

All mothers make sacrifices. Unfortunately, when a mother is also a drug addict, one of the first things she gives up is her children.

So now Grandmother must make sacrifices. Even if her Social Security check is already stretched to the limit. Because hungry tummies have to be filled before prescriptions for eyeglasses or arthritis medicine.

Still on Shaky Ground

Honestly, she doesn't mind going without a few things for the sake of her grandchildren.

An updated report on the critical challenges

facing women and girls in central Indiana,

commissioned by Women's Fund of Central Indiana





ANN D. MURTLow
PRESIDENT & CEO

November 19, 2003

To All Women's Fund Supporters:

If asked what are the most critical issues facing women in our community, would you know that insufficient income, care giving responsibilities and domestic violence are three of the top issues?

Twenty-nine percent of working women passed up a promotion, training or an assignment because of care giving responsibilities. And, 21,000 Marion County women are physically abused each year in domestic relationships. The news isn't any better for young girls; 83 percent report having suffered some type of harassment or abuse in school.

These issues are perpetuated when girls who grow up in this environment emulate the same lifestyles and repeat the same behaviors. Women who don't learn necessary life skills can't teach them to their daughters.

I was shocked by the statistics revealed in a new study, *Still on Shaky Ground*, commissioned by Women's Fund of Central Indiana. As a woman, a parent and a business leader, I am deeply concerned about the substantial problems that face women and girls in our community.

Please take a few minutes to read the study and learn more about the difficult circumstances that women in our community and state face every day. Through understanding and acknowledging these issues, we can begin to find ways to resolve them.

If reading this study leaves you surprised and concerned, you won't be alone. Please share it with others who also are concerned about issues facing women. If you want to make a commitment to help, please fill out and send in the gift form that is included in the study. It's one way we can work together to make a difference.

If you want additional information, please contact Women's Fund to learn more about the efforts that are underway to address these issues and about where additional support is required.

Most importantly, thank you for supporting Women's Fund and for taking time to learn about how you can make a difference in the lives of other women.

Thank you.

Ann D. Murtlow

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Ann D. Murtlow
President & CEO

Still on Shaky Ground

An updated report on the critical challenges facing women and girls in central Indiana

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Executive Summary

Still on Shaky Ground compiles information from a variety of sources to bring out the meaning of these statistics for women and girls, particularly those in central Indiana. In 1996 the founders of Women's Fund of Central Indiana believed that the needs of women and girls required special attention and deserved adequate funding. Although progress has been made on many fronts since the original *On Shaky Ground* was published, there are still issues that uniquely affect women and girls.

For women — Three of the most critical issues are: caregiving responsibilities, insufficient income and domestic violence.

Caregiving

- In Indiana, female-headed households with children have increased 30% since 1990.
- 22% of families with children in the eight-county area are headed by a single mother. (In Marion County that number is 30%.)
- 69% of area women with children under six years of age are in the labor force.
- In one central Indiana county there are only 13 licensed childcare spaces per 100 children ages 0-4.
- 29% of working caregivers passed up a promotion, training or an assignment because of caregiving responsibilities.
- At some point in their lives one out of ten U.S. grandparents will be responsible for raising a grandchild; this is occurring in more than 12,000 central Indiana households.

Insufficient Income

- The wage gap still exists. U.S. salaried women working full time have median weekly earnings that are 76% of men's.
- In every central Indiana county, female-headed households with children have incomes less than half of married couple families with children. In Marion County, it's the difference between a \$21,290 and a \$62,040 household income.
- Women still live longer than men, but need more assets to pay for those extra years. Of widows living in poverty, 80% become poor only after the death of their husbands.
- Education is critical to financial self-sufficiency, and yet in two central Indiana counties, only 12% of women have a Bachelor's degree.

Domestic Violence

- Nearly two out of five U.S. women have been physically or sexually assaulted at some point in their lives. 50% of all homeless women and children are fleeing domestic violence.
- Almost 21,000 Marion County women are physically abused in domestic relationships annually; 4,000 cases are prosecuted each year.
- Children witness 75% of domestic violence incidents. Children raised in violent homes are six times more likely to commit suicide, 26 times more likely to commit sexual assault, and 57 times more likely to abuse drugs.

Executive Summary (continued)

Other critical issues affecting women include:

- Indiana is 4th highest in the U.S. prevalence of smoking among women and 17th in percentage of women who are overweight.
- Women who don't have necessary life skills can't teach them to their daughters.

For girls — Peer pressure and societal pressure to grow up too fast put an alarming strain on girls.

- 23% of Indiana high school girls report that they seriously considered attempting suicide during the last 12 months; 11% actually attempted it.
- 83% of girls have experienced some form of harassment at school, causing them to feel less confident.
- 26% of Indiana high school girls reported consuming five or more drinks of alcohol on one or more of the last 30 days. Girls ages 14-18 who drink alcohol (or spend time with peers who do) are more likely to have sex.
- Teen pregnancy is declining, but 44% of Indiana high school females have had sex, and 89% of girls ages 15-17 feel "some" or "a lot" of pressure about sex.
- More than 1,600 area babies were born in 2000 to single mothers under 20 without a high school diploma.

These statistics and trends are just the beginning. We encourage you to read the entire *Still on Shaky Ground* to get a clearer picture of why Women's Fund of Central Indiana continues to make people aware of issues affecting women and girls and to fund programs to improve their lives.



History of Women's Fund and *Still on Shaky Ground*

In 1993, a coalition of women from various central Indiana initiatives began to discuss a disturbing trend: many of the community's most critical problems fall hardest on women. The women were also concerned about the lack of funding available to women and girl-serving organizations, as well as the unique funding challenges these organizations faced.

In June 1994, this coalition of women decided to create a women's endowment. Throughout 1994-95, The Indianapolis Foundation staff and volunteers formally articulated Women's Fund's mission and principles, created a structure for governance and committee activity, and established an initial endowment target of \$4 million. Women's Fund of Central Indiana was officially established as a field of interest of fund within The Indianapolis Foundation (now a fund of Central Indiana Community Foundation) in February 1996. It was created as a permanent endowment whose income "*will support programs that work to improve the conditions and opportunities for women and girls in central Indiana.*"

During 1995 and early 1996, the coalition of women and foundation staff also studied the needs of central Indiana women and girls and how they could benefit from a women's endowment. The resulting report, *On Shaky Ground: Where Women and Girls Stand in Central Indiana*, was published in July 1996. In 1999, Women's Fund released *Study Group Findings*, a report that documented the results of study group research in the areas of economic empowerment, women's health and self-development. This report was used to determine funding priorities for Women's Fund.

Since 1996, Women's Fund has raised more than \$5 million from more than 2,000 donors. Since 1999, when it began making grants, Women's Fund has awarded over 100 grants to more than 60 different women and girl-serving organizations, for a total of more than \$1 million (including grants made through Women's Fund unrestricted fund, OPTIONS program, and Summer Youth Program Fund).

To ensure Women's Fund continues to meet the changing needs of central Indiana women and girls, the Advisory Board commissioned this report, *Still on Shaky Ground*, which highlights key issues currently facing central Indiana women and girls. While the report does not discuss all issues facing women and girls, it highlights those that are most critical.

Overview of Central Indiana Women and Girls

In 2000, central Indiana had more than 202,000 girls ages 0-18 and almost 94,000 women ages 65 and older. Women ages 85 and older outnumber men their age almost three to one.

Female Population by Age

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby | 8 County Total |
|-----------------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|---------------|----------------|
| # of girls ages 0-5 | 2,090 | 9,910 | 2,310 | 4,570 | 5,020 | 36,860 | 2,600 | 1,740 | 65,100 |
| # of girls ages 6-18 | 4,570 | 18,460 | 5,110 | 10,210 | 10,920 | 77,290 | 6,500 | 4,210 | 137,270 |
| # of women ages 19-64 | 13,750 | 56,620 | 17,150 | 31,330 | 35,400 | 272,980 | 20,210 | 12,950 | 460,390 |
| # of women ages 65-84 | 2,660 | 6,910 | 3,060 | 4,950 | 6,270 | 49,900 | 3,640 | 2,660 | 80,050 |
| # of women ages 85+ | 620 | 980 | 500 | 820 | 1,270 | 8,590 | 490 | 490 | 13,760 |
| TOTAL | 23,690 | 92,880 | 28,130 | 51,880 | 58,880 | 445,620 | 33,440 | 22,050 | 756,570 |

Census 2000 (numbers rounded)

Central Indiana, particularly Marion County, saw an increase in its Hispanic population during the 1990s. This trend is expected to continue throughout central Indiana.

Total Population by Race/Hispanic Origin

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby |
|---------------------------|-----------|-----------|----------|-----------|-----------|-----------|----------|-----------|
| ONE RACE ONLY | | | | | | | | |
| White | 98% | 94% | 98% | 97% | 97% | 71% | 99% | 97% |
| Black or African-American | * | 2% | * | 1% | * | 24% | * | * |
| Asian | * | 2% | * | * | * | 1% | * | * |
| 2+ RACES | * | * | * | * | * | 2% | * | * |
| HISPANIC OR LATINO | | | | | | | | |
| (OF ANY RACE)** | 1% | 2% | * | 1% | 1% | 4% | * | 1% |

* less than 1%

** Hispanic or Latino is an Ethnicity, not a Race. The Census has categories for both Race and Ethnicity.

Census 2000 (numbers rounded)

In 2000, central Indiana had more than 43,000 female-headed families with their own children, an increase of approximately 30% over 1990. It also had more than 13,000 male-headed families with their own children, an increase of more than 80% over 1990.¹

Female Headed Families with Children

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby | 8 County Total | Indiana | U.S. |
|--|-------|----------|---------|-----------|---------|--------|--------|--------|----------------|---------|-------|
| # of female headed families (no husband present) with own children under 18 | 810 | 2,850 | 790 | 1,810 | 2,360 | 32,220 | 1,260 | 920 | 43,020 | 154,900 | 7.4m |
| % of all families with their own children under 18 that are headed by a single mother (no husband present) | 12.3% | 9.7% | 10.2% | 12.1% | 14.7% | 29.6% | 13.7% | 16.1% | 21.7% | 19.8% | 20.9% |

Census 2000 --- Summary File 3 (numbers rounded)

Key Issues Facing Central Indiana Women

Caregiving Responsibilities

A high percentage of Indiana women are in the work force, a trend that is expected to continue. Many baby-boomer women are responsible for caring for their children as well as aging parents or other adult relatives. Many of these women also work full or part time, making it challenging to give adequate attention to their jobs, families, and themselves.

Childcare: Over half of all women with children are in the labor force. These women, particularly those with children under 12, need reliable, affordable, and convenient childcare and before- and after-school care. However, the high cost of childcare often forces lower-income families to leave their children at home unattended, with older siblings, or in substandard or unlicensed care. Quality childcare, if it is available, can cost \$7,000 - \$10,000 annually for an infant and over \$6,000 for a preschooler. After-school and summer care for an elementary school child can cost over \$3,000 a year. If a single mother is earning \$10 per hour (\$20,800 annually), childcare costs for one young child can take approximately 30% of her gross income. Childcare subsidies are available, but there are long waiting lists and these government subsidies are being cut.

Women, Work and Children

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby | 8 County Area | Indiana | U.S. |
|---|-------|----------|---------|-----------|---------|--------|--------|--------|---------------|---------|-------|
| % of women ages 16+ with children under 6 who are in the labor force* | 67% | 64% | 65% | 69% | 69% | 71% | 67% | 72% | 69% | 67% | 63% |
| # of women ages 16+ with children under 6 who are in the labor force* | 920 | 5,180 | 1,300 | 2,230 | 2,800 | 19,870 | 1,340 | 960 | 34,600 | 124,900 | 5.4m |
| % of women ages 16+ with children ages 6-17 who are in the labor force* | 77% | 76% | 84% | 87% | 82% | 79% | 77% | 83% | 80% | 79% | 75% |
| # of women ages 16+ with children ages 6-17 who are in the labor force* | 2,910 | 10,900 | 3,630 | 7,250 | 6,840 | 44,610 | 3,720 | 2,530 | 82,390 | 332,520 | 14.5m |
| # of licensed child care spaces per 100 children ages 0-4** | 28 | 34 | 20 | 34 | 23 | 36 | 13 | 26 | n/a | 26 | n/a |

* Census 2000 (numbers rounded)

** State fiscal year 2001 from Kids Count 2002 (numbers rounded)

Eldercare: As the population ages, baby boomers are increasingly expected to take care of elderly parents or other relatives. Many of these caregivers (who are usually women) have children of their own who need their time, attention, and resources. Many caregiving women are tired and stressed, often leading to health problems, financial challenges, and difficult family relations.



Eldercare: (continued)

- Nationwide, the average caregiver is a 46-year-old woman who is married and employed outside the home.²
- 22% of persons ages 45-55 are caring for or financially supporting older relatives. In this age group, 43% of Asian, 34% of Hispanic, 28% of African-American, and 19% of White family members provide support to older relatives.³
- 29% of working caregivers passed up a job promotion, training or assignment; 40% said that caregiving affected their ability to advance in their jobs; 22% were not able to acquire new job skills.⁴
- Of surveyed individuals ages 45-55, 20% felt stress because they are sandwiched between caring for children and older relatives. Low-income individuals feel more stressed about their caregiving responsibilities and are less able to take time off of work to care for family members.⁵

Grandparents Raising Grandchildren: Many grandparents (usually women) are taking on the responsibility of raising their grandchildren, even though they may be financially, physically, or emotionally unprepared to take on this task. Parents may not be able to take care of their children due to financial difficulties, institutionalization, drug or alcohol abuse, illness or death. At some point, more than one in ten U.S. grandparents will raise a grandchild for six months or longer and more than half of grandparent caregivers are age 60 or older.⁶ In central Indiana, there are more than 12,000 households in which grandparents are responsible for their grandchildren with whom they are living. Most of them have been responsible for the children for more than one year.

29% of working caregivers passed up a promotion, training or an assignment because of caregiving responsibilities.

Grandparents Raising Grandchildren

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby | 8 County Total |
|---|-------|----------|---------|-----------|---------|--------|--------|--------|----------------|
| # of households in which grandparents are responsible for the grandchildren under 18 with whom they are living | 220 | 480 | 270 | 630 | 910 | 8,630 | 770 | 300 | 12,210 |
| % of households in which grandparents have been responsible for the grandchildren they are living with for 1+ years | 79% | 67% | 66% | 81% | 64% | 77% | 70% | 67% | 75% |

Census 2000 (numbers rounded)

Insufficient Income

Many central Indiana women don't have enough income to support themselves and their families because:

- They have little or no education or training or few marketable skills.
- They have experienced job loss or cuts in work hours.
- They can't work because of age or disability.
- They have higher than normal expenses (e.g., medical costs, school supplies).
- They can't keep a job due to caregiving responsibilities or child care problems.
- They have gone through a divorce.
- They are receiving little or no child support.
- Their spouse has died.
- They are culturally or developmentally unprepared to support themselves.

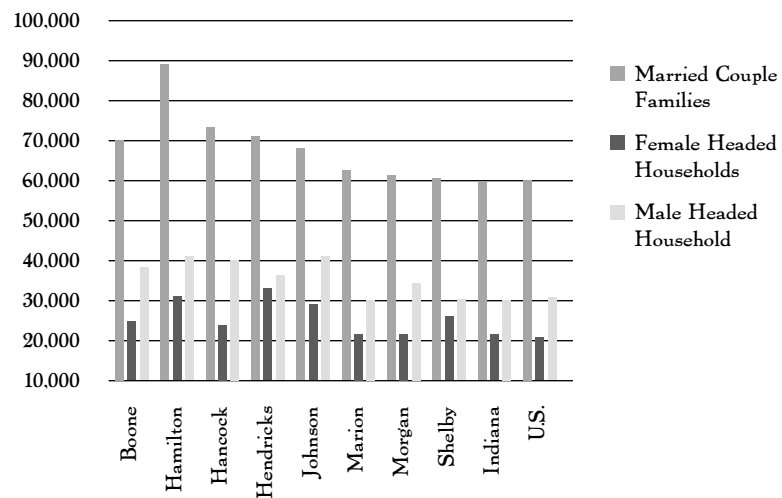
Family Income: Female-headed households with children often have to struggle to make ends meet. The median family income of these households is significantly less than that of a married couple family with children or a male-headed household with children.

Median Family Income

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby | Indiana | U.S. |
|--|----------|----------|----------|-----------|----------|----------|----------|----------|----------|----------|
| Median family income of married couple families with own children under 18 | \$69,890 | \$88,460 | \$72,140 | \$70,330 | \$67,820 | \$62,040 | \$60,740 | \$60,080 | \$59,030 | \$59,460 |
| Median family income of female headed household with own children under 18 | \$25,670 | \$30,990 | \$24,490 | \$31,860 | \$28,440 | \$21,290 | \$20,950 | \$25,690 | \$20,790 | \$20,280 |
| Median family income of male headed household with own children under 18 | \$38,550 | \$42,020 | \$40,230 | \$36,600 | \$41,570 | \$30,230 | \$33,750 | \$30,290 | \$30,620 | \$29,910 |

Census 2000, based on 1999 income (numbers rounded)

Median Family Income for Families with Own Children Under 18



United Way of Central Indiana defines self-sufficiency employment as earning at least 180% of the poverty level. In 2003, this would be \$27,500 per year for a single parent family with 2 children (or \$13.22/hour). (Note: other calculations of necessary annual income for an Indiana family of this size range from \$26,600 for a rural family⁷ to \$32,000 for a family that lives in Indianapolis.⁸) Workers earning less than this are considered the “working poor.” Without sufficient income, women and their families can end up homeless, hungry, without necessary services (such as legal and health services), without reliable transportation, and without childcare. Of the approximately 15,000 people who are homeless in Indianapolis each year, 30% are children and another 10% are adults living with these children.⁹ Low-income women are constantly under the stress of trying to make ends meet and may be forced to choose between purchasing medicine for themselves, paying utility bills, or buying food for their families. For those who are barely self-sufficient, a very minor shift in the economy can negatively impact their ability to provide for their own and their family’s basic needs (food, clothing and shelter).

Women and Families in Poverty: In 1999, more than 19,000 central Indiana families with children lived in poverty. A significant percentage of female-headed households with children and women ages 75+ also lived in poverty. Unfortunately, poverty impacts not only adults, but compromises the future of the children who grow up in poverty. All too often the cycle is self-perpetuating.

Families in Poverty

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby | 8 County Total | Indiana | U.S. |
|--|-------|----------|---------|-----------|---------|--------|--------|--------|----------------|---------|-------|
| # of families with related children under age 18 in poverty | 290 | 760 | 220 | 480 | 800 | 15,450 | 670 | 440 | 19,110 | 84,390 | 5.2m |
| % of families with related children under 18 in poverty | 4.3% | 2.6% | 2.8% | 3.1% | 4.7% | 13.1% | 6.9% | 7.4% | n/a | 10.2% | 13.6% |
| # of families with female headed household with related children under 18 in poverty | 160 | 390 | 160 | 300 | 420 | 11,000 | 380 | 210 | 13,020 | 53,080 | 2.9m |
| % of families with female headed household with related children under 18 in poverty | 17.1% | 12.8% | 17.8% | 15.5% | 16.5% | 29.9% | 25.9% | 20.0% | n/a | 30.4% | 34.3% |

Census 2000, based on 1999 income (numbers rounded) - Summary File 3

Elderly Women: Lack of sufficient income strikes elderly women particularly hard. In general, senior women living alone have a lower income than senior men living alone:

- Their uncompensated roles as parents, grandparents, and other caregivers have interrupted their work patterns, thus preventing many of them from receiving health, pension and other benefits.
- For those who are employed, many are in low-paying fields or work only part time, frequently with few or no benefits.
- Women tend to live longer, thus needing more assets. Eighty percent of all widows in poverty become poor only after the death of their husbands.¹⁰

Elderly Women in Poverty

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby | 8 County Total | Indiana | U.S. |
|----------------------------------|-------|----------|---------|-----------|---------|--------|--------|--------|----------------|---------|-------|
| # of women ages 65-74 in poverty | 136 | 105 | 95 | 245 | 204 | 2,633 | 240 | 109 | 3,767 | 17,380 | 1 m |
| % of women ages 65-74 in poverty | 9.2% | 2.6% | 5.0% | 8.4% | 5.9% | 9.3% | 11.2% | 7.1% | n/a | 8.1% | 10.1% |
| % of men ages 65-74 in poverty | 7.7% | 1.6% | 2.5% | 7.3% | 4.4% | 5.8% | 6.8% | 4.6% | n/a | 4.7% | 6.6% |
| # of women ages 75+ in poverty | 138 | 230 | 116 | 202 | 436 | 2,677 | 192 | 191 | 4,182 | 22,580 | 1.3 m |
| % of women ages 75+ in poverty | 9.9% | 7.0% | 8.5% | 8.7% | 13.0% | 10.3% | 11.4% | 13.7% | n/a | 11.3% | 13.9% |
| % of men ages 75+ in poverty | 9.1% | 5.0% | 5.3% | 3.7% | 6.7% | 4.7% | 10.5% | 7.7% | n/a | 5.3% | 7.5% |

Census 2000, based on 1999 income (numbers rounded)

Median Income for Senior Citizens

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby | Indiana | U.S. |
|--|----------|----------|----------|-----------|----------|----------|----------|----------|----------|----------|
| Median income for woman age 65+ living alone | \$13,050 | \$18,450 | \$16,660 | \$13,950 | \$16,080 | \$16,030 | \$12,780 | \$13,010 | \$14,630 | \$14,650 |
| Median income for man age 65+ living alone | \$15,690 | \$21,740 | \$18,340 | \$19,580 | \$15,690 | \$19,510 | \$13,930 | \$14,710 | \$18,330 | \$18,570 |

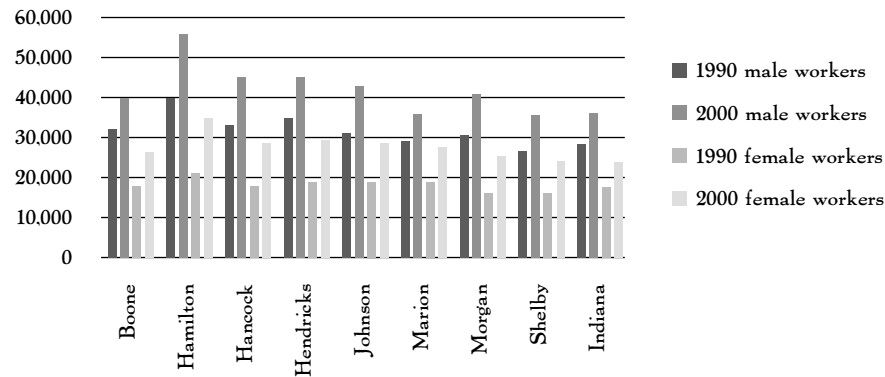
Census 2000, based on 1999 income (numbers rounded)

Women, Education and Income: The economy increasingly relies on workers who are technology-fluent and have some college education. The growing service sector requires basic literacy in reading, math and computers. Adults who do not learn how to use computers can be relegated to low-paying jobs with little-to-no chance of promotion. If they do not have access to a computer at home, it is hard to learn how to use a computer effectively, even with computer training. The U.S. Dept. of Commerce¹¹ reports that in 2000:

- The U.S. Internet access penetration rate was 24% for African-American households, 46% for White households, and 24% for Hispanic households.
- Among families earning \$15,000 - \$35,000 per year, more than 32% of Whites owned computers, but only 19% of African-Americans and Hispanics at comparable income levels had computers at home. That gap widened from eight percentage points five years ago, even as the price of entry-level personal computers plunged.

In 2001, of the 20 leading occupations of employed women, there was not one occupation in which women's annual average earnings were equal to men's earnings for that occupation.¹² In 2001, U.S. women with a bachelor's degree earned two and one-half times as much as those with less than a high school diploma.¹³ U.S. salaried women working full-time had median weekly earnings that were 76% of men's. However, the difference between women's and men's earnings was least among young workers. Women ages 16-24 earned 90% as much as their male counterparts, while women ages 45-54 earned only 74% as much as men in the same age group.¹⁴

1990 and 2000 Median Earnings, Year-Round Full-Time Workers



Central Indiana men and women are equally likely to have a high school education, but in most counties, men are more likely to have a Bachelor's degree, which is often a necessary prerequisite to getting a well-paying, stable job. There are a number of reasons why the more rural counties have so few women (and men) with Bachelor's degrees: rural families sometimes don't understand the value of higher education because past generations have been able to find work on farms, in family businesses or in local factories; families may pressure students to contribute their time and efforts to the family farm or family business instead of going to college (especially if it involves moving to another city); and individuals with college degrees often leave the counties in which they grew up to pursue job opportunities elsewhere.

U.S. salaried women working full time have median weekly earnings that are 76% of men's.

Women and Education

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby | Indiana | U.S. |
|--|-------|----------|---------|-----------|---------|--------|--------|--------|---------|------|
| % of women age 25 and over with a high school diploma/equivalent or higher | 88% | 94% | 87% | 88% | 85% | 82% | 81% | 80% | 82% | 81% |
| % of men age 25 and over with a high school diploma/equivalent or higher | 89% | 94% | 88% | 89% | 86% | 82% | 81% | 79% | 82% | 80% |
| % of women age 25 and over with a Bachelor's degree or higher | 26% | 44% | 22% | 22% | 21% | 24% | 12% | 12% | 18% | 23% |
| % of men age 25 and over with a Bachelor's degree or higher | 30% | 54% | 22% | 25% | 25% | 27% | 13% | 14% | 21% | 26% |

Census 2000

A rising trend is use of the Internet to pursue educational opportunities. An AAUW report¹⁵ states that 60% of distance — or online — learning students are over 25 years of age and female. Some working mothers take online classes because they offer flexibility. They often do their coursework while everyone else is sleeping, leading to sleep-deprived women. Many are made to feel that they are letting their families down when they try to further their education.

Domestic Violence and Sexual Assault

Domestic violence victims are often women whose husbands or boyfriends control all parts of their lives. Victims often feel that they can't leave their abusers — they don't have the financial or emotional resources necessary to leave and support themselves and their children. Or they may feel the abuser will change. They may also be so afraid of the abuser they will risk the abuse to protect their lives or the lives of their children. Abused women often:

- Feel isolated
- Have low self-esteem
- Become depressed
- Increase their alcohol or drug abuse
- Experience illness, pain, injuries and death

Domestic violence cuts across income, race, ethnicity and sexual orientation. Women and elderly victims who do not speak English well have the additional problem of not knowing how to find or ask for help. Foreign nationals may depend on their husband for their visa and be reluctant to create problems that would get them removed from the U.S. Drug and alcohol abuse is often part of the domestic abuse cycle. Individuals who live in poverty may be more prone to violence because of the stress of constantly trying to make ends meet. Emergency rooms report that firearms and other weapons are involved in a large number of violence-related injuries to women. Women often return to their abuser because they don't have anywhere else to go. Shelters are often full and there is a severe shortage of accessible, transitional housing units for abused women and their children.

- Women account for 95% of domestic violence victims.¹⁶
- Children witness 75% of all domestic violence incidents, causing them to suffer from anxiety, depression and poor school performance. Children in homes where domestic violence is present are 1,500% more likely to become victims themselves.¹⁷
- Children raised in violent homes are: six times more likely to commit suicide; 26 times more likely to commit sexual assault; 57 times more likely to abuse drugs; and 74 times more likely to commit other crimes against another person.¹⁸
- Nearly two out of five U.S. women have been physically or sexually assaulted at some point in their lives.¹⁹ In a national study, more than one in four high school women (26%) reported having been physically or sexually abused.²⁰
- Violence against women occurs in 20% of dating couples.²¹
- Battered women are often severely injured: 22%-35% of women's emergency room visits are for injuries caused by on-going partner abuse.²²
- 50% of all homeless women and children are fleeing domestic violence.²³
- It is estimated that annually almost 21,000 Marion County women are physically abused in domestic relationships and about 4,000 domestic violence cases are prosecuted.²⁴
- 40% - 60% of men who abuse women also abuse children.²⁵
- Victims will try to break free 8-13 times before actually leaving their abuser.²⁶
- In a recent study, three out of five of women diagnosed with depressive illnesses had been victims of sexual or physical abuse.²⁷
- In 2002, 440 rapes were reported to the Indianapolis Police Department and the Marion County Sheriff's Department. However, only 39% of U.S. rapes and sexual assaults were reported to law enforcement officials.²⁸ Approximately 66% of rape victims know their assailant.²⁹

Few Life Skills

Life Skills include:

- Financial management (budgeting, banking, credit)
- Nutrition and meal preparation
- Physical and mental health and wellness
- Job training and skill development
- Legal knowledge
- Advocacy for one's self and family
- Ability to build healthy relationships
- Ability to balance competing demands on one's time and resources

Women who lack necessary life skills continually find themselves in situations that compromise their safety, future, and often their ability to effectively take care of their families.

These are necessary skills for self-sufficiency, yet many women do not learn them from their families or in school. Although some schools touch on life skills, many do not have a curriculum designed to teach students how to manage finances, prepare meals, or build healthy relationships. Of critical importance, women who do not have these skills cannot teach them to their children.

Financial planning is critical for women of all ages. Typically, women live longer, earn less and have a shorter work life (due to child rearing and other caregiving responsibilities), thus reducing their opportunities for pension and retirement income.

- Approximately one in seven U.S. women do not have a retirement account. One in three women with both retirement accounts and credit cards owes more on credit cards than she has in a retirement account.³⁰
- In a 1998 survey of mothers and teenage daughters, one of the top concerns of both was not having enough money at some point in their lives. The number two concern of mothers was not having enough money to retire.³¹
- The number of individuals without health insurance continues to climb.

Everywhere you look, there are suggestions that women should be able to do it all — hold down a job, take care of their families, stay in shape, volunteer at school, be a Girl Scout leader, organize family vacations, and take care of elderly relatives. However, this “supermom” mentality generates stress for many women and encourages them to overlook their own physical and mental health. The result can be illness, lack of sleep, and long-term health problems. There are few role models of women who have balanced their lives through flexible work schedules, part-time work, taking time off to stay home with their children, or who have found other solutions to the supermom expectations. Unfortunately, employers often penalize women who leave the workforce to take care of their children or other loved ones for a few days or for a few years.

Avoidable Health Problems

Many of today's health problems can be avoided. People are urged to get regular check-ups, avoid overeating, get exercise, get enough sleep, practice safe sex, avoid smoking, and get prenatal care. However, many women (and men) do not follow good health guidelines because they do not know about them, cannot afford them, there is not culturally appropriate health care available, or they do not want to follow the guidelines. The results are early deaths, cancer, sexually transmitted diseases, diabetes, obesity, heart disease, and premature/sick babies.

In comparison to the other 49 states, Indiana:

- Is 4th highest in prevalence of smoking among women. In 2000, 26% of adult Indiana women smoked.³²
- Ranked 17th in the percent of women who were overweight in 2000.³³

Other health-related statistics include:

- In 2000, almost 6% of Indiana women ages 18+ had never had a Pap smear. Thirteen percent of White, non-Hispanic women and 20% of African-American, non-Hispanic women ages 40+ have never had a mammogram.³⁴
- Women smokers who die of a smoking-related disease lose an average of 14 years of potential life.³⁵
- More women than men fear weight gain from stopping smoking.³⁶
- Smoking is the major cause of coronary heart disease among women.
- Women who smoke during pregnancy risk complications, premature birth, low-birthweight infants, still births, and infant mortality. Studies show a link between smoking and sudden infant death syndrome.
- One in two women over the age of 50 will suffer an osteoporosis-related fracture.³⁷
- The death rate from heart attack for African-American women ages 35-74 is twice that of White women.³⁸

Selected Health Issues for Women

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby | Indiana |
|--|-------|----------|---------|-----------|---------|--------|--------|--------|---------|
| % of low-birthweight babies in 2001* | 5% | 7% | 5% | 6% | 7% | 9% | 7% | 7% | 8% |
| % of mothers who reported smoking during pregnancy in 2001* | 14% | 6% | 20% | 14% | 16% | 19% | 25% | 28% | 20% |
| % of mothers who received 1st trimester prenatal care in 2001* | 88% | 89% | 92% | 87% | 89% | 77% | 84% | 80% | 79% |
| # of women living with HIV/AIDS** | 5 | 22 | 6 | 8 | 15 | 451 | 5 | 5 | 1,236 |

* Indiana State Department of Health

** HIV/STD Quarterly Report June 2003, Indiana State Department of Health

Key Issues Facing Central Indiana Girls

Girls need safe places to gather where they can hang out, learn and practice new skills, interact positively with a variety of adults and other youth, and feel comfortable being kids. Forty Developmental Assets³⁹ have been identified as the building blocks of healthy development. These assets help young people grow up healthy, caring and responsible and include:

- **Support:** Family support and positive communication, other adult relationships, caring neighborhood and school, parental involvement in schooling.
- **Empowerment:** Communities value youth, youth have useful roles in the community, service to others, safety.
- **Boundaries & Expectations:** Family, school and neighborhood boundaries; adult role models; positive peer influence; high expectations by parents and teachers.
- **Constructive Use of Time:** Creative activities, youth programs, involved in religious activities, spends time at home.
- **Commitment to Learning:** Achievement motivation, school engagement, does homework, bonds with school, reads for pleasure.
- **Positive Values:** Cares for others, values equality and social justice, integrity, honesty, responsibility, restraint.
- **Social Competencies:** Plans and makes decisions, interpersonal skills, cultural competence, resistance skills, peaceful conflict resolution.
- **Positive Identity:** Personal power, self-esteem, sense of purpose, positive view of personal future.

Girls Incorporated Bill of Rights states that girls have the right to:

- Be themselves and to resist gender stereotypes.
- Express themselves with originality and enthusiasm.
- Take risks, to strive freely, and to take pride in success.
- Accept and appreciate their bodies.
- Have confidence in themselves and to be safe in the world.
- Prepare for interesting work and economic independence.



Societal Pressures

Girls feel tremendous pressure to conform to society's view of the "ideal" girl — tall, slim, fashionable, popular and cool. Magazines and other media abound with photos and articles that stress looks over substance. However, few girls will ever look like the models in the media. Girls need to see photos and articles about a variety of girls and women — ones that are short and tall, thin and heavy, smart and average, athletic and not, and girls that are interested in a variety of topics. Girls who compare themselves to the idealized girls they see in the media often have low self-esteem and may engage in or become overcome by destructive behaviors, including: eating disorders, excessive exercise, thoughts of suicide, depression, alcohol or drug use, early sexual relations, and stress.

- It is estimated up to 8% of adolescents and up to 2% of children suffer from depression.⁴⁰ In 2001, 32% of Indiana high school females reported that during the past 12 months, at one time they had felt so sad or hopeless almost every day for two weeks or more in a row that they stopped doing some usual activities.⁴¹
- Indiana's 2001 survey of high school students showed 23% of females (versus 13% of males) had seriously considered attempting suicide during the past 12 months, and 11% of females had actually attempted suicide over the past 12 months (versus 5% of males).⁴²
- A national survey of teens between the ages of 14-18 found young women who drink alcohol or spend time with peers who drink alcohol are more likely to engage in sexual intercourse and substantially less likely to use contraceptives.⁴³ In Indiana's 2001 survey of high school students, 26% of females reported they had five or more drinks of alcohol in a row on one or more of the past 30 days.⁴⁴
- 90% of people with eating disorders are women. Eating disorders, if not addressed, can lead to death or life-long problems in the self-starver and even in those of normal weight who compulsively binge and purge. In Indiana's 2001 survey of high school students, 9% of females (and 4% of males) reported they had vomited or taken laxatives to lose weight or keep from gaining weight during the past 30 days.⁴⁵
- Most anorexics and bulimics start in their teens. However, more cases are being reported in girls ages 8-11. It is estimated that .5%-3.7% of females suffer from anorexia in their lifetime and that 1.1%-4.2% of young women have bulimia in their lifetime.⁴⁶
- Girls who have low self-esteem may be more likely to put up with abusive behavior from boyfriends. Indiana's 2001 survey of high school students reported that 12% of females had been hit, slapped or physically hurt on purpose by their boyfriend during the past 12 months.⁴⁷
- One study found that 38% of date rape victims were young women from 14-17 years of age.⁴⁸
- Girls who are physically active are 15% less likely to report risky sexual behaviors (unprotected sex, use of drugs before sexual activities, multiple partners) than physically inactive girls.⁴⁹

Missed Educational Opportunities

Most females will work for pay for much of their adult lives. Girls need to be encouraged to pursue educational opportunities in areas that interest them, as well as in fields in which occupations are growing and pay well. Girls often don't take advanced math, science, and computer science classes, leading to the misconception that girls aren't as good as or as interested in these topics as boys. Girls who are interested in these fields are often made fun of by other students or not encouraged by teachers and guidance counselors to pursue studies in these areas.

Although degree completion is associated with increased employment opportunities and income potential, many parents and girls don't understand the importance of a post-secondary education or how to prepare for one. Guidance counselors often don't have time to provide sufficient academic advice on the importance of a post-secondary education, which classes are necessary for college, how to save for college, or how to look for financial assistance.

However, recent studies show that girls now have "higher academic goals than boys, are more likely to feel the need to go to college — are more likely to take SAT or advanced placement tests, and are more likely to go to college and graduate from college. Girls are also more likely to participate in honor societies, student government and most other school activities except sports."⁵⁰

Understanding how to use information systems (including the Internet) and desktop technologies has become a basic expectation for employability, even for entry-level jobs. Although girls learn how to use computers in school, girls who have access to a computer at or near their home have an educational advantage over those who do not.

- Between 1998 and 2008, women's participation in the labor force is expected to increase by 15%; as a result, women's share of the labor force will increase from 46% to 48%.⁵¹
- Occupations requiring an Associate degree or higher will account for 40% of total job growth between 1998 and 2008.⁵²
- From 2000-2010, computer occupations will be one of the fastest-growing occupations. High-tech occupations, which include computer occupations and other scientific, technical and engineering occupations, offer high pay and usually require a Bachelor's degree or higher and/or specialized training.⁵³
- In 2001, one out of ten employed engineers was a woman. Three out of ten computer systems analysts, engineers and scientists were women. One out of four computer programmers was a woman.⁵⁴
- Girls represent 17% of the Computer Science "AP" test takers, and less than one in 10 of the higher level Computer Science "AP" test takers.⁵⁵
- Women receive less than 28% of the computer science Bachelor's degrees, down from a high of 37% in 1984. Computer science is the only field in which women's participation has actually decreased over time.⁵⁶

Girls often miss educational opportunities because of sexual harassment or bullying in school. Indiana's 2001 survey of high school students reported that 8% of females did not go to school on one or more of the past 30 days because they felt unsafe at school or on their way to or from school. An AAUW report⁵⁷ states that:

- 83% of girls report having experienced harassment in school.
- More than one in four students experience sexual harassment "often."
- Girls are far more likely than boys to feel "self conscious" (44% to 19%) and less confident (32% to 16%) because of an incident of harassment.
- 30% of girls (versus 18% of boys) report they change behaviors in school and at home because of the harassment experience, including not talking as much in class.

Few Life Skills

Girls need to learn life skills before they become financially independent of their parents. Most will have to support themselves and their families throughout their adult lives. Girls need to know how to open and use a checking and savings account, manage their money, save for the future, choose investments, get job training or more skills, be an advocate for themselves, ask for help, prepare healthy meals, interview for and keep a job, build healthy relationships, and say "no" to peer pressure.

- Girls are significantly less likely than boys to describe themselves as knowledgeable or confident about financial issues and managing money, even though they express interest in learning how to manage money and avoid debt.⁵⁸
- Many women indicate as girls they didn't receive as much encouragement as boys to learn about money management.⁵⁹
- Young women who make a successful transition into the labor force have a greatly reduced risk of becoming dependent on public assistance when they become adults.⁶⁰
- Girls in grades 9-11 said their mothers or stepmothers were the people who taught them the most about managing their money (50%) — nearly double the rate at which their fathers or stepfathers taught them (27%).⁶¹
- In 2002, 89% of girls ages 15-17 reported feeling "some" or "a lot" of pressure about sex.⁶²

Avoidable Health Problems

Girls and women have many of the same health and lifestyle issues. However, girls' issues are often more critical because they occur while their bodies are still growing and forming and because they set the stage for future health issues.

- In 1999, 13% of U.S. children ages 6-11 and 14% of adolescents ages 12-19 years were overweight. This prevalence has nearly tripled for adolescents in the past two decades. The most immediate consequence of being overweight as perceived by the children themselves is social discrimination. This is associated with poor self-esteem and depression. Risk factors for heart disease occur with increased frequency in overweight children and adolescents compared to children with a healthy weight. Type 2 diabetes, previously considered an adult disease, has increased dramatically in children and adolescents. Obesity and being overweight are closely linked to type 2 diabetes.⁶³
- In Indiana's 2001 survey of high school students, 28% of females reported they smoked cigarettes on one or more of the past 30 days.⁶⁴
- In 2001, 44% of Indiana high school females reported they have had sexual intercourse.⁶⁵
- In 1999, 36% of young women ages 15-17 said they would be uncomfortable discussing STDs with their sexual partners.⁶⁶
- One in five teens considers oral sex to be "safe sex."⁶⁷
- While young women between the ages of 15-19 made up just 4% of the U.S. population in 1999, they represented 29% of reported cases of gonorrhea and 40% of cases of chlamydia.⁶⁸ In 2002, youth (boys and girls) ages 15-19 represented 27% of Indiana gonorrhea cases and 35% of Indiana chlamydia cases.⁶⁹
- Substance abuse among young women has been linked to physical, sexual or emotional abuse at home.⁷⁰
- Abused young women are twice as likely to report eating disorders.⁷¹
- In 2001, 12% of Indiana high school females reported they had sniffed glue, breathed the contents of aerosol spray cans, or inhaled paints or sprays to get high one or more times during their life.⁷²

Although the number of teen births has declined since 1990 and the 2001 U.S. birth rate for teen women was at an all-time low,⁷³ teen pregnancy is still an important issue for central Indiana girls. A number of the men who father the teens' children are adults who seek out young girls. Of the 15-17 year old Indiana girls who gave birth in 2001, 23% of the fathers of their children were 18-19 years old, 23% were 20-24 years old, and 3% were 25 years or older. (Father's age was unknown for 40% of the births.)⁷⁴

Teen Births

| | 1990 | 2001 |
|---|-------|-------|
| # of births to central Indiana teens less than 15 years old | 63 | 54 |
| # of births to central Indiana teens ages 15-19 | 3,149 | 2,466 |

IN State Dept. of Health, *On Shaky Ground*⁷⁵

The infant mortality rate for children born to teen mothers is 50% higher than for those born to women older than 20 years of age. Only 32% of teenage mothers who begin their families before age 18 will ever complete high school.⁷⁶

Teen Pregnancy

| | Boone | Hamilton | Hancock | Hendricks | Johnson | Marion | Morgan | Shelby | 8 County Total |
|--|-------|----------|---------|-----------|---------|--------|--------|--------|----------------|
| # of babies born to single mothers under age 20 without a high school diploma* | 30 | 57 | 27 | 45 | 76 | 1,294 | 63 | 51 | 1,643 |
| # of reported pregnancies for girls ages 15-17** | 22 | 43 | 21 | 34 | 50 | 810 | 37 | 33 | 1,050 |
| # of reported pregnancies for girls ages 18-19** | 44 | 94 | 49 | 102 | 111 | 1,584 | 80 | 56 | 2,120 |

* Calendar year 2000, Kids Count 2002

** IN State Dept. of Health, 2001

Only 32% of teenage mothers who begin their families before age 18 will ever complete high school.



Gifts to the Women's Fund Endowment help us to provide funding to women and girl-serving agencies and programs. Your gift will help create options and opportunities for women and girls living in central Indiana.

Yes, I/we would like to make a gift to the Women's Fund in the amount of: \$ _____

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Name: _____

Name on the card (please print)

Address: _____

City, State, Zip: _____

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(please check one:)

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(Name of person honored)

Month Year Amount

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(Name of person memorialized)

Month Year Amount

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Please tear out this gift form and mail to:
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615 N. Alabama Street, Suite 119
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