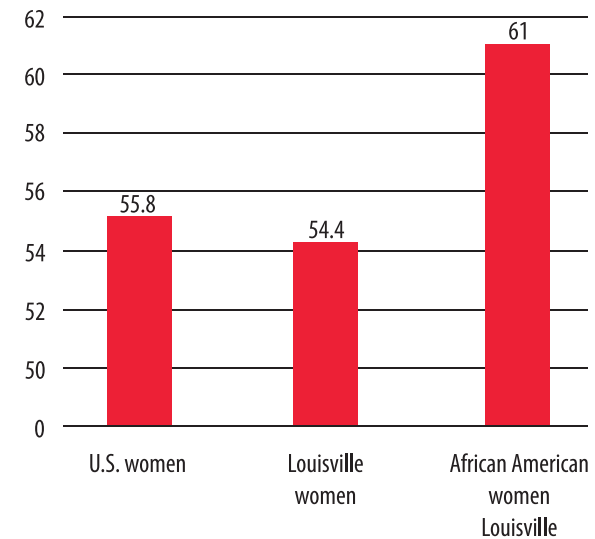


Illustration 5

Source: Centers for Disease Control and Prevention and Kentucky Behavioral Risk Factor Surveillance Survey

FACTORS THAT AFFECT HEALTH

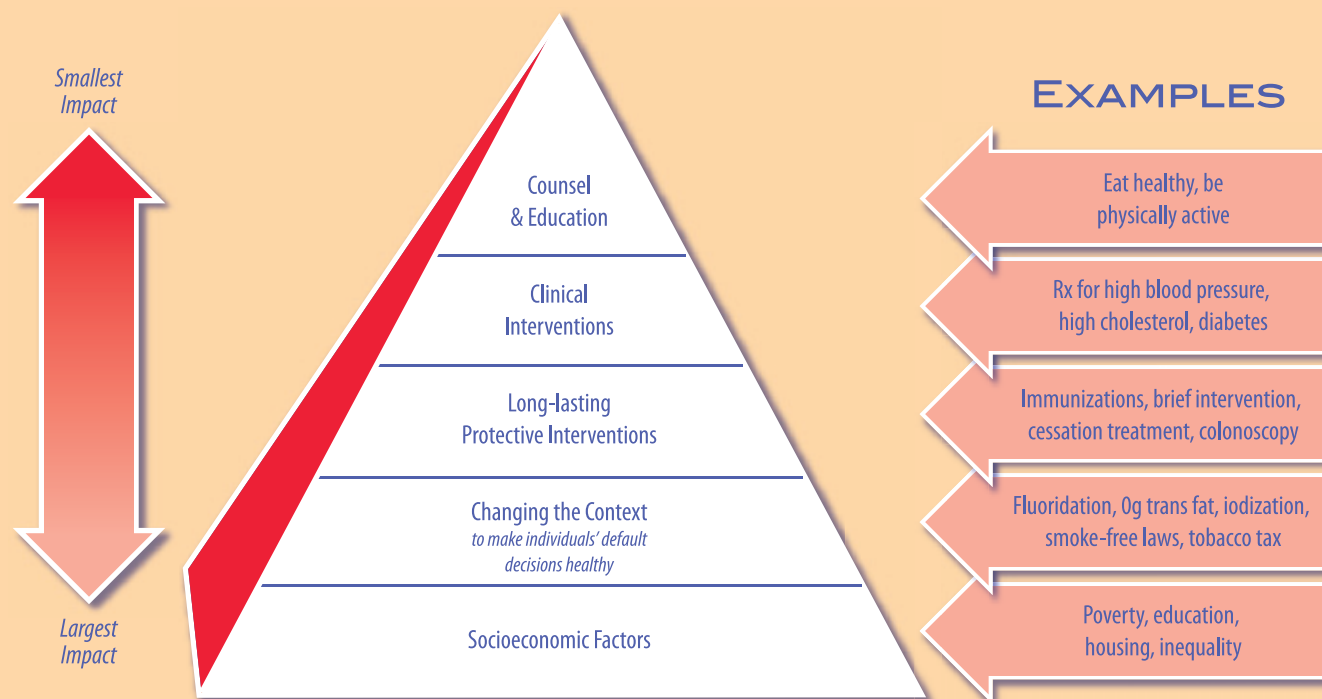


Illustration 4
Source: Centers for Disease Control

The chart above, presented during the Louisville Metro Public Health and Wellness 2012 Health Address, outlines specific factors that affect health. Each highlighted section outlines an issue related to health and how greatly that issue is currently impacting our community. Educating women on the intersection of health and other sectors such as education, economic development, housing, public safety, transportation, and community development and planning is critical in improving the health and well-being of the entire community.

Recession Related Domestic Violence

Another apparent result of the recession has been the increased reports of domestic violence against women in Jefferson County. These reports have

increased 31% from 2006 to 2010. While domestic abuse situations are not confined to low-income families, and stress is not a cause or excuse for domestic violence, the research does correlate the recession to an increase in related crimes.

Domestic violence victims lose a total of nearly 8 million days of paid work a year in the United States — the equivalent of more than 32,000 full-time jobs—and nearly 5.6 million days of household productivity as a result of the violence. In addition, the cost of direct medical and mental health services nationally is \$4.1 billion a year. (*Cost of Intimate Domestic Violence Against Partners in the United States*, Department of Health and Human Services Centers for Disease Control and Prevention National Center for Injury Prevention and Control)



EDUCATION & LEADERSHIP, JOBS & EARNINGS

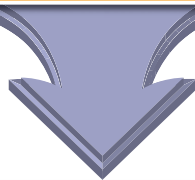
Women are making progress in educational attainment.

At the elementary and high schools level, girls' scores in all areas have improved steadily. This is good news for women because we know that success in education is directly related to earning potential later in life. However we still have much work to do: the performance rate of girls in science declines between fourth and seventh grades and STEM (Science, Technology, and Engineering & Math) jobs are predicted to be the best-paying jobs in the coming decade. Today, only 38% of 11th grade girls are excelling in science. *Source: Jefferson County Public Schools, KCCT results; see illustration 7.*

EDUCATION

ROOT CAUSES

Lack of guidance; motivation • Care-giving responsibilities •
Cost of raising families • Self-concept • School and college readiness •
Unaffordable tuition • Culture
Poor early childhood education:
Education / Prenatal health / Social isolation



CONSEQUENCES

Low Educational Attainment • Low Wages •
Lack of Preparation For 21st Century Jobs



Illustration 6

PERCENT OF FOURTH AND FIFTH GRADE GIRLS TESTING AT OR ABOVE GRADE LEVEL JCPS, 2001-2010

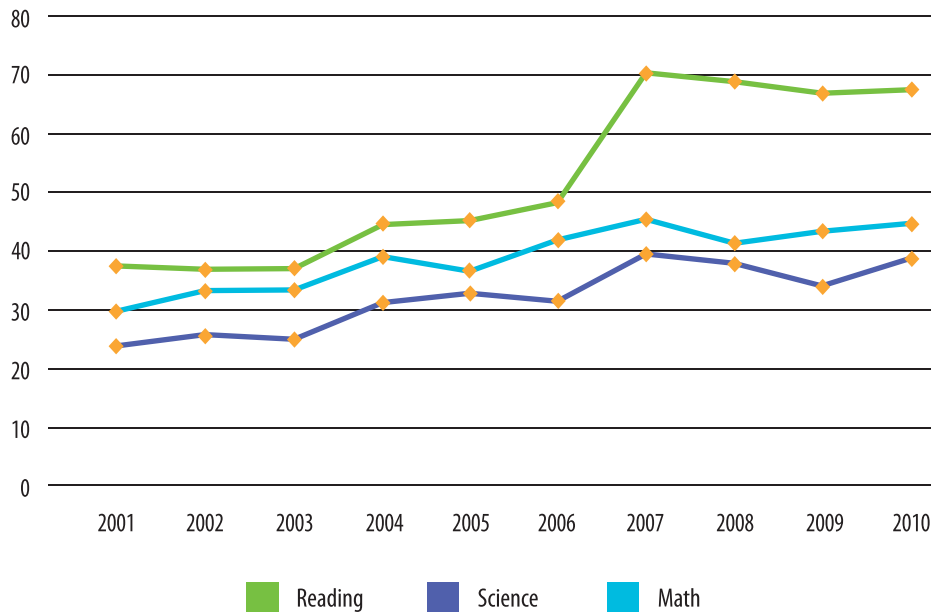


Illustration 7

Source: Jefferson County Public Schools, KCCT results. 2007 testing changes make year-to-year comparisons indirect. Reading and Science are tested in 4th grade; Math in 5th grade. "At or Above Grade Level" is defined as Proficient or Distinguished on the Kentucky Core Content Test. Due to multiple changes in the system, the 2007-2010 KCCT data should not be linked to previous year's performance.

The Need for Higher Education

Research shows the need for higher education in order to succeed, and our community echoes these findings. Women are continually struggling to climb the corporate ladder in their careers. Whether the reason is family or finance-related the need for a strong education focus is evident.

In 2009, occupational gender segregation continued to be a strong feature of the labor market nationally. For the 502 occupations

BACHELOR'S DEGREE OR HIGHER (AGES 25-64) METRO LOUISVILLE

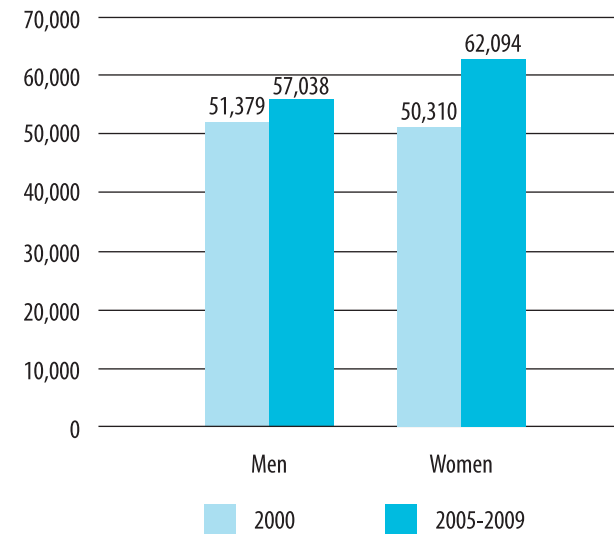


Illustration 8

Source: 2000 U.S. Census and 2005-09 American Community Survey

identified by the Census Bureau and covering the entire U.S. labor force, four of 10 women worked in female-dominated occupations; these occupations employ fewer than one in 20 men. The report finds that some progress towards integration was made in the 1970s and 1980s, but that virtually no more progress can be observed since the mid 1990s. (*Separate and Not Equal? Gender Segregation in the Labor Market and the Gender Wage Gap* Ariane Hegewisch, Hannah Liepmann, Jeffrey Hayes, and Heidi Hartmann)

These statistics are partly due to the lack of women receiving higher education in these fields. Research shows that in certain male-dominated industries women perceive a “glass ceiling” which deters them from pursuing certain careers or positions.

Louisville is Falling Behind Peer Cities

As of 2008, Louisville was the fifth lowest of 14 peer cities for women earning bachelors or advanced degrees. According to the Kentucky Office of Employment and Training, 53% of new jobs created by 2018 in the state will require at least some post-secondary education.

One way to respond to this barrier is to equip women with the education and confidence to clear those hurdles.

Our community, led by the Greater Louisville Project’s benchmarking with other cities, has identified this link between education attainment levels and economic prosperity as the most important deep driver for positive change. The Mayor’s Education Roundtable engaged key political and education decision makers, who established an organization to lead the charge - 55,000 Degrees.

In October 2010, a new public-private partnership called 55,000 Degrees took on the mission, with the support of local foundations, to launch Louisville into the top tier of our competitor cities with the bold goal of adding 40,000 bachelor’s degrees and 15,000 associate’s degrees by 2020. This powerful partnership is committed to increasing the percentage of our workforce with college diplomas from one-third to one-half by inspiring and motivating initiatives to support student success and college completion.

WOMEN 25 AND OLDER WITH A BACHELOR’S DEGREE OR HIGHER PEER COMPARISON (2005-2009)

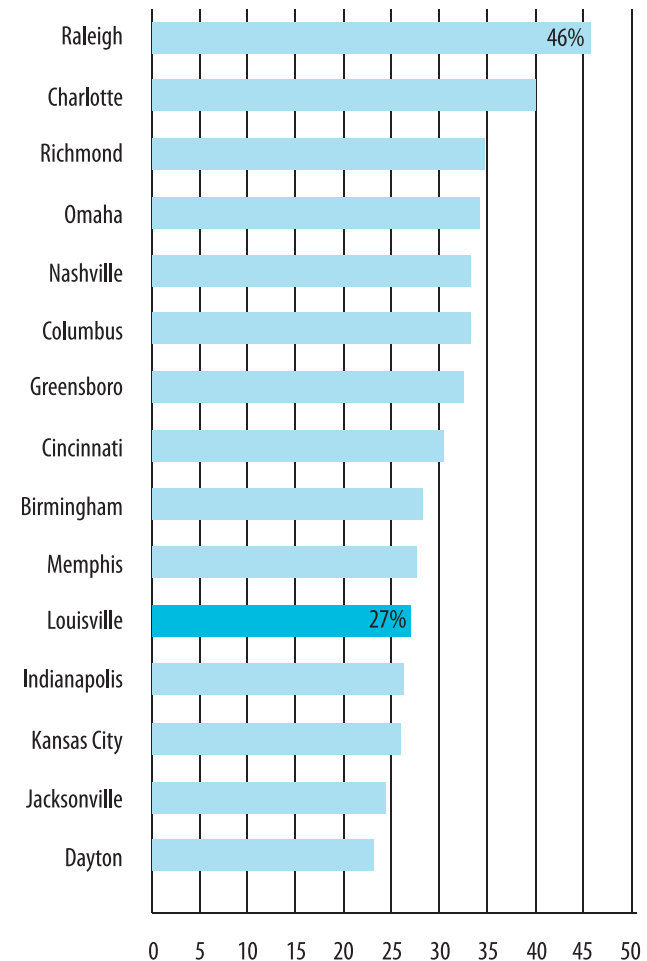


Illustration 9 Source: American Community Survey, 2005-09

LEADERSHIP

ROOT CAUSES

Lack of interest • Poverty • Recession •
Care-giving responsibilities • Cost of raising families •
Lack of role models • Culture • Self-concept

CONSEQUENCES

Few women executives •
Few women in political office •
Lower pay than men

Illustration 10

The Need for Women in Leadership

Leadership is vital to the success of women. Not only do women need education to succeed, they need the leadership of other women in their community, modeling determination and perseverance in their careers. Women also need mentorship and encouragement. They need to see the willingness of other women in their community to reach out and bridge the gap between gaining the education and applying the skills to achieve real life success.

The conventional wisdom is that as opportunities increase and women gain leadership positions, they will gradually level the playing field for women. However, new research by the Girl Scouts looks at how girls are engaging in leadership roles and concludes this “leveling” is not happening. There continues to be fewer women in leadership in today’s business, industry, science and technology sectors.

Research shows that girls see glass ceilings; they want to lead, but they face challenges along the way and want more supportive environments to help them succeed.

Almost 89% of girls say men outnumber women in leadership positions today; close to three in five teen girls think that while women can rise in a company, they will rarely be at the very top. This research, conducted by Roper Research and released by Girl Scouts in January 2012, builds on the findings of the Girl Scout Research Institute’s study on girls and leadership, *Change It Up! What Girls Say About Redefining Leadership* (2008).

Many more girls are completing high school and going to college, and the number of Louisville women with degrees has increased by 23% from 2000 to 2009.



Overcoming the Wage Gap

In spite of educational gains, and in spite of out-performing men academically in many fields, the wage gap between men and women persists at every educational level.

This finding has been echoed nationally with the March 2011 release of the report by the U. S. Dept. of Commerce and the White House Council on Women and Girls, *“Women in America: Indicators of Social and Economic Well-Being.”* At best, women in Louisville with professional and graduate degrees earn 75% of what their male counterparts earn. The difference in median earnings at that level amounts to nearly \$17,000 annually. The gender wage gap also varies by industry. The biggest wage gap in the U.S. is in the Financial Activities industry, with women earning 70.5 cents for every dollar men make. Interestingly, according to www.catalyst.org, the wage gap between women and men was widest for whites and Asians in 2008.

Women and Political Affiliation

Women register to vote in high numbers in Jefferson County with 73% of women registered, far more than their male counterparts and higher than national averages. Nevertheless, women are underrepresented in local and state government. Eight of 26 Metro Council members (31%) are women and just 26 of 138 Kentucky Legislators (18.8%) are female. Louisville has never had a female mayor going back as far as 1828 and has had just one female County Judge Executive since 1850. Louisville’s U.S. Representatives and both U.S. Senators are male. Historically, only two Kentucky women have served in Congress; one was from Louisville.

WOMEN’S EARNINGS AS A PERCENT OF MEN’S, BY INDUSTRY

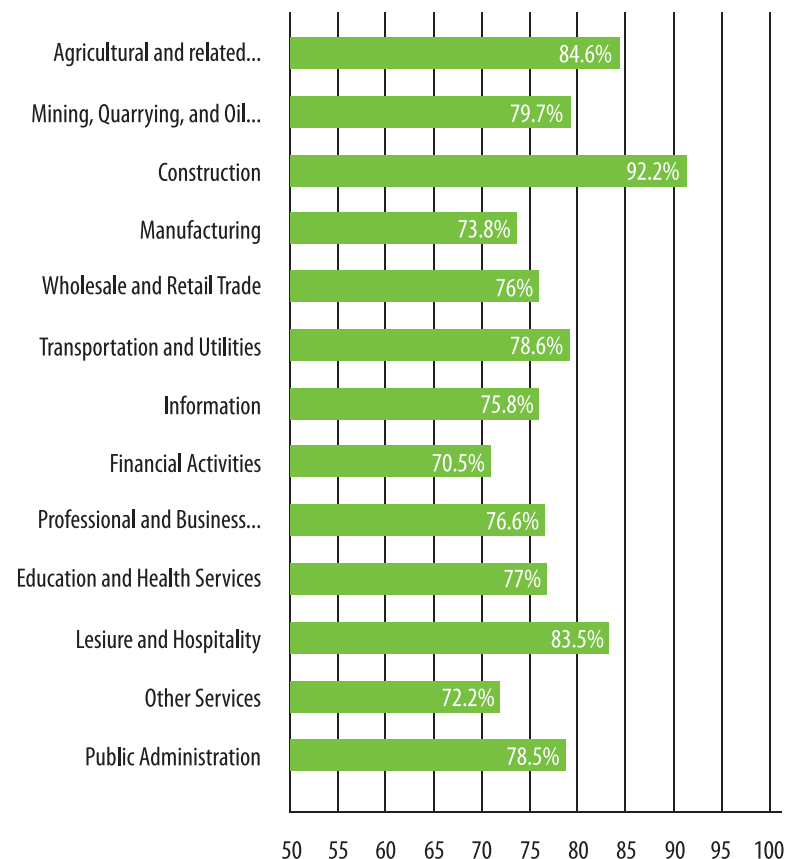


Illustration 11

Source: Catalyst: Changing Workplaces, Changing Lives Bureau of Labor Statistics, *“Women’s Earnings and Employment by Industry, 2009.”* TED: The Editor’s Desk (February 16, 2011).

WAGE GAP FOR WOMEN BY EDUCATIONAL LEVEL 2010

Degree	Median weekly earnings, women	Median weekly earnings, men
Doctoral	\$1,243	\$1,754
Professional	\$1,269	\$1,772
Master's	\$1,126	\$1,458
Bachelor's	\$891	\$1,200
Associate's	\$674	\$878
High school graduate, no college	\$542	\$716

Illustration 12

Source: Catalyst: Changing Workplaces, Changing Lives Bureau of Labor Statistics, Current Population Survey, "Table 17: Median Usual Weekly Earnings of Full-time Wage and Salary Workers 25 Years and Over by Educational Attainment and Sex," 2009 Annual Averages, Women in the Labor Force: A Databook (2010 Edition).

The "Mothering Penalty"

Historically, women's choices and ambitions are most often influenced by their self-concept as mothers and caregivers first – their choice to focus on their family before career achievement. Factors such as family care; pregnancy and medical leave; and child care costs and responsibilities often force women to choose job placements that offer the flexibility they need – likely affecting their earnings potential. Some have dubbed this the "mothering penalty" and it affects women's ability to translate their educational achievement into earning power.

WOMEN'S EARNINGS AS A PERCENTAGE OF MEN'S, BY RACE/ETHNICITY

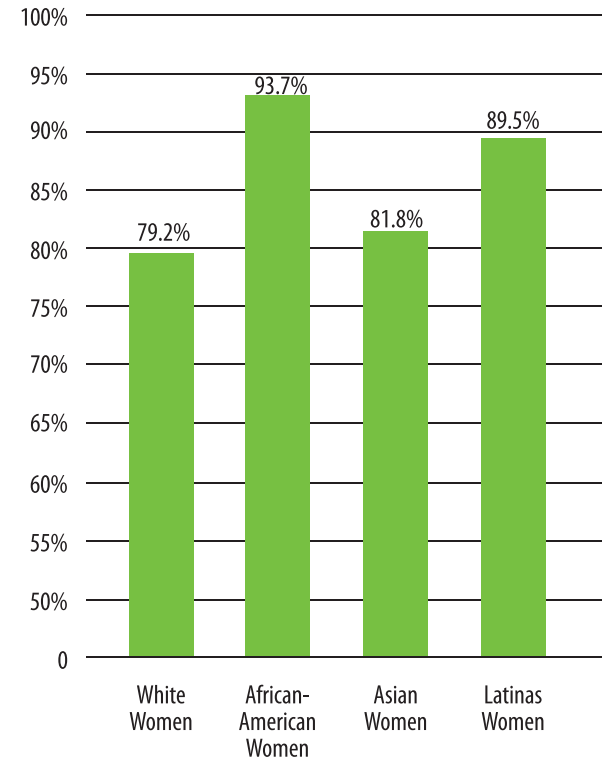


Illustration 13

Source: Catalyst: Changing Workplaces, Changing Lives Bureau of Labor Statistics, Highlights of Women's Earnings in 2009 (June 2010).





SOCIAL CHANGE AND SINGLE-PARENT ECONOMY

Female-Headed Households on the Rise

The percentage of female-headed households has more than doubled since the 1970s, (more than 32% of households are led by a single woman) creating a fundamental shift in women’s role in the workplace and the increased need for financial independence. No longer is it possible for most mothers to stay home with their children. Nor is it a given, or even likely, that a woman’s income is just a supplement to that of her husband.

Whether mothering is by choice or by chance, it is a fundamental value to all societies. Yet, the data offers indisputable evidence that the cost of raising a family is steep and there is inadequate financial and social support for women who do it alone.

The growing numbers of female head of households and the increasing numbers of teen mothers can therefore translate to a decline of the community’s overall economic earning power. It is projected that 110,249 households will be headed by a woman in 2020.

Two of the most significant demographic shifts are the increasing numbers of female-headed households and a related increase in births to unmarried women.

FEMALE-HEADED HOUSEHOLDS IN LOUISVILLE, 1970-2009

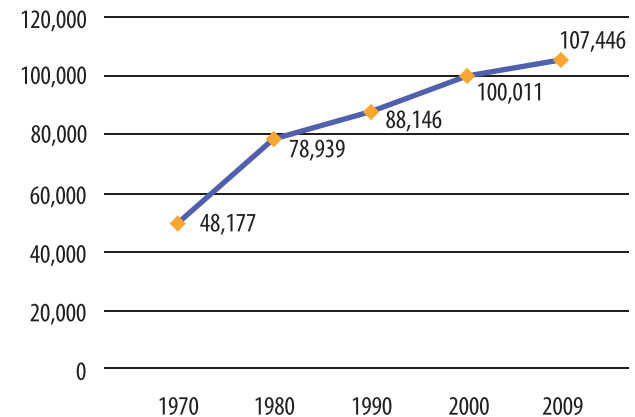


Illustration 14

Source: U.S. Census and 2009 American Community Survey. Chart based on original calculations included in *The Dividing Line: Women and Housing Patterns in Louisville*, Metropolitan Housing Coalition (www.metropolitanhousing.org). 2009 update provided by the University of Louisville’s State Data Center. Female heads of household include female heads of family households with no husband present (47,360) plus female heads of non-family households (60,086).

Increase in Births to Unmarried Women

A correlation exists between the increase in the number of women acting as head of the household to unmarried women giving birth. This is just another example of how the primary issues of women are related. Births to unmarried women have more than tripled in Louisville alone, going from 1,751 in 1970 to 4,281 by 2005. According to the Annual Vital Statistics Report by the Kentucky Cabinet for Health and Family Services, Jefferson County ranked fourth among all counties in 2005. As of the 2009 Census, the number of births to unmarried women climbed even higher, to 5,160, or 49% of all women giving birth.

BIRTHS TO UNMARRIED WOMEN, 1970-2009 LOUISVILLE

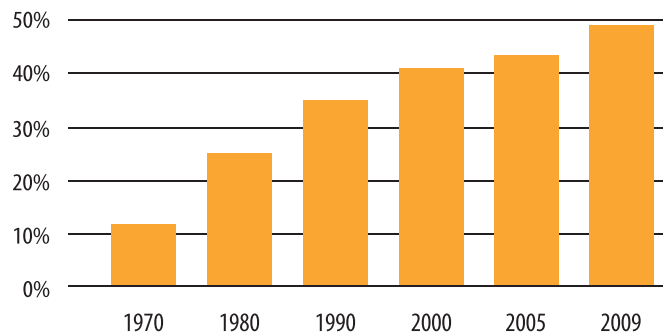


Illustration 15

Source: Kentucky Vital Statistics. Figures are reported for Jefferson County, which is the same population as Metro Louisville as of the 2003 city-county merger. Source: 2009 Census data

INCREASE IN BIRTHS TO TEEN MOTHERS (AGES 15-19) PER 1,000 LIVE BIRTHS (1999-2009)

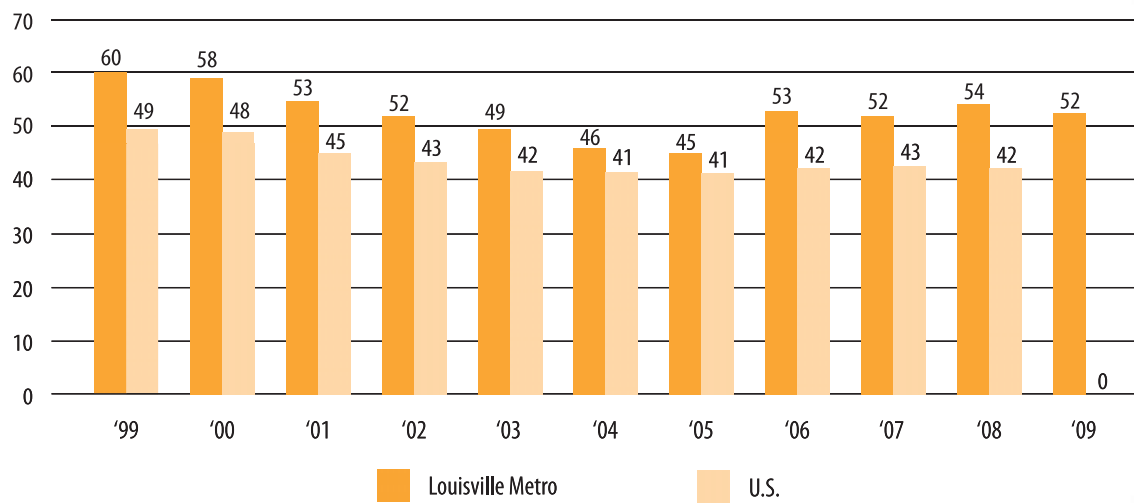
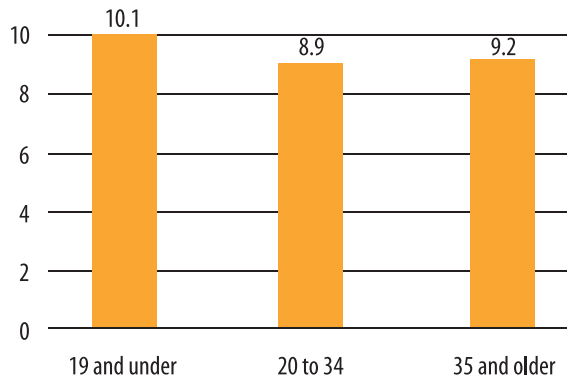


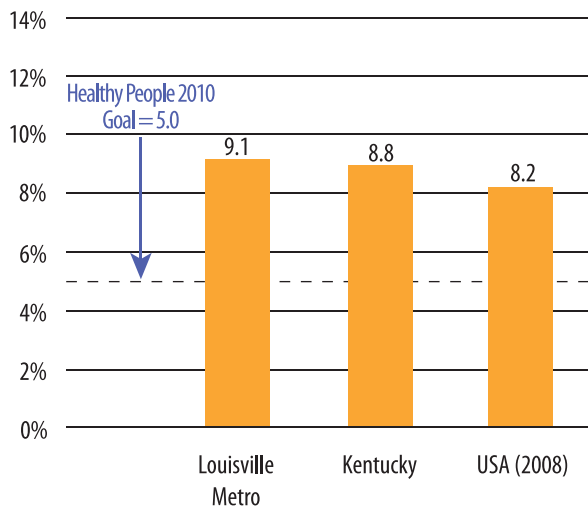
Illustration 16

Source: National Center for Health Statistics and Kentucky Vital Statistics. Figures are reported for Jefferson County, which is the same population as Metro Louisville as of the 2003 city-county merger. (* Preliminary numbers)

PERCENT LOW BIRTH WEIGHT BY AGE OF MOTHER, LOUISVILLE METRO, 2009



PERCENT LOW BIRTH WEIGHT, 2009



Illustrations 17 (top) and 18 (bottom)

Source: 2012 Louisville Metro Health Status Report, Louisville Metro Public Health & Wellness

Unhealthy Births Result in an Unhealthy Community

Babies born to teen mothers have a heightened risk of being low birth-weight, which is the leading cause of infant death. Low birth-weight can lead to a variety of medical and developmental delays. These delays can relate back to the educational, and later, financial barriers discussed throughout this report.

The Financial Responsibility of Motherhood

The basic cost of living is much higher for families with children. For a single parent raising two children, food costs more than double, health care costs increase by 186% and quality child care can cost the parent over \$1,100 per month. The 2011 Jefferson County Basic Economic Index Tables for a single worker raising a preschooler and schoolchild in Louisville (\$51,360) is double the index for a single worker without children (\$26,280). **Yet, the median income for a single mother in Louisville is approximately \$23,867, which is insufficient for a single woman without children.** (*The Basic Economic Security Tables® Index for Kentucky*)

Married couples fare much better. The 2011 Jefferson County Basic Economic Index Tables for two workers, one child is \$38,376 to \$43,104. For two workers with two children it is \$61,968 to \$69,816 depending on the level of employer benefits. You can find the complete Basic Economic Security Tables® Index for Kentucky at www.w4w.org. Women 4 Women released the BEST Index for Kentucky through a partnership with Wider Opportunities for Women.

PERCENT OF SINGLE WOMEN AND FEMALE HEADS OF HOUSEHOLD BELOW POVERTY (2000-2009)

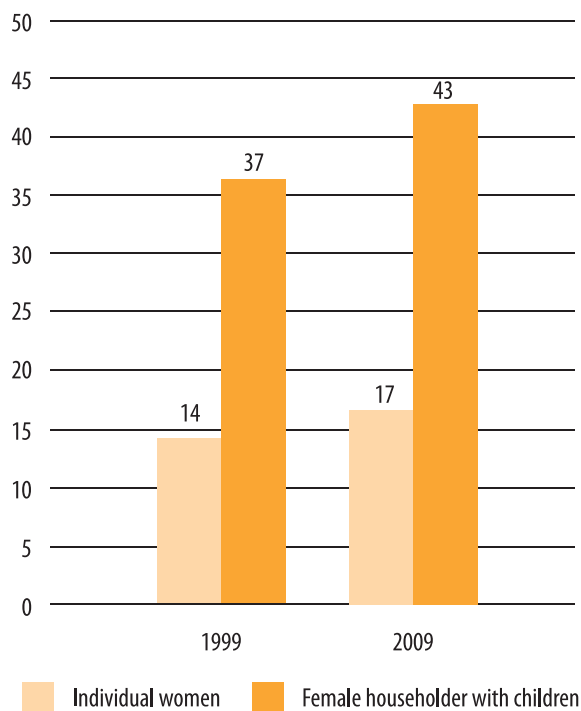


Illustration 19

Source: U.S. Census and 2009 American Community Survey

BASIC ECONOMIC SECURITY TABLES WORKERS WITH VERSUS WORKERS WITHOUT EMPLOYMENT-BASED BENEFITS JEFFERSON COUNTY, KENTUCKY

	Monthly Expenses for: 1 Worker		Monthly Expenses for: 1 Worker, 1 Preschooler, 1 Schoolchild	
	With Employment-based benefits	Without Employment-based benefits	With Employment-based benefits	Without Employment-based benefits
Housing	\$483	\$483	\$573	\$573
Utilities	\$105	\$105	\$124	\$124
Food	\$219	\$219	\$474	\$474
Transportation	\$588	\$588	\$642	\$642
Child Care	\$0	\$0	\$1,101	\$1,101
Personal & Household Items	\$204	\$204	\$297	\$297
Health Care	\$136	\$290	\$372	\$540
Emergency Savings	\$61	\$111	\$123	\$211
Retirement Savings	\$52	\$86	\$52	\$86
Taxes	\$344	\$355	\$814	\$869
Tax Credits	-\$2	-\$2	-\$292	-\$292
Monthly Total	\$2,190	\$2,439	\$4,280	\$4,625
Annual Total	\$26,280	\$29,268	\$51,360	\$55,500
Hourly Wage	\$12.44	\$13.86	\$24.32	\$26.28
Additional Asset Building Savings				
Children's Higher Education	\$0	\$0	\$158	\$158
Homeownership	\$97	\$97	\$111	\$111

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Illustration 20

Source: Wider Opportunities for Women, Economic Security Tables for Kentucky, 2011.
Download the complete BEST report on www.w4w.org.

THE GOAL: STRIVING FOR CHANGE AND ECONOMIC SELF-SUFFICIENCY

Based on the *Benchmark II* report findings, Women 4 Women is committed to working toward improvements in our community. While we realize we cannot make the necessary changes immediately, we have developed strategies to directly target many of the issues women are facing in order to fulfill our mission of empowering women and leading them toward economic self-sufficiency.

ECONOMIC SELF-SUFFICIENCY

ROOT CAUSES

Unaffordable child care • Unaffordable medical care • No insurance • Care-giving responsibilities • Cost of raising families • Culture • Lack of education • Social isolation • Lack of workplace support • Women's work undervalued • Self-concept • Poverty • Recession • Family responsibility • Single/teen parenting • Unequal distribution of domestic responsibilities

CONSEQUENCES

Low Wages • Inadequate Benefits • Poor health and obesity • Persistent wage gap • Underachievement

Illustration 22

STRATEGIES FOR CHANGE

The release of *Benchmark II* is just the beginning. Women 4 Women will use this information to engage community leaders from all sectors of our region to discuss opportunities for change in each of our four focus areas.

Social Change, Jobs & Earnings

We will serve as the ear and coordinated voice for the community offering reports and information on news and issues related to women, girls and families. For example, the recently released Ascend report from the Aspen Institute: *"Two Generations, One Future"* takes a two generation approach to moving parents and children beyond poverty. The report provides an opportunity to embrace the two generation approach as a blueprint. A two generation approach can drive policy-making and advocacy to improve access to new education approaches, economic supports and social capital to finally move the second generation, and often third generation, out of poverty and on their way to economic self-sufficiency. We will work with the Aspen Institute to lead the community conversation surrounding the benefits of looking at poverty with a two generation lens.

Health & Safety

Women 4 Women will work together with the Mayor's Healthy Hometown Campaign as well as the Louisville Metro Health Department and other concerned businesses and organizations to address health and obesity issues speaking with one coordinated voice toward community transformation. The Health Focus area on www.w4w.org will offer tips, recipes and the "Food-Mood Tip of the Day" to help motivate and educate the entire public, not just women, on living a healthy lifestyle for their family and themselves.

Education & Leadership

The Women 4 Women Women Who Achieve Series will focus on the “Whole Woman” to create inspirational programs that bring women together in developing their leadership skills and creating positive change in the future of women’s leadership in Metro Louisville and Kentucky. Topics will be tailored to specific populations of women including teens, the mature woman, seniors, mid-level managers and more. The series will include coaching, mentoring, education, motivation and, of course, inspiration in various formats that will help develop women to their fullest potential.

Women 4 Women will continue our Annual Luncheon event with keynote speakers sharing relevant information from one of our four focus areas. This luncheon has been proclaimed as the premier event for women in the region.

Women 4 Women will create an up-to-date, on-line destination site as a hub for valuable resources pertaining to the four focus areas making up the Women 4 Women Economic Self-Sufficiency Model. Our redeveloped web site will allow community-wide access, whether from a home computer, mobile device or public library.

Finance 4 Her™ will continue to offer educational resources, classes, trainings and encouragement coaching to lead women toward economic self-sufficiency. New pilot programs are already underway to improve long term outcomes leading our most vulnerable populations toward financial independence by combining our unique coach approach to existing financial literacy programs conducted through faith based institutions and through existing community partnerships.

Women 4 Women will partner with organizations like 55,000 Degrees, Louisville Education and Employment Partnership and the Girl Scouts to encourage and support women to work toward higher education.

TAKE ACTION - JOIN 4 A VOICE

What will YOU do?

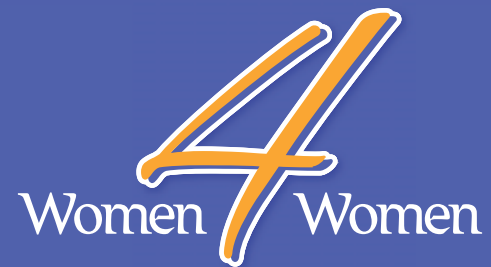
Do you want to be part of the solution? Do you want to make a change in the lives of women and families in your community? Do you want to have a voice in setting the agenda for women in our community?

You can – and it’s simple. Join 4 A Voice.

By partnering with Women 4 Women in the Join 4 A Voice Initiative, you touch the lives of women, girls and families throughout our community. Whether you’re giving your financial resources to help fund our programs, serving as a volunteer within a program or for an event, sharing our resources with a woman in need, or just sharing this information with a friend, you are Joining 4 A Voice – the movement toward change for women, girls and families in our community.

Visit www.w4w.org and Join 4 A Voice today!





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