



TOWARD EQUITY:

*Investing in Women and Girls
for Connecticut's Future*

AURORA
Women and Girls Foundation
Celebrating 25 Years

 **Demographic
Perspectives**

The Community Fund for
WOMEN & GIRLS
a component fund of
The **COMMUNITY** Foundation for Greater New Haven

 **Fairfield County's
Community
Foundation**
The Fund for Women & Girls
TOGETHER WE THRIVE

ABOUT THIS REPORT

As we mark the close of the first quarter of the twenty-first century, the Aurora Women and Girls Foundation and its collaborative partners sought to assess the status of women and girls with a historical perspective and a forward-looking call to increase gender and racial equity across Connecticut. In a national moment of increasing skepticism about the need for programs focused on equity, and hostility to the advancement of women

and women of color, Connecticut should increase its innovation and implementation of equitable policies for the betterment of all its citizens. Philanthropy should follow the lead of its women's funds to invest in targeted funding for programs serving diverse women and girls to improve the quality of life for all communities across the state and to address some of the most intractable problems facing Connecticut's residents. Looking at the incremental progress for women across the past 25 years, *Toward Equity* demands bolder efforts to ensure women can be full and equal participants in Connecticut's social, economic, and political fabric and that their families are economically secure, well-educated, and safe.



A COLLABORATIVE EFFORT

This report represents an extraordinary collaborative effort between the **Aurora Women and Girls Foundation**, our research partner **Demographic Perspectives, LLC**, the **Community Foundation for Greater New Haven's Community Fund for Women and Girls**, the **Fund for Women and Girls of Fairfield County's Community Foundation**, and 20 women and girls serving nonprofits and advocacy organizations across Connecticut. We convened stakeholders, including women's funds, nonprofits serving women and girls, educators, legislators and municipal leaders, corporate representatives, and community members, to gather qualitative data and input on their priorities. We held three large brainstorming meetings, as well as smaller group conversations, to discuss what has been accomplished since 2000 and where we need to focus our attention for the future.

Thank you to the organizations that shared their insights and perspectives with us for this report:

AAUW, All Our Kin, Building One Community: the Center for Immigrant Opportunity, Christian Community Action, CT Alliance to End Sexual Violence, CT Cercle, CT Coalition Against Domestic Violence, CT Institute for Refugees and Immigrants, CT Voices for Children, CT Women's Business Development Council, Destined 2 Succeed, Dignity Grows, Grameen America, Havenly, Play to Learn, She Leads Justice, Spanish Community of Wallingford, SVP Connecticut, Urban Community Alliance, YWCA Hartford Region, and YWCA New Britain.

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SOURCES

All trend data are from available administrative and survey data through 2023. Federal data sources are utilized only when disaggregated by state and gender, and Connecticut data when disaggregated by gender. Major time trend data sources include U.S. Census, American Community Survey, Bureau of Labor Statistics, UC Berkeley Early Childhood Workforce Index, and National Center for Injury Prevention and Control Centers for Disease Control and Prevention. Data are also included from numerous special private and public studies, as published in reports and news articles, such as Connecticut Women's Business Development Council (WBDC), Boston Consulting Group, Connecticut Governor's Council on Women and Girls, Connecticut Coalition Against Domestic Violence, and State Police Annual Family Violence Arrest Report, among others. (See Endnotes section for more detail).

TABLE OF CONTENTS

Key Findings and Recommendations	4
Women and Children Suffer from Continuing Poverty in a Wealthy State	6
Education as a Route to Women’s Economic Security	8
Case Study: YW Career Women Program, YWCA Hartford Region	12
Opportunities for Women Benefit Connecticut’s Economy	14
Case Study: CT Women’s Business Development Council (WBDC)	18
Childcare Is Everyone’s Issue	20
Case Study: Phenomenal I Am, Girls of Color Mentoring Network	22
Violence Against Women and Girls Impacts Families	24
Conclusion	25
Endnotes	26



KEY FINDINGS AND RECOMMENDATIONS

The data in this report focuses on specific areas where increased equity can make a difference in the lives of women, girls, their families and their communities. Those areas include: **poverty, education, economic opportunity and labor force participation, childcare and caregiving, and safety.**

Our research takes a comparative view over time of key markers to ask how the status of women and girls has changed over the first 25 years of the twenty-first century and what strategies and policies can be put

in place to accelerate the pace of change toward gender and racial equity.



- ◆ Women in Connecticut have made considerable advances in the last 20 years but still face inequities that often prevent them from reaching their full potential.
- ◆ Since 2010, there has been only minimal improvement on the percentage of women in the state living in poverty (in 2023: 11%, approximately 198,000 women). Poverty rates for women aged 18 and over in the state's three largest cities were more severe (in 2023: Bridgeport: 21%; Hartford: 27%; New Haven: 25%).
- ◆ Since 2000, a higher percentage of women have bachelor's degrees. In 2023, 44 percent of women aged 25 and older in Connecticut have a bachelor's degree or higher, an increase of about 8 percentage points since 2000. Nationally, 1 in 5 female students are mothers and 71% of student mothers take out student loans. The average student loan debt per borrower is \$35,971 in Connecticut.
- ◆ As of 2023, 78 percent of women in Connecticut aged 25 to 64 were in the labor force, compared with 86 percent of men. These numbers have fluctuated but there has been minimal change for women since 2010. Women make up 48% of Connecticut's labor force.
- ◆ A growing share of employed women in Connecticut are in managerial or professional occupations, which tend to require a four-year degree and often have higher wages and employment benefits. In 2023, about 47 percent of these positions were held by women. However, a significant gender pay gap exists for these positions, with women making only 74% of the median salary of men in similar jobs.
- ◆ STEM is the fastest-growing occupational category in Connecticut, but the proportion of women in STEM has declined (2010: 28%; 2022: 26%). The median woman earns 81% of the median man in STEM.
- ◆ 42% of working mothers in Connecticut would look for a higher-paying job if they had adequate and affordable childcare. Connecticut ranks fifth highest for childcare costs in the US, with the average annual childcare cost in 2023 being \$15,000.
- ◆ One in four Connecticut women will experience domestic violence at some point in their lifetime. Member organizations of the Connecticut Coalition Against Domestic Violence serve nearly 40,000 violence survivors and their children annually.

1 in 5
*female students in the U.S.
are mothers*

48%
*of Connecticut's labor
force are women*

1 in 4
*Connecticut women will
experience domestic
violence at some point in
their lifetime*

A CALL TO PHILANTHROPY

Toward Equity represents a collaborative effort among three women's funds in Connecticut. Providing vital data on the status of women and girls to the nonprofit sector, the legislature, and to our corporate partners, we intend to offer information that will help to direct resources in a way that builds equity and opportunity. Women's funds exist to address a fundamental inequity—only 1.8% of charitable giving is directed to programs serving women and girls, and less than 0.5% is directed to programs serving women and girls of color. Programs that are targeted are more effective, serving the specific needs of underserved populations. When innovative and creative programs address the needs of women and girls, they benefit the entire community as women share the resources with their families and their communities. The case studies included in *Toward Equity* are meant to show the impact of sustained philanthropic investment in programs designed to increase economic and educational opportunity for women and girls. Women's funds have a decades long history of making these types of investments, and *Toward Equity* calls for the philanthropic sector to take our commitment and the demonstrated effectiveness of our investments as a model and join us to increase the dollars focused on women and girls to build a better and more equitable Connecticut. Centering women and girls, and particularly women and girls of color, when making philanthropic investments does not shortchange men and boys, but builds a thriving economy and sees opportunities extending to two generations.

RECOMMENDATIONS FOR PHILANTHROPY

- ◆ Increase philanthropic dollars targeted to programs specifically serving Connecticut's women and girls, including funding for general operating needs and multi-year support.
- ◆ Create innovative cross sector philanthropic efforts to address economic disparities, such as low-interest loan funds for women entrepreneurs, or expanding and replicating YWCA New Britain's Childcare Incubator.
- ◆ Fund research efforts to determine the obstacles and opportunities for increasing gender and racial equity and convene key stakeholders, community, and decision-makers to propose strategic solutions and policy recommendations and advocate for implementation.

A CALL TO POLICY MAKERS

Connecticut innovates with policies to build equity—now more than ever, we have a chance to show national leadership and demonstrate the impact on all residents of policies that reduce barriers to success for women and girls.

Connecticut's history of policymaking designed to build equity can show the way forward. Past legislation that has focused on increasing economic participation and alleviating poverty can serve as a model and starting point for further improvement. Policies and strategies that build equitable access to opportunity can address the continuing economic, educational and leadership barriers for women, and particularly women of color, in Connecticut.

RECOMMENDATIONS FOR POLICY

- ◆ Strengthen support systems for vulnerable Connecticut residents to address persistent poverty and benefits cliffs, increase access to food and housing assistance, increase affordable housing options, establish a statewide child tax credit, fully fund the Menstrual Equity bill, provide safe housing for domestic violence survivors, and protect residents regardless of their citizenship status.
- ◆ Increase equitable pathways to high-wage, high-growth jobs with a commitment to closing gender and racial wage gaps, require fair work scheduling, and prevent discrimination and harassment to build economic security for women and their families.
- ◆ Prioritize supports for caregiving to the ultimate goal of universal childcare - from increased childcare spots, subsidies to make care affordable, increased pay for childcare and healthcare workers, expanding innovative business incubators for childcare business owners. These are necessary to support the full economic participation of a diverse, twenty-first century workforce.

WOMEN'S FUNDS EXIST TO ADDRESS A FUNDAMENTAL INEQUITY—ONLY 1.8% OF CHARITABLE GIVING IS DIRECTED TO PROGRAMS SERVING WOMEN AND GIRLS, AND LESS THAN 0.5% IS DIRECTED TO PROGRAMS SERVING WOMEN AND GIRLS OF COLOR.



WOMEN AND CHILDREN SUFFER FROM CONTINUING POVERTY IN A WEALTHY STATE

Poverty rates among women and children in Connecticut over the past two decades have fluctuated due to various economic and social factors.

During the period 2000 to 2010, Connecticut experienced fluctuations in poverty rates among women, influenced by economic cycles and policy changes. The rates generally mirrored national trends but often remained lower than the national average due to the state's relatively strong economy and social safety nets. The state typically maintained lower child poverty rates compared to the national average due to its higher median income levels and social welfare programs.¹

Following the 2008 recession, poverty rates among women in Connecticut initially rose but began to stabilize and decline as the economy recovered. Social programs and policies aimed at supporting vulnerable populations also contributed to this trend, although challenges such as housing affordability and wage stagnation persisted. Across all of Connecticut's planning regions, women experienced higher rates of poverty than men. (See *Figures 1 and 2.*)

Child poverty rates initially increased, then gradually decreased as economic conditions improved, and increased again during and since the pandemic. State-level initiatives focused on education, healthcare, and family support played crucial roles in reducing child poverty rates. However, disparities persisted among different demographic groups and regions within the state.

According to the 2020 Census and noted in the *Annie E. Casey Foundation's 2021 Kids Count Data Book*, 13% of children in

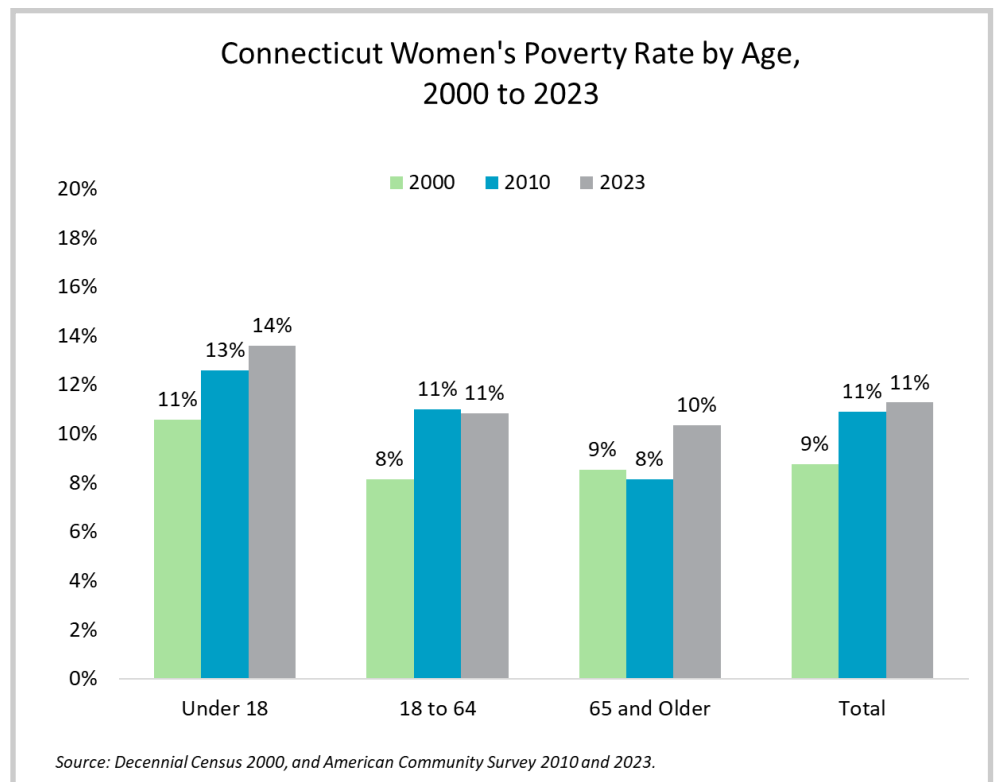


Figure 1: Connecticut Women's Poverty Rate, By Age, Statewide

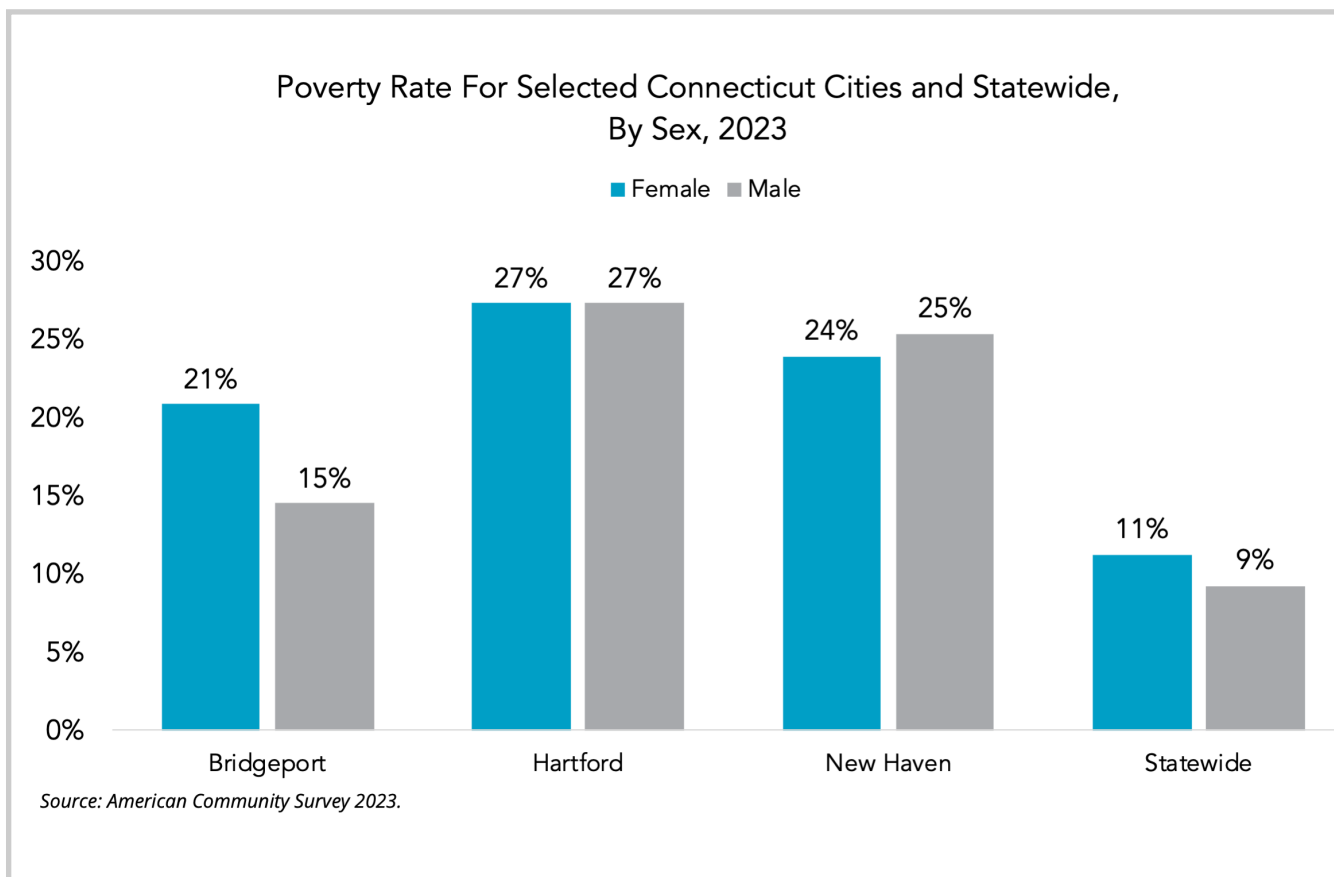


Figure 2: 2023 Poverty Rate for Selected Cities and Statewide, by Sex

Connecticut live in poverty.ⁱⁱ In 2023, while 18% of all households in Connecticut reported that it was “very difficult” to pay their usual expenses, the rate was 28% percent for low- and middle-income households with children, 39% for Black households with children, and 32% for Hispanic households with children.ⁱⁱⁱ

In 2023, the statewide poverty rate for women was 11%. While poverty among women aged 18 to 64 has remained the same since 2010, poverty among older women in Connecticut has risen from 8% to 10% in the same period (See Figure 1). Black and Hispanic women experienced poverty at higher levels (2023: Asian: 11%; Black: 16%; Hispanic: 21%; White: 7%). Women’s poverty rates in the state’s three largest cities were significantly higher, and, while women’s poverty rates in Hartford and New Haven improved significantly since 2010, the rate in Bridgeport remained stable (2010/2023: Bridgeport: 24%/21%; Hartford: 33%/27%; New Haven: 32%/24%). (See Figure 2.)

RECOMMENDATIONS FOR PHILANTHROPY

Fund innovative direct cash assistance programs and advocate for changes to benefits formulas to prevent benefits cliffs from impacting progress toward economic security.

RECOMMENDATIONS FOR POLICY

Strengthen support systems for vulnerable Connecticut residents to address persistent poverty and benefits cliffs, increase access to food and housing assistance, increase affordable housing options, establish a statewide child tax credit, fully fund the Menstrual Equity bill, provide safe housing for domestic violence survivors, and protect residents regardless of their citizenship status.

EDUCATION AS A ROUTE TO WOMEN'S ECONOMIC SECURITY



Educational attainment among women in Connecticut has significantly improved since 2000, with more women pursuing higher education and entering diverse fields. This trend has led to broader implications for economic empowerment. However, addressing gender and racial disparities, the impact of at-risk and disconnected youth and supporting work-life balance are critical for sustaining these gains and ensuring continued progress towards gender equality in educational attainment and beyond.^{iv}

Generally, high school graduation rates for women have been increasing across the United States, including Connecticut. In 2023, the U.S. average high school graduation rate was 87 percent, 7 percentage points higher than a decade earlier in 2010 and more than 18 percentage points higher than in 2000. In Connecticut, efforts have been made to reduce dropout rates and improve access to education, and in 2023 the statewide

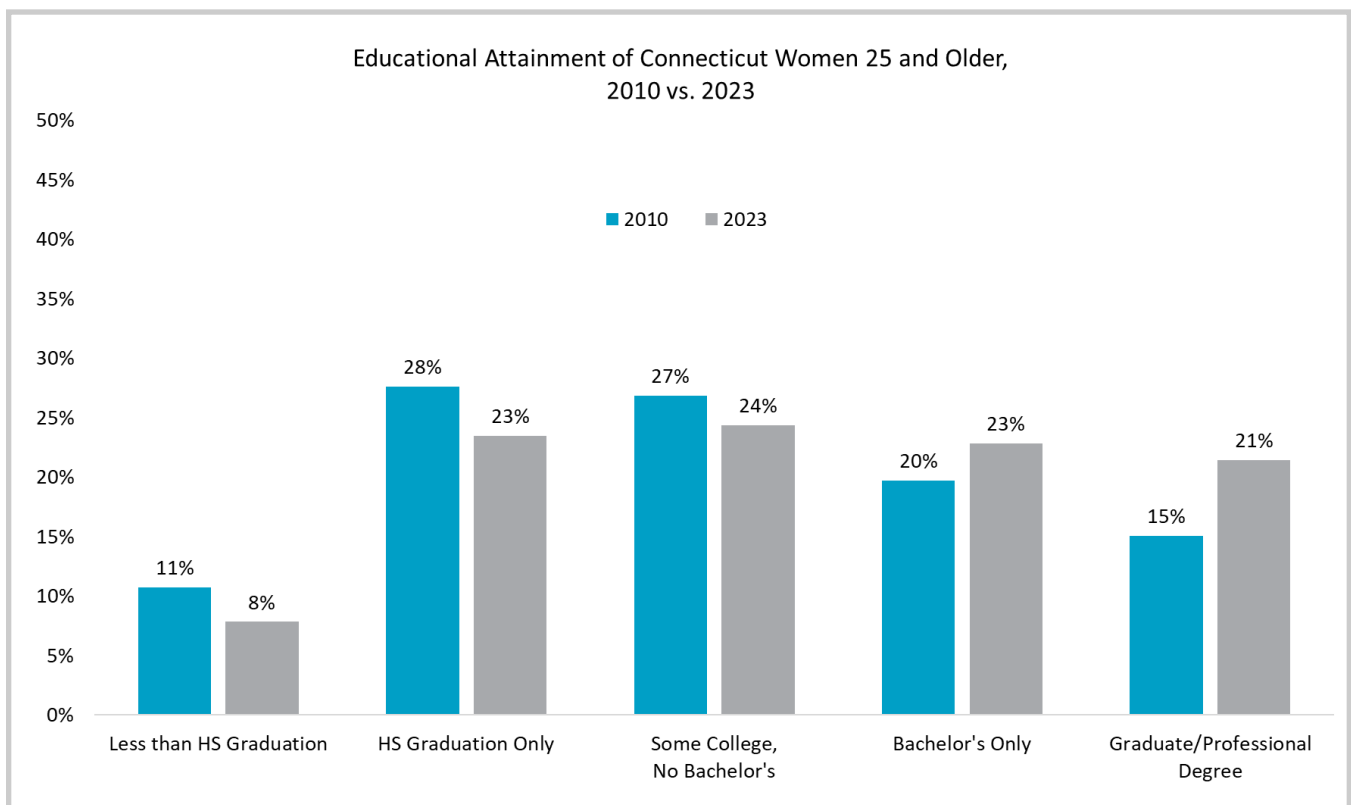


Figure 3: Educational Attainment, 2010 vs. 2023, Statewide

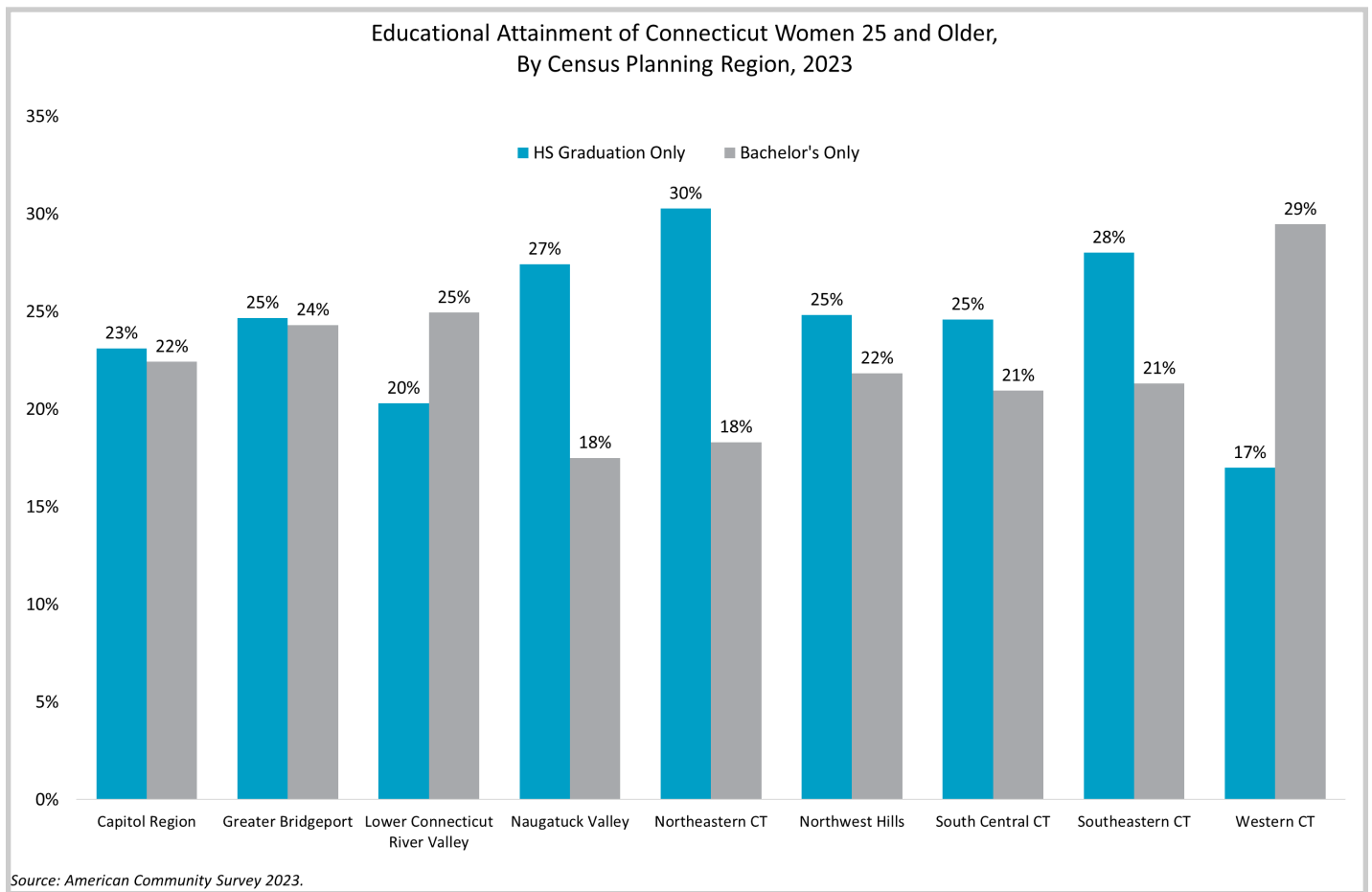


Figure 4: Educational Attainment of Connecticut Women 25 and Older, 2023, By Census Region (See Table 1 below for explanation of Census Regions)

high school graduation was higher than the US average at 89%.^v In 2011, 86% of Connecticut girls graduated in 4 years. This number climbed steadily from there to a pre-pandemic peak of 92% in 2019. The difficulty of the COVID years is becoming apparent as graduation rates for Connecticut girls dropped below 91% in 2022 and 2023.

**CT COUNCIL OF GOVERNMENTS REGIONAL PLANNING ORGANIZATIONS
LARGEST CITY/TOWN (BY POPULATION)**

REGION	CITY	REGION	CITY
CAPITOL	Hartford	NORTHWEST HILLS	Torrington
GREATER BRIDGEPORT	Bridgeport	SOUTH CENTRAL	New Haven
LOWER CT RIVER VALLEY	Middletown	SOUTHEASTERN CT	Norwich
NAUGATUCK	Waterbury	WESTERN CT	Stamford
NORTHEASTERN CT	Killingly		

Table 1: Census Regions Largest City/Town by Population

There has also been a steady increase in women's college enrollment nationally. This trend is strong in Connecticut, with its emphasis on education and relatively affluent population. More women have been enrolling in both undergraduate and graduate programs, and the percentage of women earning bachelor's degrees has been consistently rising. This includes STEM (Science, Technology, Engineering, Mathematics) fields traditionally dominated by men. In Connecticut, 35% of women aged 25 and older had a BA in 2010, and by 2023, the percentage had increased to 44%. (This number includes those with a BA and those pursuing advanced degrees). (See Figure 3.)

However, there are significant regional differentials in 2023. While Connecticut women aged 25 and older in the Naugatuck Valley, Northeastern CT, South-Central CT, and Southeastern CT planning regions are more likely to have only a high school diploma, women in the Capitol and Greater Bridgeport planning regions are equally likely to have a high school diploma or a BA. Women in the Lower CT River Valley and on the western edge of the state in the Western CT and the Northwest Hills planning regions are significantly more likely to have a BA.^{vi}

The attainment of advanced degrees (master's, professional, and doctoral) by women has also seen a

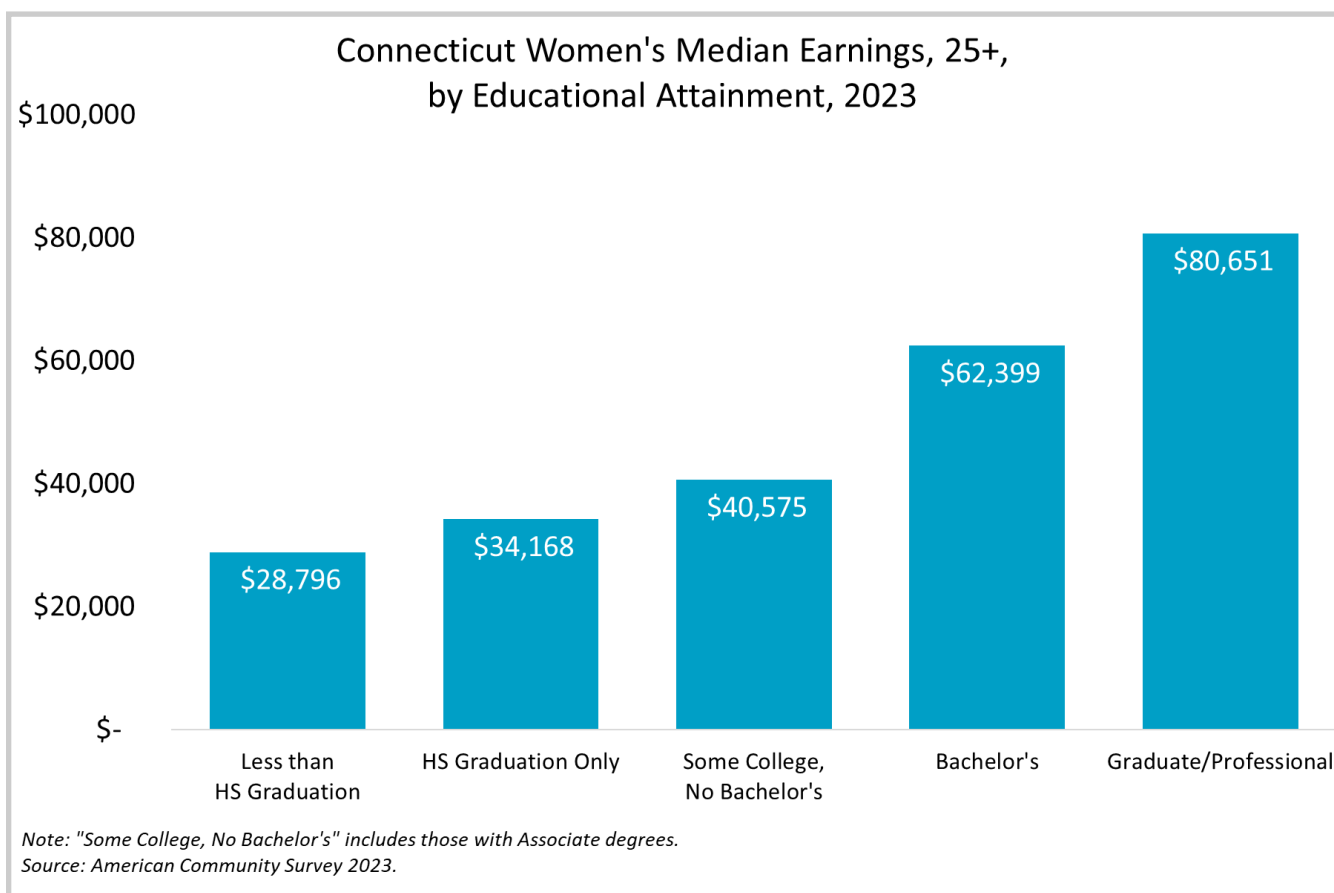


Figure 5. Connecticut Women's Earnings by Educational Attainment, 2023

significant increase. This reflects broader societal changes, including greater gender equality in educational opportunities. In Connecticut, there has been a notable increase in women pursuing professional degrees (law, medicine, business) and doctoral degrees (Ph.D., Ed.D.) over the past 25 years. This trend indicates higher aspirations and greater access to advanced education. Lastly, there has been a concerted effort to increase female representation in STEM fields. Connecticut, with its research institutions and tech industry, reflects national efforts to encourage more women to pursue careers in STEM.^{vii}

Between 2010 and 2023, women of every racial/ethnic group have seen increases in the percent receiving Bachelor's degrees (See Figure 6). Black women are more likely than any other group to start college and not earn a degree, but this has improved over time (2010: 25%; 2023: 21%). Racial gaps in college completion, for both 4-year and 2-year colleges persist and are significant, leaving women of color at particular risk of not finishing a degree that they have taken out loans to pursue.^{viii}

Women must frequently balance studying and caregiving, with the latest national numbers suggesting that 1 in 5 white female college students are mothers, and 1 in 3 black female college students are mothers. Nationally, 71% of student mothers take out student loans, and in Connecticut, the average amount of student loan debt per borrower is \$35,971.^{ix}

21%

of Black women students start college and do not earn a degree

\$35,971

is the average amount of student loan debt per borrower in CT

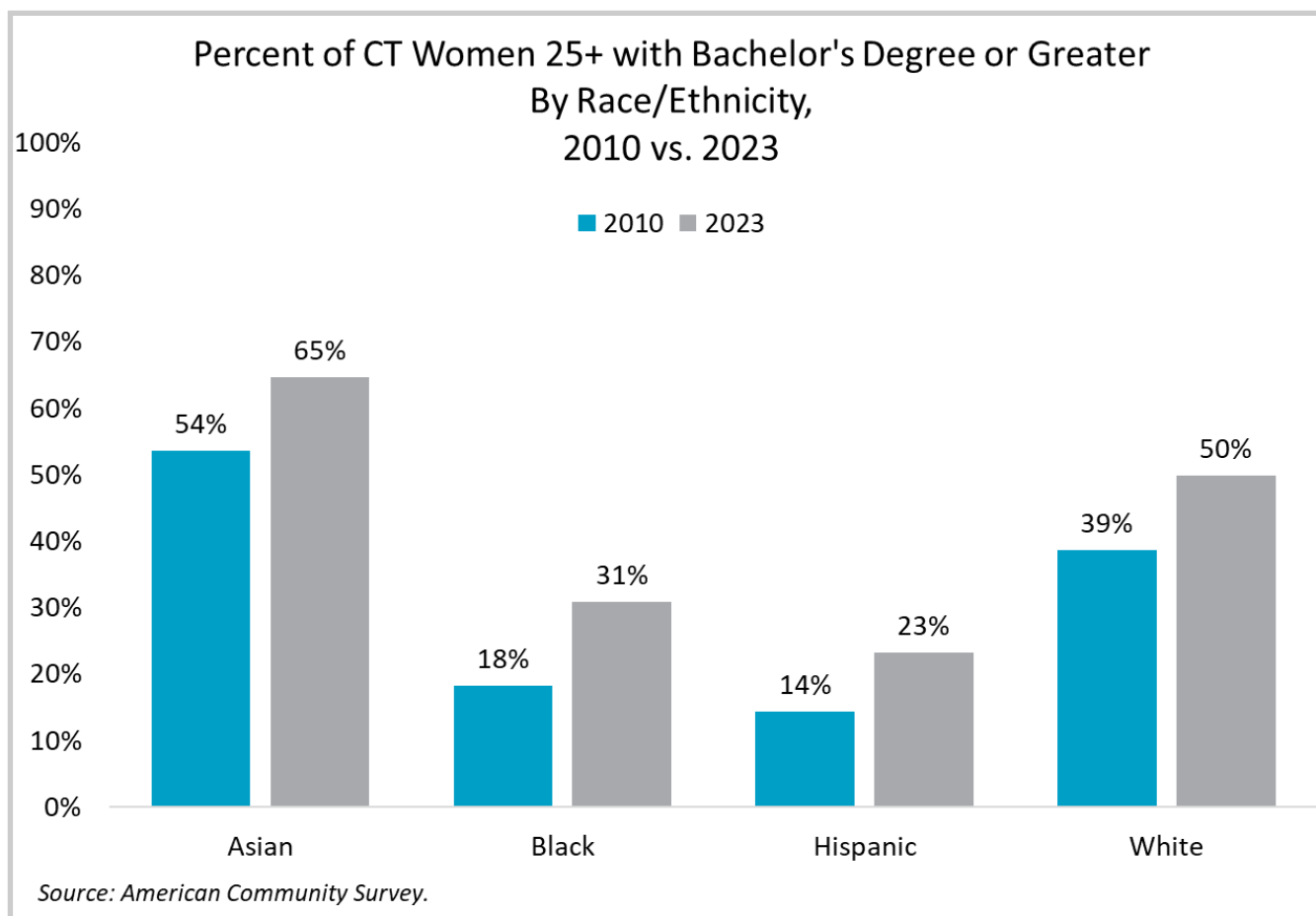


Figure 6. Percent of CT Women 25+ with Bachelor's Degree or Greater, By Race/Ethnicity, 2010 vs 2023

Women's increasing educational attainment reflects their understanding that higher education is a route to higher paying career options and ultimately, economic security. While focusing on improving their children's futures as well as their own, student mothers often face enormous financial barriers to academic success. For student mothers in Connecticut and women students generally, supports are needed that address racial education disparities, student debt, and persistence and retention for adult learners.^x

RECOMMENDATIONS FOR PHILANTHROPY

Fund programs that target the college success of low-income, women of color and first-generation college students with high-touch mentoring, advising, and case management, and connection to wrap-around supports for academic tutoring, childcare, housing, transportation and technology needs.

RECOMMENDATIONS FOR POLICY

Continue support for Connecticut's Community College system to provide free tuition. Add funding for childcare for community college and 4-year public colleges. Continue focus on supporting women students in computer science and other technology fields.



CASE STUDY

YW CAREER WOMEN PROGRAM, YWCA HARTFORD REGION

YWCA Hartford Region
YW Career Women Program
135 Broad Street Hartford, CT 06105
Program Director: Uneeder Ruth



Interview with Donna Sodipo, Chief Program Officer, YWCA Hartford Region

Ten years ago, the Aurora Women and Girls Foundation, YWCA Hartford Region and the United Way identified a need for a program for women who had not finished college and needed intensive coaching to achieve their academic and career goals and attain financial stability for themselves and their families.

The three groups worked together in 2014 to develop their evidence-based program with coaching, mitigating barriers, making plans, guiding goals, and relieving stress. The resulting YW Career Women program has focused on providing one-on-one coaching and group sessions linked to academic and college resources in two local branches of what is now Connecticut State Community College—Manchester and Capital (Hartford). The program serves a target audience of approximately 40 women with the average ages between 35 and 44 every year; most are single mothers with children.

“Support from Aurora is so important. Not just dollars, but women supporting women, and getting the support when they need it.”

—Donna Sodipo

“We communicated every day and my coaches continued to push me toward my hopes and dreams. YW Career Women coaches are like family to me.”

—Program participant

YWCA Chief Program Officer works with YW Career Women program to write grants, meet with funders, build relationships, and oversee the YWCW Director. YWCW Program has one full-time Director and two part-time coaches. Each coach serves up to 15 participants. The participants must commit to the program and engage with the process for two years or until they complete their degree. (Some participants who have responsibilities with children and/or work may take up to three years to finish the program.) Employment focus is on healthcare, business, engineering, manufacturing, and technology, but opportunities may be found in other industries in Connecticut. The goal is for the women to secure



a degree that can lead to a career with a family sustaining salary.

The program includes academic and career coaching with an emphasis on teaching participants how to balance work and life. The women learn:

- ◆ Stress management and meditation practices
- ◆ Budgeting and financial literacy skills
- ◆ Goal setting tactics
- ◆ Action planning strategies

Wellness support is provided, as well as referrals to additional wraparound services. Many women are struggling with mental health and the program provides support. Overall, the participants have significant challenges in completing the program that are exacerbated by poverty. The support the program provides offers personalized plans to meet those challenges and fully support the women as students and individuals. Women are offered financial incentives as they complete key program milestones to motivate and support them through the program.

Over the last ten years, the YW Career Women program has measured their success by how many participants are enrolled in college, actively engaged in the program, graduate from college, pass their licensure exams, and secure jobs in their chosen field. They also track the salaries participants earn in their new careers.

"Providing intensive services for a small number of women is the key to our success as a program."

-Donna Sodipo

"Do it even if you're scared. It's definitely lifechanging."

-Program participant

The YW Career Women program has helped more than 250 women with families finish school and launch careers so that they and their families are financially stable. Through the lessons learned from intensive one-on-one coaching, developing life plans and significant efforts made on stress management, these women have learned how to balance work, school and families to reach their goals.

OPPORTUNITIES FOR WOMEN BENEFIT CONNECTICUT'S ECONOMY



Women's labor force participation in Connecticut from 2000 to 2023 shows several notable trends and changes. From 2000 to 2010, there was generally an increase in women's labor force participation rates across the United States, including Connecticut. This was driven by various factors including educational attainment among women, changing societal norms,

and economic conditions. More women pursued higher education during this period, which often correlates with increased labor force participation as they sought careers in a broader range of fields. There were also shifts in the types of industries where women worked, with more entering professional and managerial roles.

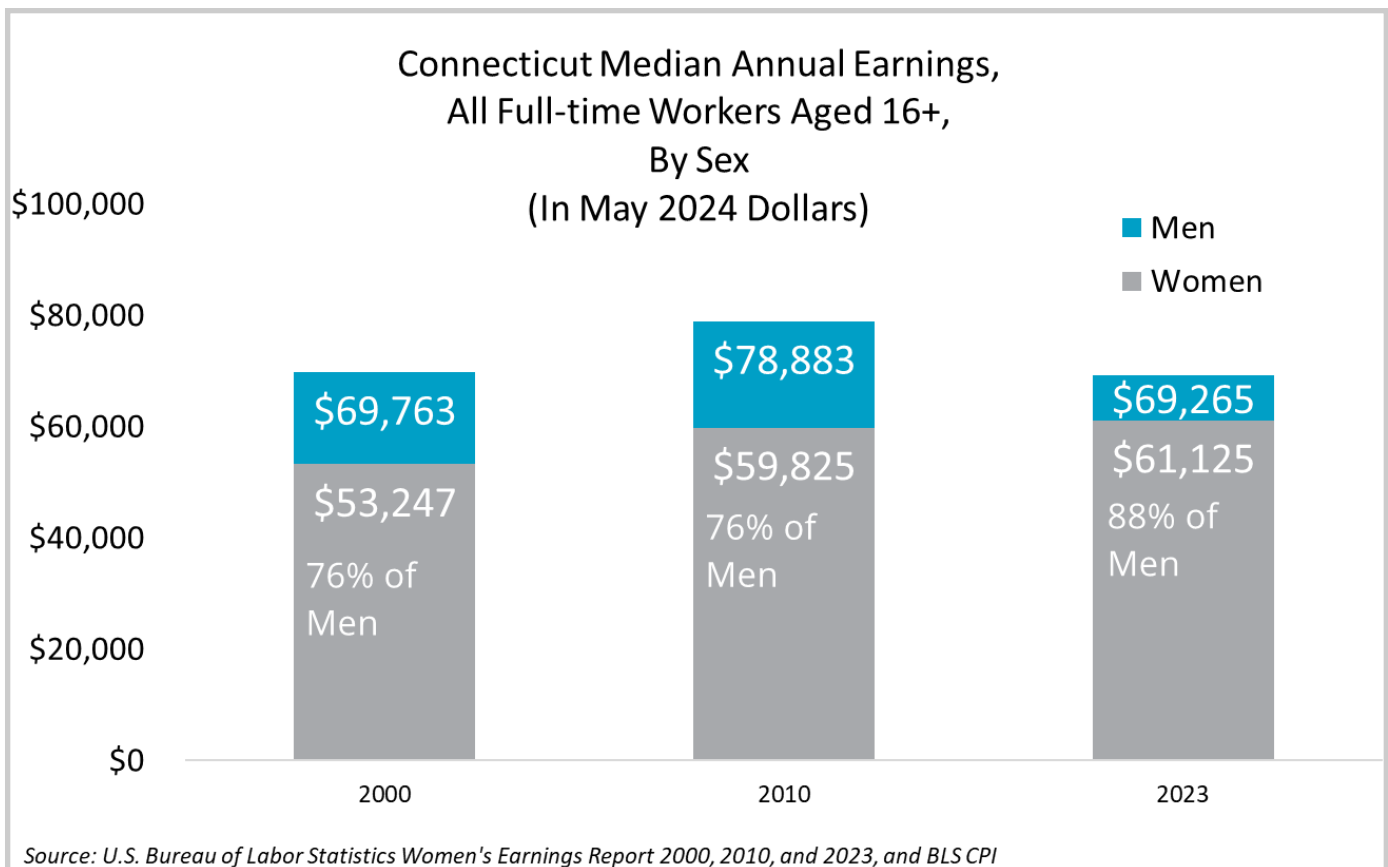


Figure 7. Connecticut Wage Gap, Full-Time Workers

Following the 2008 financial crisis, there was some stabilization in labor force participation rates among women in Connecticut. From 2010 to 2023, there has been no significant change in the percentage of Connecticut women aged 25 to 64 participating in the labor force (78%). In both those years, women comprised 48% of the state's labor force. For Connecticut workers aged 25 to 64, 78% of women and 86% of men were in the labor force in 2023.^{xi}

Women made gains in higher-skilled occupations such as healthcare, education, and professional services. There was also an ongoing shift away from traditional gender-based roles towards more diverse career paths. As the workforce aged, there also were demographic shifts such as retirement trends and caregiving responsibilities that negatively influenced labor force participation rates among women.^{xii}

The COVID-19 pandemic introduced significant disruptions to the labor market which disproportionately affected women. For further detail, see *Essential Equity: Women, Covid-19 and Rebuilding CT and Elusive Equity: Continuing Effects of the Pandemic on Women's Economic Security*.^{xiii}

There are complex racial/ethnic trends in women's participation in the Connecticut labor force. In 2023, Black women were significantly more likely to be in the labor force, and most likely to continue working past age 65, with nearly a quarter still working or looking for work. Both Black (5.9%) and Hispanic (7.0%) women were more likely to be unemployed and looking for work. Both Hispanic and Asian women were less likely to be in the labor force from ages 25 to 64.^{xiv}

Overall, women's labor force participation in Connecticut over the last 20 years reflects broader national trends with increases driven by educational attainment, economic factors, and societal changes, tempered by economic downturns and specific regional influences.

There was significant attention on income disparities during this period, with efforts to address gender pay gaps gaining momentum. Women generally earned less than men in comparable positions, contributing to economic inequality. Connecticut, known for its progressive stance on gender equality, had policies in place to promote equal opportunity in employment. However, implementation and enforcement varied, affecting outcomes in different sectors. Despite progress in some areas, the gender pay gap has not disappeared in Connecticut. From 2000 to 2010,

78%

of Connecticut women aged 25 to 64 participated in the labor force from 2010 to 2023

26%

of STEM workers are women

women's and men's real full-time earnings increased at the same rate, resulting in a persistent gender pay gap. Since 2010, Connecticut women's real full-time earnings increased, while men's earnings declined, leading to a substantial reduction in the gender pay gap; in 2023, women's full-time earnings are 88% of men's. (See Figure 7.) However, women are significantly more likely to be working part-time than men, and, for total earnings (full- and part-time), in 2023, there remain dramatic discrepancies by race and gender for some groups. (See Figure 8.)

Factors such as career interruptions due to caregiving responsibilities, discrimination, and glass ceilings continued to influence earnings disparities. Wage gaps remain an ongoing concern.

Occupational segregation for women in Connecticut from 2000 to 2010 and up to 2022^{xv} reflects ongoing trends and changes in labor market dynamics. In the early 2000s, women in Connecticut, as in many parts of the US, were more likely to be employed in occupations such as education, healthcare, and administrative roles. These sectors traditionally attracted higher numbers of female workers due to historical social norms and educational paths. Women's share of earnings in each occupational category are consistently lower than men's, regardless of whether women comprise a majority or minority of that field.

Over this period, there were very few shifts in Connecticut women's occupational categories. The

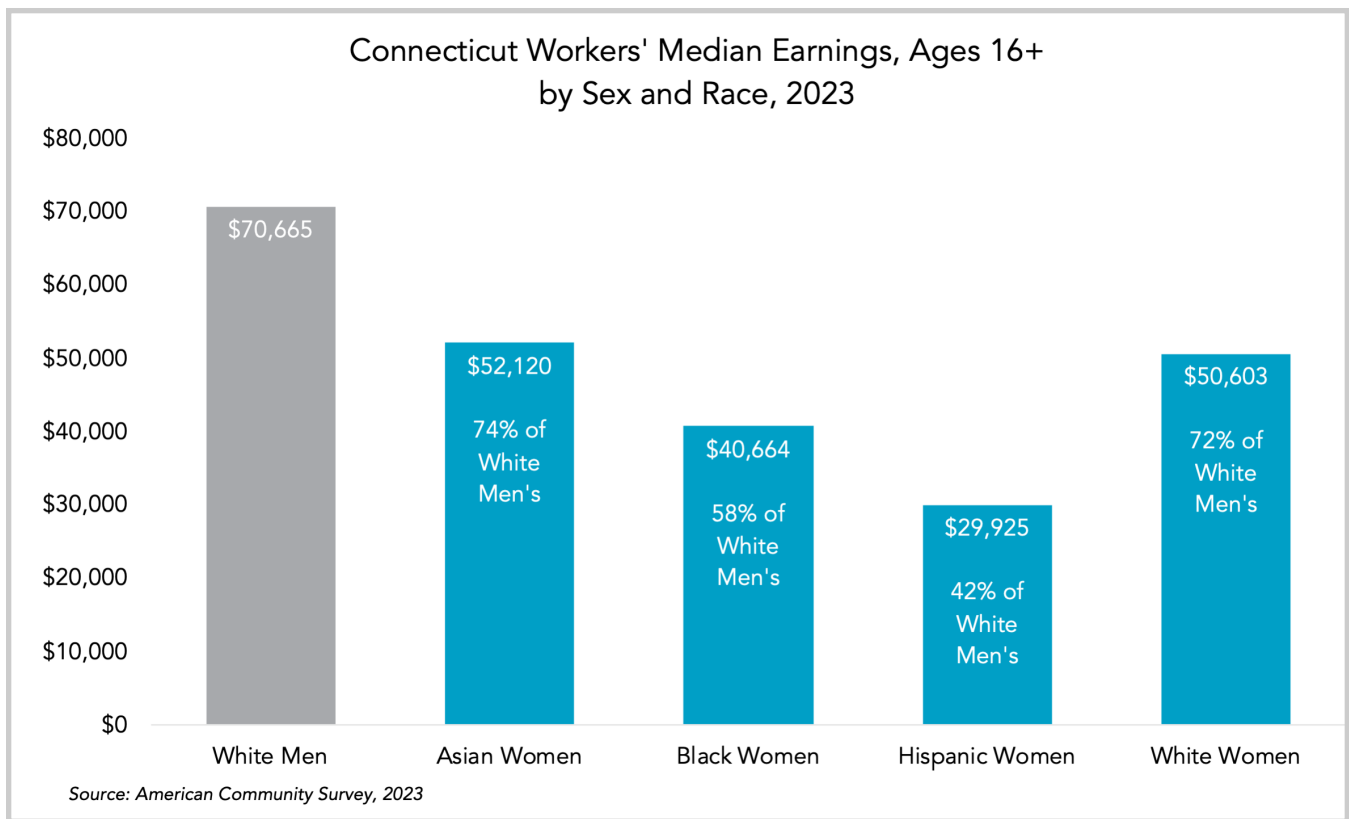


Figure 8: Connecticut Wage Gap, Full and Part Time Workers, by Race/Ethnicity. Source: American Community Survey, 2023

only significant change was the increased share of women in managerial or professional occupations, which usually require a four-year degree and have higher wages and employment benefits (2010: 42%; 2023: 47%).^{xvi} STEM is the fastest-growing occupational category in Connecticut, but the proportion of women in STEM has declined (2010: 28%; 2022: 26%). However, the gender pay gap there is better for women than in other fields, with the median woman making 80% of the median man in STEM.^{xvii} (See Figure 9.)

Overall, while Connecticut has made strides towards gender equality in the workforce, occupational segregation persists, albeit with evolving trends influenced by social, economic, and policy changes. Several factors contribute to the wage gap, including differences in industry choices, educational attainment, job experience, and discrimination. Efforts to address this gap include legislative measures aimed at pay equity, initiatives to promote gender diversity in leadership roles, and increased awareness and advocacy for equal pay practices. As nearly half of Connecticut's labor force, women drive the state's economy, and recognizing their contribution and compensating them equitably will increase the standard of living for all residents.^{xviii}

RECOMMENDATIONS FOR PHILANTHROPY

Fund advocacy efforts that promote policies designed to eliminate workplace discrimination, increase pay equity and strengthen existing supports and protections for working mothers. Fund programs that support women's entrepreneurship and workforce development programs that provide opportunities for upskilling.

RECOMMENDATIONS FOR POLICY

Increase equitable pathways to high-wage, high-growth jobs with a commitment to closing gender and racial wage gaps, require fair work scheduling, and prevent discrimination and harassment to build economic security for women and their families.

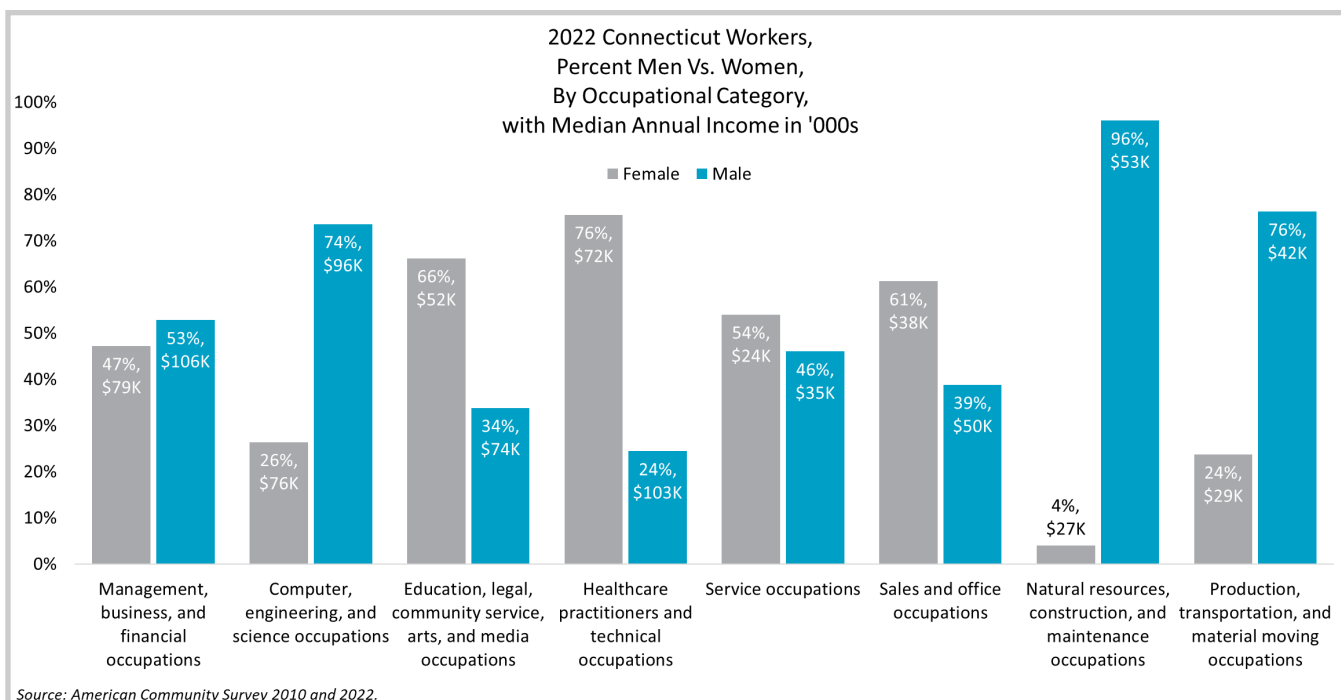


Figure 9. Occupational Segregation in Connecticut



CASE STUDY

CT WOMEN'S BUSINESS DEVELOPMENT COUNCIL (WBDC)

Connecticut Women's Business
Development Council

184 Bedford Street, Suite 201
Stamford, CT 06901



Interview with: **Brenda Thickett, COO** and **JoAnn Gulbin, Director of Marketing & Communications**

The U.S. Small Business Administration's Office of Women's Business Ownership was established in 1979 to foster the participation of women entrepreneurs in the economy, especially those who have been historically underserved or excluded. In 1988, the SBA established the Women's Business Center Program to better help women overcome continuing barriers to success, and in 1997, Fran Pastore established a Women's Business Center in Connecticut, providing training in finance, management, marketing, and technical assistance as well as offering access to all of SBA's financial and procurement assistance programs.

The Connecticut Women's Business Development Council started with one office in 1997 and has

"Knowing that there is an organization out there that supports women like me, it's empowering. They make you feel like you can do this, whatever it is that you have in mind."

—Shellena Pitterson, owner of Orchid Maids Cleaning Service and WBDC Ignite grant recipient.

"The financial support that WBDC provided to my program has allowed us to improve the curriculum and infrastructure of the program for the benefit of everyone. There is still much to do, but with the tools that WBDC gives us, the path will be smoother."

—Valeria Hernandez,
Little Learning Place, Norwalk

grown. In 2024, WBDC has headquarters in Stamford and regional offices in Hartford, New Haven, New London and Waterbury. They have 37 staff members and received funding from the US SBA, the state government, local municipalities, corporations and foundations, and individuals. Their mission is to address the significant barriers faced by women entrepreneurs in accessing business resources, funding, and support, and provide comprehensive support tailored to the unique needs of women-owned businesses.

WBDC has a comprehensive support program for women entrepreneurs at all business stages. The components include:

- ◆ Educational Programming with workshops and training on business planning, marketing, financial management, and leadership skills;
- ◆ One-on-One Advisory Services with personalized business counseling from experienced advisors;
- ◆ Financial Resources with access to loan programs, grants, and connections to financial institutions;
- ◆ Integrated support to foster a supportive ecosystem: providing knowledge, mentorship, and financial aid to overcome challenges and achieve sustainable growth and assistance in building a network and collaborating with industry experts, community partners, and successful women entrepreneurs.

WBDC measures success by monitoring the number of clients, the number of hours spent advising and training their clients, the new businesses that are started, the jobs that are created and supported, and the amount of capital accessed. They continue to support clients as the businesses grow. While most of the WBDC services are free, they charge a nominal fee for some multi-session courses.

WBDC works hard to raise awareness about the challenges that women-owned businesses face and let small business owners know that WBDC is there for them. Expanding their presence and the number of offices across the state has helped more people find and use their services. In 2023, WBDC served 2,991 small businesses across the state. Of the small business owners they served in 2023, 47% were people of color and 64% of the households were below the Connecticut median income level of \$88,429. More than 26% of the small businesses that WBDC served in 2023 were childcare related.

In 2020, WBDC started an additional grant program to serve and support childcare businesses, of which the vast majority are owned by women. They work with both in-home childcare as well as larger childcare centers. WBDC has distributed \$10 million across the state in just four years and has provided a mix of education and one-on-one advising to support women business owners who benefit from their startup grants, expansion grants to create more spots and locations in underserved childcare communities known as 'childcare deserts,' and emergency facility grants. 79% of WBDC's childcare clients operate in an underserved childcare community. The work and support that WBDC has provided in 2023 has helped to create and/or retain more than 7,600 jobs in childcare, 73 new businesses started, 8,000 hours education, and 36,000 childcare slots created in the state.

Increasing recognition of the importance of small businesses in the economy and much more recognition of women-owned small businesses has led to significant growth at WBDC. Their client base grew by 30% between 2022 and 2023 and they have served 260% more clients than they did in 2019 (pre-pandemic). WBDC is clearly serving a significant need in CT.

"The WBDC is quite like having a wonderful, knowledgeable silent business partner! The ability to take informational and educational business-related workshops, talk one-on-one to professionals and get business advice and guidance has been invaluable. Applying for and receiving the WBDC Ignite Grant was one of the most challenging and rewarding processes I've gone through in my 20 years in business! That process alone has bolstered my confidence and connected me with countless other small business owners, and I feel like we are all cheerleaders for each other!"

—Lyndsay Meiklem Dean,
Glaze Handmade, Stonington



CHILDCARE IS EVERYONE'S ISSUE

Despite the strong workforce engagement among women in Connecticut, issues like childcare accessibility, availability, affordability, and quality disproportionately affect women. For women in two-parent households, it can be more economically viable to forgo working and stay home to raise children than to pay for childcare. Additionally, as of 2024, nearly 1 in 4 households in the state have just a single parent or guardian, and these are disproportionately concentrated in Black and Hispanic families (Single motherhood: Black mothers: 58%; Hispanic mothers: 48%; White mothers: 17%).^{xix} All of these factors can impact mothers' ability to sustain employment or advance in their careers.

The *National Women's Law Center* notes that for every year that a woman spends out of the workforce, she loses three years of income. Their data also show that

42% of working mothers in Connecticut would look for a higher-paying job if they had adequate and affordable childcare help.^{xx} In addition, they note that aggregate mothers' earnings in Connecticut are only 60% of fathers' earnings, although this increases to 76% when comparing only full-time mothers and fathers.

The average annual cost of childcare in Connecticut in 2023 was \$15,000, ranking Connecticut as the fifth highest for childcare cost in the United States. While this number has dropped from nearly \$20,000 in 2016, it is still more than most parents can afford.^{xxi}

There are many "childcare deserts" in Connecticut^{xxii}, where 44% of the population live in areas without enough affordable and accessible childcare options, according to the Center for American Progress, a

1 IN 4

households in the state have just a single parent or guardian

5TH

is Connecticut's ranking for highest childcare cost in the U.S.

94%

of childcare workers in Connecticut are female

progressive think tank. Danbury, Bridgeport, Norwich, New London, Stamford and Groton have all been identified as “childcare deserts” where, even if families can find childcare facilities and afford them, there may not be enough slots for children.

Caregiving tends to be a female occupation and 94% of childcare workers in Connecticut are female, according to the *National Women’s Law Center*. The concentration of women of color in this low-paying and demanding field adds a layer of complexity to how we talk about it.

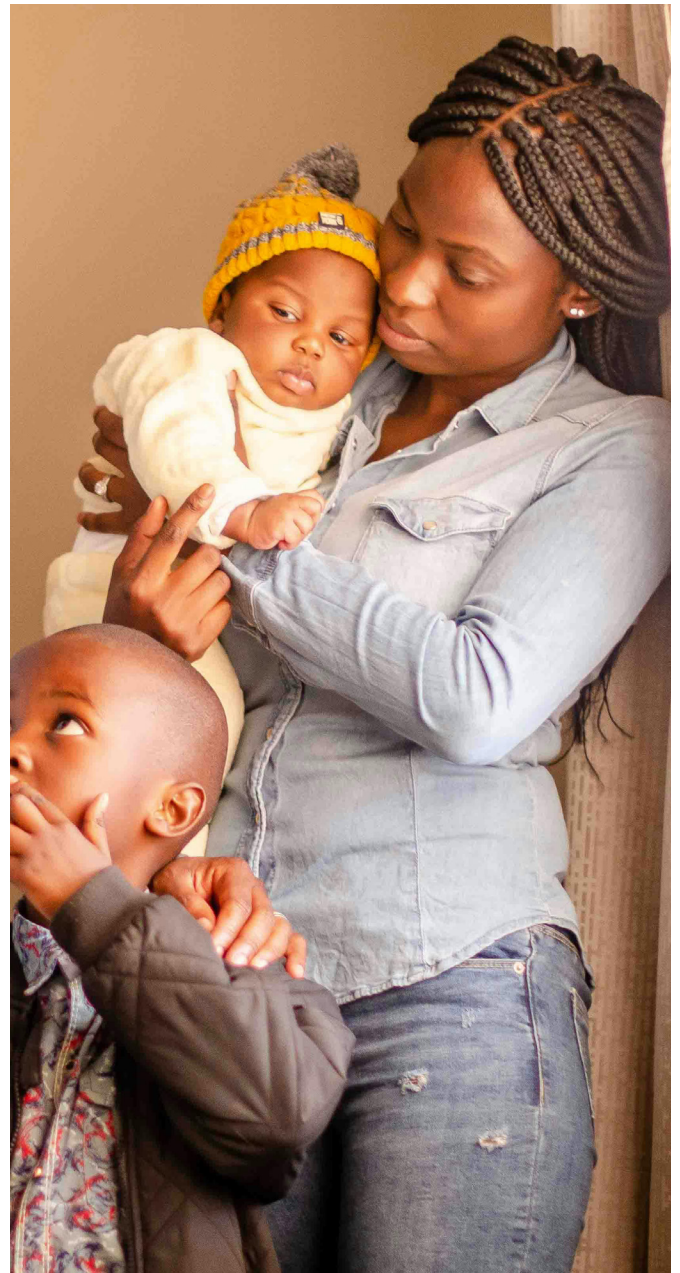
Connecticut lags state peers in several areas involving early childhood education and childcare employment, according to a 2024 report by the Berkeley Center for the Study of Child Care Employment^{xxiii}. While Connecticut wages for workers in this field are some of the highest in the country, on a policy level, nearby states are providing more public funding and greater data transparency. Additionally, in 2022, the median Connecticut childcare worker continued to earn less than the living wage^{xxiv}, even as the state minimum wage increased.

RECOMMENDATIONS FOR PHILANTHROPY

Fund innovative childcare incubators, entrepreneurial training for childcare business development, and educational opportunities for childcare workers to gain skills and certifications.

RECOMMENDATIONS FOR POLICY

Prioritize supports for caregiving to the ultimate goal of universal childcare - from increased childcare spots, subsidies to make care affordable, increased pay for childcare and healthcare workers, expanding innovative business incubators for childcare business owners. These are necessary to support the full economic participation of a diverse, twenty-first century workforce.



CASE STUDY

PHENOMENAL I AM, GIRLS OF COLOR MENTORING NETWORK

Phenomenal I Am
P.O. Box 8733 New Haven, CT 06531



Interview with Brittany Baines, CEO and Founder

Phenomenal I Am (PIA) is a member organization of the Community Fund for Women & Girls' Girls of Color Mentoring Network and a recipient of Pathways to Economic Security for Women grant funding. The goal of the organization is to empower girls of color through mentoring and support. Brittany Baines, the founder of PIA, has recruited a dedicated team of mentors and volunteers who focus on their mission: "To address the emotional, social and overall student engagement needs of underserved female youth ages 9-18 through empowerment enrichment workshops and matching of a trained female adult mentor."

PIA began as a graduate capstone project for Brittany Baines in 2013 at Quinnipiac University in an attempt to answer the question "What do we have in our community to combat the significant violence for girls of color?" Brittany realized that she had had a mentor as an adolescent, who helped her think about options and a plan for her life that she might not ever have considered. Inspired by Maya Angelou's 'Phenomenal Woman', Brittany named the program *Phenomenal I Am*, and the nonprofit was registered in June of 2014.

The program recognizes the disparities and barriers faced by girls of color in various aspects of life and provides a comprehensive support platform for them. The platform includes:

- ◆ Mentorship programs with both one-on-one and group mentoring sessions with positive role models;
- ◆ Educational support with workshops and tutoring in academic subjects, college preparation, and career planning;
- ◆ Life skills training with programming focused on leadership development, self-esteem building, and emotional wellness and cultural enrichment with activities and events celebrating cultural heritage and identity.

"PIA is my inspiration. I love to wake up and be around the girls. Even though I am the oldest I still learn a lot and want to be there. PIA is my family."

- Program participant

In collaboration with community organizations, schools, and local leaders in Greater New Haven, PIA has developed a year-round program providing a supportive environment. They work with 70 girls each year, with a ratio of 1 to 10, building a close-knit group. After school programs add another 10 girls each year, and, in 2017, PIA began a summer program for 40 girls. The summer program, 'Still I Rise', runs for 5 weeks, Monday through Friday. Each group has a young adult as a group facilitator and also offers employment opportunities through the city's Youth at Work Park and Recreation Department. All of PIA's programs are free to the participants.

PIA relies on word of mouth in the community and social media for marketing. They intentionally target girls of color aged 12 to 18 in Greater New Haven who are typically students at city public schools. PIA receives referrals from DCF and foster care, and clinicians, who identify girls with mental health challenges who will benefit from a one-on-one mentor. As word of the program has spread, parents in the community have begun to reach out directly. The participants are 95% Black and Hispanic.

"It is special and magical to see the girls interact from the first day of the program—even calling each other sisters."

—Brittany Baines

"I like everything about the program. It helped me get out of my comfort zone."

—Program Participant

PIA measures success by the number of applicants for each year's program and the number who attend and are engaged. They do a pre-program survey and a post-program survey to gather feedback. Through their curriculum, PIA has access to school files, can attend school conferences with participants and can speak with the school on behalf of their mentees. As a result, PIA can monitor absenteeism and academic performance. Community service is also a big component of the program, especially for the high schoolers.

PIA has two year-round full-time paid staff and six paid summer staff. Their major challenge is the difficulty in recruiting and retaining

mentors. (Mentors volunteer four hours a month, and group facilitators are paid to do a two-hour session.) PIA does presentations at businesses, public agencies, colleges, and churches to recruit women who might have interest in being mentors.

PIA has thrived over the last decade and the Community Fund for Women & Girls and other nonprofit funders have been very supportive of the mentoring that is being provided to young women. The overall holistic approach addressing the educational, emotional, and social needs of young women of color may serve to be a model for other programs.





VIOLENCE AGAINST WOMEN AND GIRLS IMPACTS FAMILIES

Domestic violence is a major public health issue in Connecticut, as in many other states. According to the *Connecticut Coalition Against Domestic Violence (CCADV)*, one in four Connecticut women will experience domestic violence at some point in their lifetime. Domestic violence can take many forms, including physical abuse, emotional abuse, sexual abuse, and financial abuse. It can occur in intimate partner relationships as well as within families and households. CCADV member organizations serve nearly 40,000 domestic violence survivors and their children annually.

In Connecticut, 23% of women and 14% of men have faced severe physical violence from an intimate partner, through domestic violence, sexual violence and/or intimate partner stalking.^{xxv} One-third of all criminal court cases involve family violence.^{xxvi} More regional and demographic data are needed to better understand where domestic violence is happening, and to whom.

The Connecticut Alliance to End Sexual Violence cites national data from the CDC that approximately 1 in 4 girls will experience sexual violence in childhood.^{xxvii}

Domestic Violence: According to the *Connecticut Coalition Against Domestic Violence (CCADV)*, domestic violence remains a significant issue in the state, particularly violence against women. In recent years, there have been efforts to increase awareness, prevention, and support services for all victims.^{xxviii}

Sexual Assault: *Connecticut Sexual Assault Crisis Services (CONNSACS)* and other organizations track incidents of sexual assault. This includes assaults

against women, though specific statistics may vary depending on reporting and data collection methods. They also provide data on the utilization of support services by women affected by violence, highlighting the demand and effectiveness of these resources.

RECOMMENDATIONS FOR PHILANTHROPY

Fund educational programming designed to address root causes of domestic violence and promote healthy relationships. In efforts to fund programs to reduce maternal mortality, address the impact of domestic violence.

RECOMMENDATIONS FOR POLICY

Provide state level funding for the Statewide Domestic Violence hotline. Provide state level funding to offset anticipated reduction in federal Victims of Crime Act (VOCA) funds for advocates and victims rights support. Establish trauma-informed sentencing policies that address the criminalization of survivors. Provide low-cost or free legal representation for survivors. Reduce barriers to safe, stable and affordable housing for survivors and increase emergency housing.

Prioritize and implement better methods to consistently document domestic violence and sexual assault based on the sex of the perpetrator over time. Encourage use of appropriate methodology across agencies and organizations.

CONCLUSION

Toward Equity tracks changes in the status of women and girls over time to highlight strategies that increased women's full social, political, and economic participation and point to areas where more progress is needed. The goal of equity means that women realize their full potential, but they are not the only beneficiaries. When women contribute, Connecticut's economy benefits, families thrive, communities are stronger. Building economic, educational and leadership opportunities for women and girls means building a Connecticut that is ready for the challenges of the rest of the twenty-first century.

Connecticut's history of policy making designed to build equity can show the way forward. Past legislation that has focused on increasing economic participation and alleviating poverty can serve as a model and starting point for further improvement. By preventing workplace discrimination, the passage of the Crown Act (2021) banned discrimination against race-based ethnic hairstyles in workplaces and schools. Connecticut has enacted policies designed to address the gender pay gap and promote equal pay with the passage of Connecticut's Pay Transparency Law (2021), which requires equal pay for comparable work, prohibits questioning applicants about their salary history, requires employers to post a salary range for open positions, and allows employees to discuss compensation. The CT Family and Medical Leave Act (2022) allows employees to take up to 12 weeks of paid leave to address health concerns of themselves or family members. Connecticut increased

its minimum wage to \$15/hour in 2023, in the 1990s it had been \$4.27/hour. Paid Sick Leave will be available in 2025. The Connecticut Baby Bonds program (2021) sets aside and invests money for low income children born in the state to address the racial wealth gap. The Menstrual Equity law (2022) seeks to alleviate period poverty by providing free menstrual supplies in CT schools. Legislation designating domestic violence victims as a protected class (2022) prevents discrimination against victims by public institutions and employers. These policies show what is possible, and also what still needs to be done to create equity that will benefit not only women, but their families, communities and the entire state as we prioritize the well-being of all citizens and protect against larger efforts to disenfranchise and disempower Connecticut's residents.

Strategic policy and effective program delivery require reliable data. *Toward Equity* represents an effort by collaborating women's funds to provide data that illuminates the challenges and opportunities facing women, girls, and all Connecticut residents. We are in a moment when key government websites that provide a broad spectrum of information are no longer available. Access to key information that is disaggregated by gender and race makes the needs of women and women of color visible. When we see the needs, we can craft solutions across sectors—bringing together philanthropy, government, and business to invest in a brighter future for Connecticut.



ENDNOTES

ⁱConnecticut Voices for Children, Supporting the Economic Wellbeing of Connecticut's Families and Children: An overview of the CT Child Tax Credit, January 2024

ⁱⁱU.S Census, Annie E. Casey Foundation, 2021 Kids Count Data Book

ⁱⁱⁱConnecticut Voices for Children, Supporting the Economic Wellbeing of Connecticut's Families and Children: An overview of the CT Child Tax Credit, January 2024

^{iv}Boston Consulting Group, Connecticut's Unspoken Crisis: Getting Young People Back on Track, 2023

^v<https://nces.ed.gov/programs/coe/indicator/coi/high-school-graduation-rates>

^{vi}The Western CT planning region includes suburbs in Fairfield County such as Norwalk, Stamford, and Greenwich, Wilton, Ridgefield, and the city of Danbury.

^{vii}CT.gov/ women and girls in STEAM 2024

^{viii}Lee, S. & Shapiro, D. (November 2023), Completing College: National and State Report with Longitudinal Data Dashboard on Six- and Eight-Year Completion Rates. (Signature Report 22), Herndon, VA: National Student Clearinghouse Research Center

^{ix}Institute for Women's Policy Research analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2019-20 National Postsecondary Student Aid Study (NPSAS:20). Older Connecticut Residents Have Higher Student Loan Debt: Explore Connecticut Student Loan Debt – CTData

^xBeyond_Homework_final-6d43d990.pdf

^{xi}American Community Survey

^{xii}<https://statusofwomendata.org>, The Economic Status of Women in Connecticut Key Findings, 2018

^{xiii}<https://www.aurorafoundation.org/essential-equity> and <https://www.aurorafoundation.org/elusive-equity-report>

^{xiv}American Community Survey. % in Labor force ages 25 to 64: Black women (84%), Asian women (72%), Hispanic women (73%), White women (80%)

^{xv}2022 American Community Survey data used in place of 2023 due to excessive estimate error margins in 2023 data.

^{xvi}The median income for women in management, business and financial occupations is \$78,692, 74% of the median for men of \$105,825.

^{xvii}American Community Survey

^{xviii}Institute for Women's Policy Research, Economic Status of Women in Connecticut Fact Sheet, IWPR #R487, 2018

^{xix}CT Voices, https://ctvoices.org/in_the_news/connecticut-families-face-growing-barriers-to-early-childhood-education/

^{xx}<https://nwlc.org/resource/mothers-wage-gap/#:~:text=Mothers%20working%20full%20time%20and,and%20five%20months%20of%20childcare>

^{xxi}<https://tootris.com/edu/blog/parents/child-care-in-connecticut-can-cost-the-same-as-college-tuition/>

^{xxii}Childcaredeserts.org

^{xxiii}Early Childhood Workforce Index 2024, Berkeley Center for the Study of Child Care Employment. Data based on 2022 American Community Survey

^{xxiv}<https://livingwage.mit.edu/>

^{xxv}Smith, S.G., Chen, J., Basile, K.C., Gilbert, L.K., Merrick, M.T., Patel, N., Walling, M., & Jain, A. (2017). The national intimate partner and sexual violence survey (NISVS): 2010-2012 state report. Atlanta: National Center for Injury Prevention and Control Centers for Disease Control and Prevention. Retrieved from <https://www.cdc.gov/violenceprevention/pdf/NISVS-StateReportBook.pdf>. CCADV 2025 Policy Agenda 2025PolicyPrioritiesRev1.25.pdf

^{xxvi}Connecticut Coalition Against Domestic Violence. <https://www.ctcadv.org/> home page.

^{xxvii}The Connecticut Alliance to End Sexual Violence and Connecticut Children's Alliance joint request for funding Alliance CCA Funding Request 2025 (2 pg).pdf

^{xxviii}Connecticut Coalition Against Domestic Violence (2014). Upon further examination: 2014 findings and recommendations of the Connecticut domestic violence fatality review committee. Retrieved from http://www.ndvfri.org/reports/connecticut/Connecticut_Statewide_AnnualReport_2014.pdf. State Police Annual Family Violence Arrest Report: <https://portal.ct.gov/despp/division-of-state-police/crimes-analysis-unit/crimes-analysis-unit/annual-reports/family-violence-annual-reports>. Both the CCADV and the State Police have changed reporting methodologies recently, making it difficult to assess changes over time.



The Aurora Women and Girls Foundation galvanizes resources to increase economic security, educational attainment, and leadership for women and girls in the Greater Hartford region. We envision strong, equitable communities in which all women and girls realize their potential and are full, valued, and sought-after participants -- economically, politically, and socially. Aurora has a strong track record of strategic investment in economic and educational opportunities. Using a focused gender and racial equity lens, Aurora looks to engage individuals and institutions in philanthropy, develop and share cutting-edge research, direct grant-making and capacity-building resources to nonprofits and convene and mobilize community partners for action. Our mission, vision, values, and strategies support all women and girls inclusive of sexual orientation, gender identity, and gender expression.

Demographic Perspectives, LLC helps clients make data-driven decisions. We provide tailored demographic, survey and market research services for higher education and nonprofit clients, for public agencies, and for architects and real estate professionals. As planning consultants, our strategic approach is based on identifying the needs and preferences of each organization's communities.

The Community Fund for Women & Girls, a component fund of the Community Foundation for Greater New Haven, was established in 1995 and is Greater New Haven's only endowment dedicated to promoting the social and economic advancement of women and girls. The Fund carries out its mission through strategic philanthropy, grantmaking, advocacy, and collaboration. For 30 years the Fund has developed a rich legacy of centering and investing in women and girls.

The Fund for Women and Girls of Fairfield County's Community Foundation invests in collaborative programs to support proven health programs, increase access to quality care, design innovative health solutions and strengthen community-based efforts. The Fund supports work to help local groups foster their community leadership and grassroots work to empower women and girls, to fund strategic multi-year projects, to connect more people to wellness services, support and tools that can help them reach their full potential, to expand work with lawmakers to advance policies like fair pay for community health workers and doulas, and making HUSKY coverage available to everyone and the Fund recently launched the Black Maternal Health Initiative, a multi-year project to work toward better health outcomes for Black mothers in Fairfield County.