



WOMEN'S FOUNDATION of Greater Saint Louis

I HEAR YOU. I AM YOU.

EXECUTIVE SUMMARY

Women and girls in the St. Louis region face complex and interrelated barriers on their path to achieving economic security. In an effort to better understand how the WFSTL might positively impact the economic security of women and girls in our region, we hosted a series of listening sessions in the Spring 2017.

APPROACH

The listening sessions were designed to engage directly with women from diverse backgrounds in our community to:

- Increase our understanding of barriers women and girls face in achieving economic security
- Identify gaps in services currently available to address these barriers
- Shape future initiatives, collaborations, advocacy and grant-making of the WFSTL
- Share the information with the St. Louis community to augment positive change

We wanted to hear directly from women who are facing the most significant obstacles in economic security. We met with small groups of women who either self-identify or have the following lived experiences: unintended pregnancies, physical disabilities, seniors, sexual trauma, recent incarceration, residents of urban neighborhoods and immigrants. Additionally, we also spoke with representatives from local nonprofit agency providing services to women and girls.

OUR FINDINGS

The listening sessions highlighted five complex and interwoven barriers that impede women from achieving economic security in the St. Louis Region.

- Safe and affordable childcare for women with young children
- Mental health support for sexual trauma survivors
- Safe, affordable and discrimination-free housing for women and their families
- Accessible and reliable transportation for women
- Education, training and employment pathways for all women

The identified barriers are not unique to our region. Local and national data suggest women and girls across the country face similar challenges. This further validates the need for coordinated and collaborative strategies to positively impact change for women and girls to achieve economic security.

CONCLUSIONS

These listening sessions have provided invaluable information that will guide the WFSTL's work going forward. Recognizing the expertise in our community, we plan to engage with stakeholders that include WFSTL supporters, local nonprofit leaders, advocacy organizations and elected officials through workshops and one-on-one meetings to develop actionable strategies that are grounded in the findings of this initiative.

When asked what economic security meant to her, a teen mother responded:

“I’m still working on it, but once I do, it’s going to be the best feeling in the world.”



INTRODUCTION

The Women’s Foundation of Greater St. Louis was established in 2007 with the goal of improving the lives of women and girls in the St. Louis region. In 2015, we narrowed our area of emphasis to advancing economic security. In an effort to understand how the WFSTL might positively impact the economic security of women and girls in our region, we hosted a series of listening sessions in the Spring 2017.

The listening sessions were designed to engage directly with women from diverse backgrounds in our community to:

- Increase our understanding of barriers women and girls face in achieving economic security
- Identify gaps in services currently available to address these barriers
- Shape future initiatives, collaborations, advocacy and grant-making of the WFSTL
- Share the information with the St. Louis community to augment positive change

APPROACH

In order to gain a thorough understanding of the challenges women and girls face as they work to achieve economic security, we intentionally sought out a sample of women who are currently struggling with barriers to speak with us in small group settings. In addition to our sessions with community women, we also invited agency representatives to participate in a meeting to learn from their expertise.

We chose meeting locations in neighborhoods that were familiar to the women to ensure an open and authentic dialogue in a safe environment. Each session was guided by the same set of questions using the term economic self-sufficiency in place of economic security. The facilitator used clarifying questions to assist the participants when needed. During the introduction at each session, all participants were informed about the confidentiality of the session and responses to questions were voluntary, making the listening sessions a safe space to speak honestly.

WE WANTED TO HEAR DIRECTLY FROM WOMEN

who are facing the most significant obstacles in economic security and narrowed our focus to women with the following life experiences:

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YOUNG WOMEN WHO HAVE EXPERIENCED UNINTENDED PREGNANCIES

While the rate of unintended pregnancies among teenage women has steadily declined for all racial groups¹, the impact can change the life trajectory of the woman and her child.

- According to the Center for Disease Control, a total of 229,715 babies were born to women between the ages of 15–19 years of age in the U.S. in 2015, comprising approximately 8 to 9% of total births nationally, among the highest rates among western countries.²
- According to the 2015 report “For the Sake of All,” written by researchers at Washington University and St. Louis University, African American teens in St. Louis County were four times more likely to become pregnant than white teens. In St. Louis City, African American teen girls are more than three times more likely to become pregnant compared with white teen girls.³
- Children and mothers in this situation tend to face greater economic disadvantages and live in the lower socioeconomic status, making achieving goals of economic security a challenge.

WOMEN WITH PHYSICAL DISABILITIES

Women who live with disabilities face a mosaic of barriers on their path to economic security.

- About 27 million women in the U.S. have disabilities.⁴
- In the report titled “Status of Women in Missouri 2016,” the University of Missouri reported that as of 2015 there were 431,083 women with disabilities or 14.1% of women in the state.⁵
- More so than other groups of women, maintaining and advocating for their own healthcare is arduous for women with disabilities as they maneuver transportation access and communication barriers with their medical providers.⁶

SENIOR WOMEN

A recent report by the Office of Economic Policy at the U.S. Department of Treasury found that senior women are much more likely than senior men to be economically insecure.⁷

- On average, women who reach the age of 65 live 14% longer than men and as a result have to stretch their resources for a longer period of time.⁸
- Among Missouri seniors living in poverty, 67% are women.⁹
- According to the Shriver Center on Poverty Law (2016), women of color age 65 and older have higher rates of poverty than white women: 20.9% of African American women, 19.6% of Hispanic women, 18.6% of Native American women, and 16.0% of Asian-American women live in poverty, compared to 9.9% of white women.¹⁰
- Approximately two thirds of seniors living with a disability are women.¹¹ For many of these women, their primary source of income is Supplemental Security Income (SSI).

WOMEN WHO HAVE EXPERIENCED SEXUAL TRAUMA

While the rates of reported sexual assault, domestic violence and intimate partner violence have decreased millions of American women and girls will experience this preventable trauma in their lifetime.

- The Centers for Disease Control and Prevention report that 1 in 5 women experience rape at some time in the lifetime.¹²
- The Coalition Against Sexual Assault reports that 1 in 7 Missouri women have been sexually abused.¹³
- Sexual trauma occurs regardless of race, gender, age, income level, religion, place of residence and sexual orientation.
- 1 in 4 women (24.3%) and 1 in 7 men (13.8%) aged 18 and older in the U.S. have been the victim of severe physical violence by an intimate partner in their lifetime.¹⁴

WOMEN WHO HAVE BEEN RECENTLY INCARCERATED

The rates of incarceration for women are increasing:

- According to the Sentencing Project, the number of women in prison has been increasing at a rate 50% higher than men since 1980.¹⁵
- In 2015, Missouri's rate of incarceration for women is 105 per 10,000 people, which exceeds the national rate of 64 per 10,000.¹⁶
- Women of color are significantly overrepresented in the criminal justice system. African American women represent 30% of all incarcerated women in the U.S, although they represent 13% of the total female population. Hispanic women represent 16% of incarcerated women, although they make up only 11% of all women in the U.S.¹⁷

Women who reenter society from prison face different challenges than do men. Access to psychiatric care, medical care, employment, re-establishing natural supports, housing and more can be daunting tasks for a woman with a criminal record. Many prisoners have limited education and work experience, which makes it difficult for them to secure employment after they are released. Research studies show that approximately 70 percent of offenders and ex-offenders did not complete high school.¹⁸

WOMEN LIVING IN ST. LOUIS URBAN NEIGHBORHOODS

In the United States, where one lives can determine access to resources. Women living in areas with lower socioeconomic status have different challenges than women with higher socioeconomic status.

- We visited with women living in the Ville neighborhood, an area comprised of nearly 6,200 residents, 42% being homeowners.¹⁹
- 30% of the Ville residents live below the Federal poverty line.²⁰
- While the women we spoke with remain firmly committed to their historically vibrant community, they acknowledge the drastic changes that have taken place in the neighborhood.

WOMEN WHO HAVE IMMIGRATED TO THE U.S.

In spite of the ongoing volatile debate regarding national immigration policy, hundreds of thousands of immigrants come to the U.S. each year seeking a better life for themselves and their families.

- There are approximately 21 million immigrant women and girls in the United States today, comprising just over 13% of the nation's female population.²¹
- Foreign-born women account for 15% of all employed women over the age of 16 in the United States.²²
- A higher percentage of immigrant women (32.5%) are employed in service occupations compared to U.S. born women (19.9%).²³
- Domestic abuse affects immigrant and American-born women alike, but immigrant women face unique vulnerabilities from abusive partners who use the woman's immigration status to keep them from leaving an abusive marriage or relationship.²⁴
- More than a quarter of immigrant women have a bachelor's degree or higher, with women from India being the most highly educated, followed by those from the Philippines and China. In fact, women from the Philippines, El Salvador, Vietnam, the Dominican Republic, and Guatemala have higher rates of participation in the labor force than U.S. born women.²⁵

OUR FINDINGS:

Barriers to Achieving Economic Security



LISTENING TOUR



SAFE AND AFFORDABLE CHILDCARE FOR WOMEN WITH YOUNG CHILDREN

01

One of the barriers to achieving economic security identified by the women who participated in our listening sessions was access to safe and affordable childcare. In the state of Missouri, a single parent with two young children spends roughly 69% of her income on childcare.²⁶ Childcare decisions are dictated by accessibility, cost and availability. In Missouri, childcare policies are inadequate to provide for the various needs of women in St. Louis. As one of our participants who was recently incarcerated observed:

“I am just trying to hold on and ask the right people to help me. I struggle with daycare. Some people will tell you to call these resources.... I just have to wait. I don’t want to sit around and wait while being on the list.”

As of 2016, in order for a Missouri woman with two children to qualify for Missouri childcare assistance, her income could not exceed \$27,720.²⁷ As many of our listening session participants pointed out, these qualifications act as barriers to seeking employment. Restrictive asset limits discourage many single mothers from investing in a house, savings account or accepting financial promotions out of fear of losing childcare subsidies.²⁸ Childcare costs for an infant in the City of St. Louis receiving full-time family-based care averages approximately \$6,350²⁹ and in a childcare center \$8,632 annually,³⁰ an expense that consumes a significant percent of her limited income.

Another theme that arose through our listening sessions was the way in which unemployment and childcare affect the economic security of women and their families. Currently, under Missouri childcare policies, a woman does not qualify for a childcare subsidy if she cannot provide proof of employment. As many of the women’s stories exemplified, this policy is problematic.

“... you have to have a job before you can get daycare assistance. You have to have a job schedule, what you are making, letter from the job saying that you actually work there.

The way daycare is set up in Missouri, I feel like it is a way for women to fail. Do they want to see me fail or are they here to help me?”

Without the aid of a childcare subsidy, women are forced to find alternative sources of support to watch their children.³¹ Many of the women we spoke to explained the challenges they face in finding safe and reliable childcare without the help of a subsidy. For women who have experienced domestic violence at the hands of their child’s father or were raised in an abusive household, informal support from these familial sources is unreliable and even dangerous. This experience is not unique. The Center for Public Policy at Temple University reports that the lack of affordable childcare puts families at risk of “placing their children in poor quality settings.”³² This includes settings that do not prepare children for school.³³ Some studies have suggested that this might be due to inconsistent work schedules, as well as a lack of investment in education.³⁴

As of 2012, roughly 10% or 7 million grandparents were raising grandchildren in the United States.³⁵ The challenges that grandparents face are unique, and their decision to become full time caregivers is not ideal. Feelings of being overwhelmed and suffering from financial burdens are just two of the challenges that grandparents as caregivers face.³⁶ Many grandparents have to give up working outside of the home in order to stay with grandchildren.³⁷ Grandparents also say that it is a challenge to keep up with their grandchildren’s activities. Many grandparents face health problems that are compounded by the burden of responsibility of raising their grandchildren.³⁸ Many new caregivers feel isolation and increased stress as a result of their role as a parent. This reduces positive health outcomes and has been related to hypertension and heart disease.³⁹

Several women who participated in our session with senior women explained that they were either raising or caring for grandchildren and great-grandchildren. One retired woman, who is in her late 70s, said she takes care of seven great-grandchildren. These senior women raising small children need childcare services and support even though they may be not be working outside of the home.



The impact of sexual assault, domestic partner violence, domestic abuse or child sexual abuse, which we refer to collectively in this report as sexual trauma, can be devastating and have lifelong implications for women who have experienced it. Sexual trauma survivors can experience a wide range of psychological consequences including anxiety, depression, antisocial behavior, suicidal behavior, low self-esteem, inability to trust others, fear of intimacy, emotional detachment, sleep disturbances, and flashbacks.⁴⁰ The causal relationship between sexual trauma and post-traumatic stress disorder (PTSD) is well documented. This PTSD manifests as severe and ongoing feelings including intrusive memories, avoidance and feeling acutely on-edge.⁴¹ One recently incarcerated woman explained her mental health challenges,

“I have PTSD. My five-year old daughter is a trigger for me. I was raped and severely beaten [by her father]. When I look at her I get flashbacks. I don’t treat her no different. I love her and she is truly my angel. I tried to stay clean, but I always went back to self-medicating. If it wasn’t for me reaching out and wanting to stay clean and do everything that they want me to do, I would have relapsed a long time ago. Mental health has everything to do with it.”

Women who are sexual trauma survivors use wide-ranging strategies to deal with the experience including formal and informal support systems. In some situations, the workplace can provide a support network, helping to increase self-esteem and build critically important financial resources for the survivor.⁴² However, for other women, particularly those currently experiencing intimate partner violence, employment can exacerbate their circumstances. Their perpetrator can undermine and sabotage the woman’s ability to maintain employment.⁴³

The underlying importance of mental health services for women and girls who have experienced sexual trauma emerged as a theme during our listening sessions. We heard from women who experienced sexual abuse as children in their family of origin and on subsequent occasions as adults at the hands of other abusers. These women and the agency representatives either directly or indirectly highlighted the importance of mental health services in their path to healing and economic security. One teenage girl shared with us that she had been sexually abused as a child:

“I told my mother about what happened to me, but she didn’t say anything. I think she forgot what I told her.”

Women we spoke with who had experienced sexual trauma said they could attain employment, but they weren’t able to maintain it:

“I would lose my job; fear losing the support you need; anxiety because people don’t understand because you look a certain way. No one outside knows until you know [trauma]. I did not know until it was explained to me; understanding the trauma; what it does to the brain; prolonged untreated mental health issues; understanding the something inside me that draws a predator to me. I’m always on alert. It is a cycle I’m trying to fight the fears and cope with the stress...”

This experience is corroborated by scholarly research that shows a correlation between employment instability and intimate partner violence.⁴⁴ Women facing unresolved PTSD as a result of their sexual trauma could encounter unexpected triggers in the workplace that make continued employment untenable.

Recovering from sexual trauma is unique to the individual and doesn’t fit into a rigid timeline. Women need time to heal. Integrated program services for sexual trauma survivors, either within a single agency or between multiple agencies, that provide mental health treatment, combined with employment coaching, are essential to ensure long-term success.



SAFE, AFFORDABLE AND DISCRIMINATION-FREE HOUSING FOR WOMEN AND THEIR FAMILIES

03

The importance of safe and affordable housing was a recurring theme in our listening sessions. We learned about participants' frustrations in finding and maintaining housing for themselves and their families. Inadequate housing is both a barrier to achieving economic security and a fundamentally important result of insufficient resources.

According to a 2017 report from the National Low Income Housing Coalition, 71% of extremely low-income households spend more than half of their income on rent and utilities.⁴⁵

Women who rely on public transportation have an additional set of constraints in their search for housing. Finding affordable housing that is accessible to employment opportunities, schools, medical services, childcare, and grocery stores presents an insurmountable challenge for some women in St. Louis.

Home maintenance is expensive, particularly for senior women with limited resources or a fixed income. One woman we spoke with who has limited resources said:

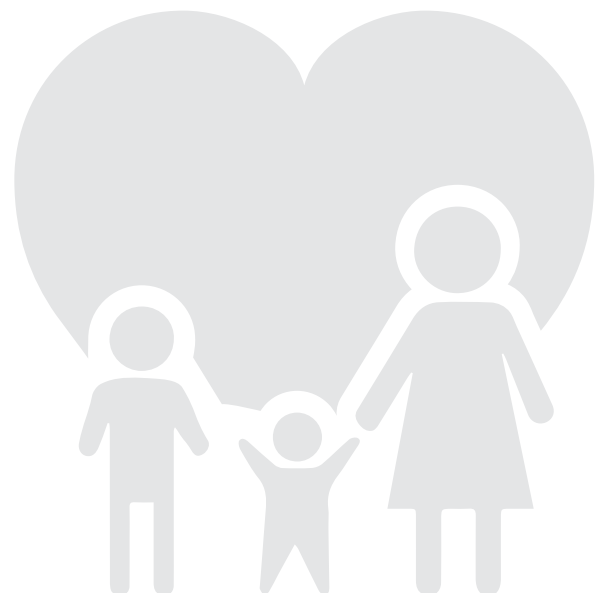
“I applied for a loan to do repairs and updates on my home; I tried to use my car as collateral. The car is paid for and the bank denied me the loan and said my car was too old.”

The search for safe and affordable housing presents a particularly acute challenge for recently incarcerated women. The women we spoke with indicated that many landlords refuse to rent to them, leaving them with few housing options:

“It is hard. I had to call about 100 places before I could find a place to live. For a single woman, it is real hard.”

The senior women we spoke with who owned homes in the City of St. Louis expressed both pride and serious concerns about homeownership. Living in the same house since childhood, these women have observed significant changes in their neighborhoods such as abandoned properties, crime, prostitution and drug dealing that result in concerns for their own personal safety.

“I have. On my street I have seen [murders]...I've had more than ten people that have gotten shot on my street.





ACCESSIBLE AND RELIABLE TRANSPORTATION FOR WOMEN

04

Access to affordable and reliable transportation stands in the way of women achieving economic security. Many of the women who participated in our listening sessions cited this a major factor in being able to secure and maintain employment.

St. Louis is a car-centered region, but for many, owning a car is prohibitively expensive. Edmunds.com reports that the average cost of a used car in 2016 totaled \$19,185.⁴⁶ According to Car and Driver the lowest price for a new economy car in 2017 is slightly less \$13,000.⁴⁷ The added costs of insurance, fuel and repairs make auto ownership out of reach for many low-income families.

Nationally, 9% of households do not have a car;⁴⁸ only 7.3% in St. Louis County are car free.⁴⁹ In the City of St. Louis, by comparison, 21% of households do not have a car.⁵⁰ Through an environmental lens, a higher rate of car-free households is a positive outcome. However, for women living in poverty in St. Louis, the lack of a car complicates many aspects of their life, including employment.

Many St. Louisans without a car rely on public transportation to get to work. St. Louis metro bus fare is \$2.00 per ticket and a MetroLink light rail single fare is \$2.50. A monthly pass that includes ridership on both bus and light rail is \$78. Although public transportation is certainly more affordable than a car, mass transportation presents serious challenges such as travel time, reliability, and accessibility.

St. Louis employment is very decentralized when compared with other cities. The Brookings Institute Center on Urban and Metropolitan Policy research shows that 58% of employment in our region is outside a 10-mile ring of the central business district and only 8% is within a 3-mile ring.⁵¹ According to the St. Louis Regional Chamber BJC Healthcare is the largest employer in the St. Louis region with more than 24,000 employees. Four of the top ten largest employers in St. Louis (Walmart, Schnucks, US Postal Service and the Archdiocese of St. Louis) employ more than 50,000 collectively at hundreds of locations scattered throughout the bi-state region. Many of these potential places of employment are difficult or inaccessible to public transportation routes.⁵²

The women we spoke with who have disabilities face significant transportation challenges. They explained a complex and challenging process when using Metro Call-A-Ride. Reservations for ridership must be made the day before and cancellations must be made three hours before the schedule pick-up. While there is a thirty-minute pick-up window for the Call-A-Ride van to arrive, in practice the driver waits two-minutes for the passenger. If the passenger isn't there to meet the van, the ride is reported as a "no-show infraction", which may result in ridership suspension privileges. Several women expressed frustration with this process:

“You have to know 3 days before you schedule Call-A-Ride where you want to go.”

“And if you are sick an hour before they will No Show you. They give you points. After 8 points you are kicked off. [You have] 24 points in 30 days. If you don't show-up or you call off you get 8 points.”



“I just want a job.” We heard this in almost every listening session that we conducted. While the barriers we describe in this report (childcare, mental health, transportation and housing) are significant barriers to economic security there are unique challenges specific to securing and maintaining a job.

Some of the women we spoke with were unemployed and seeking employment, while others were employed in low-wage jobs. Data from the Bureau of Labor Statistics show that in Missouri women are employed in 75% of the minimum wage jobs.⁵³ A full-time, year-round minimum wage job in Missouri pays \$16,016 annually, which is less than the recommended living wage for an individual in Missouri of \$21,000.⁵⁴ The impact of these low earnings is amplified by the reality that more than 60% of minimum wage jobs are part-time, according to the Bureau of Labor Statistics. As one of our session participants observed:

“So many young women, black and white women in my community working at places like Family Dollar... I see these young girls out here trying so hard to make ends meet. The father's not there so they are doing the best they can. What we are going to do to help people?”

As the primary or co-wage earner in 66% of families, women play a pivotal role in our economy. The percentage of single mother-headed households in Missouri remains constant at 12%. Of these families headed by single women, more than 40% live in poverty.

Some women face additional barriers and discrimination in the hiring process. Many job applications require disclosure of criminal record on job applications. Two women we spoke with who were recently incarcerated said:

“I have been hired at Walmart, Target, Dollar General, Fed Ex and Amazon. And every time my [criminal] record comes back they tell me no. I got orientation papers from every one of them. It is hard as a convicted felon to get job.”

“You can’t say you know how I feel... because you have never been locked up. I am not angry about it. I just want someone to give me a chance. I just want to be an independent woman. I just want a job. I want to feel independent again. Where I can get a check without me selling drugs?”

The women we spoke with who have physical disabilities expressed frustration that some employers are unwilling to make necessary accommodations or are not in compliance with ADA requirements:

“Most people needed a job designed a certain way so they achieve their best potential, but the services aren’t there. It isn’t that we don’t want to work to make us self sufficient, we don’t have the support or funding for those things happen for us. I would love to support myself, but I can’t drive because of vision issues. I have a degree in recreational therapy. A lot of these agencies do not want to adapt. I don’t know why. We could be a very good asset if it was set up correctly; not matter what the job is, but if you need an accommodation, it should be provided and it isn’t always provided.”

Building a skilled and diverse workforce is essential to our region’s success. With the St. Louis unemployment rate at 3.8%⁵⁵, a 15 year low, competition for trained workers is particularly fierce. Women make up 51% of the population and nearly half of the current labor force.⁵⁶ It is clear that women with diverse skill sets play a pivotal role in addressing this labor shortfall.

Education is an important pathway to securing employment and meeting the demand for skilled workers. The following table drawn from 2015 Census data⁵⁷ highlights the difference between annual earnings by educational attainment for women (individual not household) in the U.S., Missouri, St. Louis County and the City of St. Louis. The evidence is indisputable and not surprising: additional training and education for women further increases earnings.

Education Level	US	Missouri	St. Louis County	St. Louis City
< High School	\$15,510	\$15,478	\$16,542	\$15,538
High School	\$22,345	\$21,812	\$24,862	\$20,420
Some College or Associate's	\$28,285	\$26,427	\$29,360	\$25,969
Bachelor's	\$41,763	\$37,372	\$40,543	\$37,205
Graduate	\$56,181	\$49,238	\$55,820	\$47,078

Earnings increase with educational levels and unemployment rates decline. Nationally women over 25 who do not have a high school education have an estimated unemployment rate of 7% compared to high school graduates at 4.7% and college graduates at 2.4%.⁵⁸

A 2017 Columbia University study found that an associate's degree increased women's earnings by 26% annually compared with women who did not have an associate's degree.⁵⁹ Skilled trades professions are another viable employment alternative for women that offer growing hiring rates and a strong earnings trajectory.

Although women can experience challenges entering and advancing in skilled trades professions, the payoff is

high. The Bureau of Labor Statistics reports the following median hourly wages: carpenter - \$20.96, electrician - \$25.35, plumber - \$24.74 and painter - \$18.06.⁶⁰

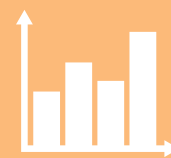
For women who are employed, the gender wage gap impacts their ability to achieve economic security. Gender pay inequities are pervasive, with an impact on women from all age, racial, educational, and professional groups. Overall, Missouri women earn \$0.78 on the dollar when compared to their male counterparts.⁶¹ These disparities are more pronounced for African American and Latina women with the wage gap widening to \$0.67 and \$0.54 respectively. Closing the gender wage gap would have a significant, positive impact on women and their families.

The women we spoke with recognize the importance of education as a pathway forward:

“Education has a big role to play in the economic self sufficien[cy]. When we don't have education, it makes it difficult to support each other.”



CONCLUSIONS



We were humbled by and grateful to the women who talked with us openly about their experiences and perspectives. Their candor and cooperation were instrumental in the success of this project. We were surprised by the genuine gratitude the participants expressed at the end of these sessions for the opportunity to be heard. This was an unintended outcome of this project, but one that reinforces the importance of our decision to reach out directly to women who are living these experiences.

These five barriers that obstruct women from achieving economic security are interwoven and create a complex web of challenges. For a woman without a car, public transportation can dictate how effectively she is able to manage the other barriers at any given time. She will only be able to look for housing and employment that are accessible via public transportation. If she has children, grandchildren or great-grandchildren in her care, she must factor access to affordable and reliable childcare into the formula. And if she struggles with mental health issues or other health challenges, she must consider access to social service and healthcare providers.

While this report focuses specifically on the barriers that impede women from achieving economic security, the five areas highlighted here are persistent and deep-rooted problems facing the entire St. Louis region. We recognize the complexity of these problems.

As the WFSTL moves into our second decade, we remain steadfast in our commitment to advancing economic security for women and girls in the St. Louis region. These listening sessions have provided invaluable information that will guide our work going forward. Recognizing the expertise in our community, we plan to engage with stakeholders that include WFSTL supporters, local nonprofit leaders, advocacy organizations and elected officials in a workshop setting and individual meetings.

Using the five findings of this report as a qualitative framework, we hope to develop actionable steps that include:

- Tailoring our grant making framework to reflect these five barriers
- Providing resources to policy and decision makers
- Collaborating with other local organizations to address the five barriers outlined in this report
- Raising public awareness the issues women face in their path to achieving economic security
- Developing an advocacy agenda that reflects actionable strategies to address the five barriers discussed in this report.

We feel it is important to directly engage women from diverse socio-economic backgrounds who have varied lived experiences. The stories that these women shared are compelling and confirm our commitment to advancing economic security for women in the St. Louis region. Women deserve to be heard. As the women shared their personal experiences with us, we left each listening session moved by their relatable stories and reflecting, “I hear you. I am you.”

With a gentle shrug of her shoulders, one young woman spoke quietly when we asked her what economic security meant to her:

“A dream, not only I have had, but my parents since they were taken from their home..... We came here with nothing. We had to go into housing that the government gave us; I don’t think my parents have made their dreams. I have to carry that on.”

Our goal is to help make this young woman’s dream become a reality.

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Lydia's House

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**Sisters Helping Each other
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Turning Point

YWCA

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