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# Women are a smart investment.

Indeed, The World Bank calls investing in women “smart economics” because research shows economic growth for women has a critical multiplier effect. Women are more likely to share their personal economic gains with their families and communities; in fact, women reinvest 90% of their income in food, health care, home improvement, and schooling for themselves and their children. In short, “women’s progress” is “society’s progress.”

In Iowa, there have been changes in the lives of girls and women that benefit all of us:

- More women are entering our labor force.
- More women are attending and graduating from college.
- More women are enlisting in the military.
- Girls are reaching greater proficiency in academics, including science, technology, engineering, and mathematics.
- Women’s life expectancy has increased.

Despite these reasons to celebrate such progress, research presented in a 2012 report from the Iowa Women’s Leadership Project (IWLP), *SHE MATTERS: 2012 Status of Women and Girls in Iowa*, indicated that for many Iowa females, the vision of self-sufficiency, independence, and opportunity is not within reach.

Following its release, the organizations comprising the Iowa Women’s Leadership Project sought input at the 2012 Iowa Women Lead Change (IWLC) Women’s Leadership Conference and sharpened their focus on what Iowa women believe to be their key issues, releasing *SHE MATTERS: TOP TEN ISSUES* as a guide for action in 2013.

During 2014, the IWLP studied, reviewed, and revised goals and actions on these key issues, and the results are now presented in this report, *SHE MATTERS: 2015 ISSUES and ACTIONS*. It updates the status of the earlier 10 issues—restructured and refined into six—and provides guidance to businesses, individuals, nonprofit organizations, educational institutions, and elected officials in their continuing work to improve the well-being of all Iowans by advancing the status of Iowa’s women and girls.

*SHE MATTERS: 2015 ISSUES and ACTIONS* contains recommendations and strategies for all of us as we work to ensure equity, education, safety, security, and opportunity for females across the state. We hope this report serves as a valuable tool for development of initiatives and policies for key stakeholders and decision-makers.

We invite you to partner with us in finding innovative solutions to the challenges facing Iowa’s women and girls. In this way, we all take responsibility for a successful future for Iowa.

## TABLE OF CONTENTS

INTRODUCTION	3
BACKGROUND	5
ISSUES:	
ECONOMIC SELF-SUFFICIENCY	7
LEADERSHIP	11
PAY EQUITY	15
SAFETY FROM VIOLENCE	19
STEM CAREERS	23
WOMEN-OWNED BUSINESSES	27
NOTES, SOURCES, AND RESOURCES	30

## FOREWORD



Per woman, the wage gap could mean 83 weeks of groceries, almost nine months of mortgage payments, or over 2,000 gallons of gas.

**ACCORDING TO THE 2012 U.S. CENSUS**, women and girls comprise just over half (50.4%) of our state population. Since the 1970s, Iowa women's participation in the workforce has more than doubled—today over 76% of Iowa women ages 16 to 64 are working.

Despite this enormous increase in the female workforce, Iowa women—like women throughout the country—still earn only 77% of what men earn when all other factors are equal. Collectively, Iowa women lose more than \$4.6 billion annually due to this wage gap. Per woman, this could mean 83 weeks of groceries, almost nine months of mortgage payments, or over 2,000 gallons of gas.

There are other glaring disparities as well:

- 47,696 Iowa households headed by women are living in poverty and an additional 36,900 female-headed households do not earn enough to support their basic living expenses. Together, 84,596 or 70% of all Iowa female-headed households are struggling.

- The poverty rate for women over the age of 65 is 9.5% in Iowa, more than twice the rate for men.
- Only 22.7% of Iowa's legislators are female in 2015.
- Only 16% of corporate board positions are held by women.
- On average, Iowa women who are employed full time lose a combined total of approximately \$4,647,286,539 every year due to the wage gap.
- Nearly 20% of undergraduate women report attempted or completed sexual assault since entering college.
- Nearly 13,000 Iowa children suffered from abuse in 2013; almost half were under six years old.
- Women make up 46% of the U.S. workforce, but represent only 27% of those employed in physical science and engineering.
- Although women earn more in STEM than in other fields, they still earn less than men in the STEM Fields.
- Many Iowa women-owned businesses are small, and compared to the U.S. as a whole, more of Iowa's women-owned firms report less than \$5,000 in annual receipts.

These indicators show a widespread need for more progress. The value of Iowa's women and girls must be more appropriately recognized by adequate and equal earnings, by career and promotion opportunities, by assuring safety, and by having an equal voice in all decisions affecting Iowans. When these are realities, women and girls will be positioned to contribute fully to the well-being of Iowa communities.

We can do better, and we will do better. The Iowa Women's Leadership Project has engaged individuals and organizations throughout the state to provide input and energy toward improving the trend lines. We intend for our daughters, nieces, and granddaughters to have role models that reflect Iowa's population: half of our leaders, at a minimum, will be women.



## *SHE MATTERS: 2015 ISSUES and ACTIONS* continues IWLP's ongoing efforts to deepen our understanding of barriers to success and opportunity for Iowa women and girls and our identification of ways to dismantle these barriers.

Goals of the report are:

- To update baseline information on key issues identified in earlier IWLP publications.
- To inform public policy, programs, and resources at the individual, local, and state levels.
- To provide communities, elected officials, educational institutions, and advocates with data and recommendations on the range of issues affecting Iowa's women and girls.

### **BACKGROUND**

For more than 150 years, IWLP organizations have been collectively working to improve the lives of Iowa's women and girls. Through direct services, grant making, advocacy, education, and training, we address the needs, concerns, and priorities of women and girls across our state.

In 2011, the IWLP recognized that it was essential to have up-to-date data on the status of women and girls in Iowa. *SHE MATTERS: 2012 Status of Women and Girls in Iowa* contained the results of this effort. A second report, *SHE MATTERS: TOP TEN ISSUES*, focused attention on key concerns identified by Iowa women.

We recognize that there are multiple strategies for achieving change, including: community development, legislation, media outreach, coalition development, public education, grant making, and corporate engagement.

For this reason, we have identified key stakeholders in the future of Iowa's women and girls, including employers, individuals, nonprofit organizations, educational institutions, and elected officials. *SHE MATTERS: 2015 ISSUES and ACTIONS* includes recommended action steps for these stakeholders in addressing:

- Economic self-sufficiency
- Leadership
- Pay equity
- Safety from violence
- STEM careers
- Women-owned businesses

These action steps can lead a chief executive officer or a human resource professional to develop a more productive workforce, improve revenue streams, and increase engagement in the community. Educational institutions can use these guidelines to provide specific career training and increase mentoring opportunities in order to improve graduation rates and successful job placement. For elected officials, applying the "gender lens" to decision-making can drive thoughtful and impactful legislation. Nonprofit organizations now have robust data to review service delivery and apply for funding.

We live in a resource-rich state with opportunities for wealth and prosperity. But equal success for women and girls is closely tied to a number of factors including education, safety, economic status, and influence. With information provided by *SHE MATTERS: 2015 ISSUES and ACTIONS*, we can work together to create a state that is fair, equitable, and prosperous for us all.

## BACKGROUND



**Vision:** All women and families are self-sufficient and have the resources (human, social, and financial) they need for a successful future. Resources include a warm roof over their heads, enough food on the table, decent clothing on their backs, prompt and professional care for medical needs, readily available transportation, appropriate vocational training, and safe, affordable child care. Human security is the norm and all women can be active, contributing members of society.

ISSUE: **ECONOMIC SELF-SUFFICIENCY**

## SUMMARY

Economic self-sufficiency<sup>1</sup> is the ability for women and families to consistently meet their needs without obligatory help from others—including food, housing, utilities, health care, transportation, taxes, vocational training, dependent care, and clothing.

Most Americans (54.1%) will live in poverty<sup>2</sup> at some point before age 65. In 2012, 46.5 million Americans were living below the poverty line. This is the largest number of poor Americans since the U.S. Census Bureau started tracking this measure in 1959. Nearly 17.8 million (38.3%) of these impoverished citizens were women and over 16 million (34%) were children, with more than one in seven women and one in five children living in poverty. More than half of all poor children lived in families headed by women.

In Iowa, the number of women living in poverty is 215,405; combined, women and children make up 87% of our poor. There are areas in the state where at least one of every 10 females is below the federal poverty line. Since 1970, the number of Iowa's female-headed households has more than doubled. The fastest growing group of homeless people is women and their children; 80% of homeless families in our shelters are females with children. One of 10 homeless veterans is female.

**In Iowa, the number of women living in poverty is 215,405; combined, women and children make up 87% of our poor.**

- 121,055 households in Iowa are headed by women; of these, 39.4% (nationally 40.9%) live in poverty compared with 22.6 % of male-headed families with children, and 5.4 % of married, couple-headed families with children.
- The poverty rate for women over the age of 65 is 9.5% in Iowa (11% nationally), more than twice the rate for men. They comprise 75% of the elderly people living in poverty and 87% of this group were not poor before they became single.
- In Iowa, poverty rates are particularly high for minority women: African American 38.7% (nationally 25.1%), Hispanic 25% (nationally 24.8%), Asian 20.1% (nationally 11.5%), and Native American 39.7% (nationally 34.4%).
- The poverty rate for children under age 18 in Iowa is 15.9% (nationally 21.8%).

Over 80% of Iowa women ages 16 to 64 are in the labor force. Iowa ranks first in the nation in the percent of children under six years of age with all parents in the labor force (76.8%). Over 90,000 of these families are low-income working families (families that earn less than twice the federal poverty level), with 41% female-headed, ranking Iowa 23<sup>rd</sup> in female-headed, low-income working families. These families often fall below the “self-sufficiency” line but hover at or above the federal poverty line. These are women who are underemployed and/or in jobs that pay poorly, have few or no benefits, and lack stable work hours. They are hard-working women holding multiple jobs to make ends meet.

In summary, 47,696 Iowa households headed by women are living in poverty and an additional 36,900 female-headed households do not earn enough to support their basic living expenses. Together, 84,596 or 70% of all Iowa female-headed households are struggling.

## ACTION STEPS

### BUSINESSES

- Ensure women and men are paid equally for the same work
- Develop and implement policies that address women-specific barriers to employment and financial success (affordable child care, flexible schedules, benefits, etc.)
- Make a charitable contribution to an organization serving women and girls living in poverty
- Establish a mentoring program for female employees
- Provide access to educational and training programs that enable low-wage earning women to move to higher skilled jobs

### INDIVIDUALS

- Volunteer as a mentor through a non-profit organization
- Make a charitable contribution to an organization serving women and girls in poverty
- Lead a collection of supplies, food, and other assistance for families living in poverty
- Partner with faith, corporate, or civic groups for job coaching programs
- Begin a dialogue in your workplace regarding affordable on-site child care for employees
- Provide your professional expertise, free or on a sliding scale
- Follow proposed legislation impacting women and girls

### NONPROFIT ORGANIZATIONS

- Ensure that current programming addresses all basic needs of area women and girls
- Collaborate with community support networks to assist struggling families
- Provide “group poverty simulations” during civic, faith, and cultural group meetings
- Connect women and girls with community resources to increase their economic security

### EDUCATIONAL INSTITUTIONS

- Train school staff to identify and refer children who are potentially or currently in need
- Teach school children about social needs issues and gender discrepancies in their communities
- Provide volunteer opportunities for students with organizations that focus on basic needs

### ELECTED OFFICIALS

- Review all policies to understand how they will affect women and girls
- Champion legislation that strengthens the “safety net”
- Minimize housing costs through government subsidies, tax breaks, or social housing projects
- Set the minimum wage at a level that is fair and livable



**Vision:** Equal opportunities will exist for women to take leadership roles in the public, private, and nonprofit sectors and for men to take nurturing roles in the home. By the year 2020, the 100th anniversary of the 19th Amendment to the U.S. Constitution granting women the right to vote, women will comprise at least 35% of elected public officials; 35% of executive positions in private and publicly held businesses; and 50% of appointments to all city, county, and state boards and commissions in Iowa.

ISSUE: **LEADERSHIP**

## SUMMARY

Females comprise 50.4% of the state's population. Girls and young women in Iowa consistently perform in the top percentage of students in Iowa high schools and at its three public universities. They are earning advanced degrees and entering the workforce in higher percentages than ever before. These successes, however, are not translating into positions of peak earning power and leadership.

- Iowa is one of 24 states that has not elected a woman governor.
- In 2014, women comprised 27.8% of local, county, state, and federal elected political offices in Iowa.<sup>3</sup>
- In 2014, women comprised 52.9% of elected county officials, 11.4% of county boards of supervisors,<sup>4</sup> 14.3% of mayors, 26.1% of city councils, and 35.6% of school board members in the state of Iowa.
- In 2015, women comprise 28.6% of statewide elected executive officeholders, 22.7% of the state Legislature, and 16.7% of Iowa's congressional delegation after electing its first woman to the U.S. Congress (U.S. Senator Joni Ernst) in 2014.<sup>5</sup>

In 1987, the Iowa General Assembly passed legislation requiring gender balance on state boards and commissions and in 2009 extended this expectation to county and municipal commissions, committees, boards, and councils effective January 1, 2012. In 2014, Iowa women comprised 49% of appointees to state boards and commissions, 28.8% of county boards, and 37.1% of municipal boards. Although women make up more than 50% of Iowa's population and outnumber men in 90 of Iowa's 99 counties, they have been historically underrepresented on local boards and commissions—especially those that make economic decisions for communities. Likewise, men are underrepresented on other types of councils, such as library boards.

In the private sector, women hold 25% of executive positions in Iowa private-for-profit businesses, 22% of publicly held company executives, and 57% of nonprofit executives. Women comprise 16% of the members of Iowa's public company boards. If Iowa businesses intend to stay competitive in today's global business economy, increasing the number of women in executive roles is necessary, as gender diversity in leadership has proven essential to the bottom-line.

**For Iowa businesses to stay competitive in today's global business economy, increasing the number of women in executive roles is necessary, as gender diversity in leadership has proven essential to the bottom-line.**

## ACTION STEPS

### BUSINESSES

- Identify, ask, and support women to run for political office in Iowa, especially in open-seat races where they have a better than 50% chance of winning
- Encourage and sponsor women to attend local campaign schools for women (e.g., Ready to Run® Iowa and the Blueprint for Winning Academy)
- Understand the benefits of gender-balanced management positions and boards
- Implement policies and practices (e.g., wage equity audits, talent development strategies, flexible work policies) that help move women into leadership roles and support them in their development as executive leaders

### INDIVIDUALS

- Identify, ask, and support women to run for political office in Iowa, especially in open-seat races where they have a better than 50% chance of winning
- Support women candidates with your time and money

### NONPROFIT ORGANIZATIONS

- Encourage and sponsor women to attend local campaign schools for women (e.g., Ready to Run® Iowa and the Blueprint for Winning Academy)
- Add names of women interested in serving on city and county boards and commissions to the talent bank organized by the Friends of the Iowa Commission on the Status of Women
- Identify local champions in communities that have not achieved gender balance and encourage them to help promote gender equity in their governing structures
- Promote the best policies and practices of companies that successfully engage women executives and directors
- Mentor other women by helping them advance in their careers and secure positions on nonprofit and corporate boards

### EDUCATIONAL INSTITUTIONS

- Initiate more campaign schools directed at young women age 16 to 25
- Provide leadership opportunities for female students in campus organizations including student government

### ELECTED OFFICIALS

- Encourage and mentor women to run for political office





**Vision:** All Iowans have a fair opportunity to succeed through equal pay for equal work.

Every Iowa woman who wants a job has a job that utilizes her strengths; provides a living wage for herself and her children; and offers achievement, recognition, responsibility, and a career path.

ISSUE: **PAY EQUITY**

# SUMMARY

In Iowa, on average, a woman who holds a full-time job is paid \$35,106 per year while a man who holds a full-time job is paid \$45,305 per year. This means that women in Iowa are paid 77 cents for every dollar paid to men, amounting to a yearly gap of \$10,199 between men and women who work full time in the state.

Nationally, women who hold full-time, year-round jobs are paid, on average, just 78 cents for every dollar paid to men. African American women are paid 64 cents and Latinas are paid just 55 cents for every dollar paid to white, non-Hispanic men.

## WHAT DOES THE WAGE GAP MEAN FOR IOWA WOMEN?

According to a 2014 report by the National Partnership for Women and Families, Iowa women who are employed full time lose on average a combined total of approximately \$4,647,286,539 every year due to the wage gap. Families,

businesses and the economy suffer as a result. These lost wages mean families have less money to spend on goods and services that help drive economic growth. For example, if the wage gap were eliminated, a working woman in Iowa would have enough money for approximately:

- 83 more weeks of food (1.6 years' worth).
- 9 more months of mortgage and utilities payments.
- 15 more months of rent.
- 2,899 additional gallons of gas.

Iowa women and families cannot afford discrimination and lower wages:

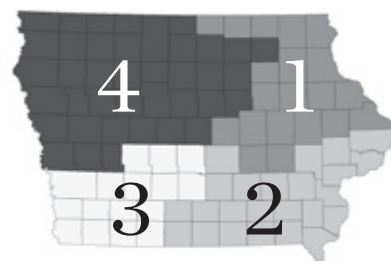
- 121,055 households in Iowa are headed by women.
- 39.4% of those households, or 47,696 households, have incomes that fall below the federal poverty level.
- Eliminating the wage gap would provide much-needed income to women whose salaries are of critical importance to themselves and their families.

## THE NUMBERS ARE IN FOR IOWA

### GENDER DISCRIMINATION IN PAY:

Women Overall	African-American Women	Latinas	CAP Women's Economic Grade	Minimum Wage Earners Who Are Women	Wage Gap Ranking Among States
77¢	61¢	58¢	D+	ABOUT 60%	29 <sup>TH</sup>

Data compares women working full time to men working full time based on median earnings in the past 12 months as reported to the U.S. Census. Sources: National Partnership for Women & Families, State and National Wage Gap Data: Center for American Progress, State of Women in America Report, National Women's Law Center Minimum Wage Earners by State Data.



DISTRICT	MEN	WOMEN	EARNINGS RATIO
IA-1	\$45,359	\$34,081	75%
IA-2	\$45,908	\$34,426	75%
IA-3	\$47,804	\$39,914	83%
IA-4	\$41,732	\$31,099	75%

NOTE: Pay gap figures above are from 2012, which is the most recently available data, and the congressional districts represent the 113th Congress.

# ACTION STEPS

## BUSINESSES

- Follow the U.S. Department of Labor and the National Committee for Pay Equity best practices and use the Employer Self-Assessment tool
- Make compensation and promotion policies and practices consistent and transparent
- Refer to Salary.com to benchmark compensation with other businesses in the field and in your area
- Develop and implement policies to include flex hours, family leave, and other women-friendly practices
- Conduct training for managers to create open communication about salaries and expectations
- Ensure women are a part of the conversation and decision-making

## INDIVIDUALS

- Learn how to negotiate for yourself
- Understand your workplace wage equity policy or work to ensure one is put in place and enforced
- Blog/tweet or write an op-ed on the value of pay equity
- Join or form a Wage Club<sup>6</sup> in your community
- Educate yourself and others about pay equity

## NONPROFIT ORGANIZATIONS

- Conduct seminars in high schools and colleges to teach women how to negotiate for higher salaries and workplace flexibility
- Hold a rally on Equal Pay Day
  - 1) Charge women \$.77 for a drink while men pay \$1.00
  - 2) Give a legislator in your area cake with a chunk cut out
  - 3) Send a penny to a legislator or business and say, "Keep the change until there is real change"<sup>7</sup>
- Create a local recognition program for "equity-conscious business"
- Promote "Get Out the Vote" and support like-minded candidates
- Enlist key influencers in the workplace to ensure pay equity

## EDUCATIONAL INSTITUTIONS

- Train and require career counselors to teach women and girls how to do a cost/benefit analysis of potential educational programs
- Teach women and girls how to negotiate to improve their salaries
- Make computer literacy an educational requirement and provide the means (computer labs, instructors, coaches, etc.) for this to become a reality
- Offer onsite child care
- Encourage women to enter career fields that are unconventional for women and that offer higher salaries
- Hire female faculty for STEM (Science, Technology, Engineering, and Mathematics) courses

## ELECTED OFFICIALS

- Introduce and support state legislation on the Paycheck Fairness Act<sup>8,9</sup>
- Ensure that current pay equity laws in Iowa are funded with a plan for enforcement
- Become informed about the self-sufficiency wage in Iowa
- Audit all state positions for equal pay (i.e. state attorneys, directors of departments, etc.)



**Vision:**  
Women and girls are safe and free from sexual harassment, assault, and violence.

ISSUE: **SAFETY FROM VIOLENCE**

## SUMMARY

According to the Center for Disease Control and Prevention's 2010 annual report on women in the United States:

- One in three has experienced rape, physical violence, or stalking by an intimate partner.
- One in four has experienced severe physical violence by an intimate partner.
- One in five has been raped during her lifetime.
- One in six has experienced stalking.
- 13% have experienced sexual coercion (unwanted sexual penetration after being pressured in a nonphysical way).
- 28% have experienced unwanted sexual contact.

Every day, more than three women in the United States are murdered by a boyfriend or husband; over half are killed by a gun. Intimate partner violence is the leading cause of female homicides and injury-related deaths during pregnancy.

The Iowa Coalition Against Domestic Violence reported 72,033 victim service crisis calls and serving 24,067 victims during 2010. These numbers represent only the reported crimes, as the National Crime Victimization Survey (2013) estimates that at least 65% of all rapes and sexual assaults are unreported.

Nearly 43% of female victims in the United States were first raped before age 18; over 12% were first raped before age 10. A study of undergraduate women found that one in five experienced attempted or completed sexual assault since entering college, over 80% by someone the victim knew well. Increasingly, college students report the experience of "incapacitated assault," being sexually abused while drugged, drunk, unconscious, or otherwise incapacitated.

Data from the 2010 Indicators of School Crime & Safety report by the U.S. Department of Education indicates nearly 4,000 reported incidents of sexual battery and over 800 reported rapes and attempted rapes occur in our nation's schools. By the time girls graduate from high school, more than one in 10 will have been physically forced to have sexual intercourse.

New data indicates an alarming trend of sexual assaults and rapes occurring in the military. One-third of enlisted personnel report being raped or sexually assaulted during their service, and 70% to 90% report being sexually harassed. Because the Department of Defense finds that only 12% of assaults were reported, and less than 7% were brought to military courts, the severity of this issue continues to escalate.

Another form of victimization of women and girls recognized in recent years is human trafficking, a form of modern day slavery. More than 300,000 girls between the ages of 11 and 17 are lured into the U.S. sex industry annually, according to the U.S. Department of Justice. Over 90% of children who run away from home because of conflict, financial problems, sexual preference, etc. fall into the hands of traffickers and are often beaten, drugged, raped, or imprisoned to force compliance. Others are manipulated by "spotters" who promise modeling careers, music auditions, or simply "dates." In Iowa, attention is now being focused on training law enforcement, judicial officials, and service providers on needs of victims; detection, prosecution, and interdiction of traffickers; and increased prevention measures.

## ACTION STEPS

### BUSINESSES

- Include appropriate response and worker safety plans if violence is detected
- Assure employee benefit plans offer domestic violence services
- Implement a workplace violence prevention program including a "no violence" policy
- Provide training for supervisors and managers on methods to address violence in the workplace including assertive communication, stress management, and self defense
- Include background investigations for all potential new employees
- Educate employees on symptoms and signs of potential violence
- Grant leaves of absence or transfers to employees who are being harassed or endangered at work

### INDIVIDUALS

- Promote healthy, respectful relationships among youth and between youth and adults
- Address messages, attitudes, or beliefs that condone or encourage violence
- Monitor internet, television, and video content of children and adolescents to reduce exposure to violent images and behaviors
- Show children appropriate behaviors by modeling respect and problem-solving
- Get help from a mental health provider or counselor if family members are physically or verbally abusive

### NONPROFIT ORGANIZATIONS

- Provide survivors with comprehensive services and prevention education
- Assure access to services including medical, legal, housing, mental health support, and child care
- Develop protocols for intake workers to screen for domestic or sexual violence
- Provide certified intervention and treatment programs for batterers that hold perpetrators accountable
- Assure training and education to front-line staff to identify, address, and assist victims of violence

### EDUCATIONAL INSTITUTIONS

- Provide trauma-informed care training for school officials
- Review or develop sexual misconduct policies and disciplinary systems
- Deliver violence prevention and bystander intervention training on all college campuses
- Train faculty to recognize and address the warning signs of violence
- Publicize information on how and where to report concerns or potential threats of violence
- Respond rapidly and effectively when a student reports a sexual assault

### ELECTED OFFICIALS

- Increase coordination among public and state agencies to assure enforcement and transparency
- Assure relevant guidance on schools' state and federal obligations, research, and prevention programs
- Strengthen support to research-based prevention programs in schools and colleges
- Strengthen laws and policies addressing violence including preventing stalkers and abusers from accessing guns



**Vision:** Women and girls across Iowa engage in STEM opportunities, degrees, and careers with equity in pay and professional advancement at a level equal to men.

ISSUE: **SCIENCE, TECHNOLOGY, ENGINEERING, AND MATHEMATICS (STEM) CAREERS**

## SUMMARY

The development of world-class talent in science, technology, engineering, and mathematics (STEM) is critical to America's global leadership. Fostering an open and diverse scientific community that draws from an array of unique experiences and viewpoints is a necessary step to realizing this goal. Supporting female students is not only an essential part of America's strategy to out-innovate, out-educate, and out-build the rest of the world; it is also important to future labor force demands and to women themselves.

Women in STEM jobs earn 33% more than those in non-STEM occupations and experience a smaller wage gap relative to men. Women make up 46% of the U.S. workforce, but represent only 27% of those employed in the physical sciences and engineering nationally. Increasing the opportunities for women in these fields is an important step toward realizing greater economic success and equality for women across the board.

**Women make up 46% of the U.S. workforce, but represent only 27% of those employed in the physical sciences and engineering nationally.**

The Generation STEM Study finds that girls are interested in and aspire to STEM careers, but need further exposure and education about what these careers can offer, and how they make a difference in the world. Iowa has taken steps to increase the exposure to and engagement of young girls in STEM opportunities and possible careers. Multiple activities such as the Iowa Governor's STEM Initiative, the Innovation Iowa Project, myriad formal and informal education activities, and several Iowa Economic Development initiatives comprise a snapshot of Iowa's efforts to increase the number of women employed in STEM careers.

In Iowa, women comprise 48.5% of the "science research and development" category of STEM occupations but only 26.9% of "architectural and engineering" STEM careers. Iowa's public universities are actively committed to increasing the diversity of the enrollment in STEM fields, showing a steady increase since 2000 in the proportion of STEM majors who are women.

In 2013, 39.3% of undergraduates, 42.0% of graduate students, and 52.5% of professional students in STEM programs at Iowa's three Regents universities were women. This continues an increasing trend since the 2002-2003 school year. Despite this progress, there is still need for improvement. Work must continue—more girls must be exposed to STEM, educational environments must be modified to support women students, bias and widespread sexual harassment of women in STEM careers must be eliminated in order to increase the number of women successful in this work.

## ACTION STEPS

### BUSINESS

- Encourage females in STEM workplaces to mentor other women and girls, for example with the new Million Women Mentors program<sup>10</sup> in Iowa
- Improve conditions for women in the STEM workforce, including gender equity, program flexibility, facilitation of re-entry, and enforcement of policies against sexual harassment
- Offer mentoring and training programs and opportunities, both internally and externally
- Encourage and provide women a pathway for advancement

### INDIVIDUALS

- Help girls recognize and explore their career-relevant skills and interests
- Share stories about girls' and women's achievements
- Encourage girls to ask questions about the world, experiment, and problem solve
- Educate yourself about STEM opportunities and show girls they can achieve their goals through STEM careers
- Expose girls to experts and mentors in STEM fields
- Understand implicit biases about women in STEM
- Encourage girls to participate in structured STEM activities in school and through information and education opportunities
- Start early: most adults now in STEM careers developed this interest by age 11

### NONPROFIT ORGANIZATIONS

- Expand STEM education, career, and mentoring opportunities for underrepresented groups, including girls and women
- Revise curricula to include STEM activities and education
- Foster partnerships and programs that specifically augment the number of girls and women involved in STEM activities

### EDUCATIONAL INSTITUTIONS

- Promote training and hiring female teachers in STEM subjects
- Endorse exploration of STEM careers beginning at young ages (elementary school) and include hands-on experiences and writing code
- Support informal education-business partnership programs that provide girls with exposure to STEM workplaces and create internship opportunities
- Encourage high school girls to take STEM-related courses including calculus, physics, chemistry, and biology
- Teach girls that intellectual skills, including spatial skills, are acquired
- Increase female faculty members in higher education, especially in research-dominated and industry-funded research and development fields

### ELECTED OFFICIALS

- Maintain Iowa's leadership role in promoting STEM education and business development
- Assist in building public awareness of STEM and state efforts
- Enforce Title IX in science, technology, engineering, and math

ISSUE: **SCIENCE, TECHNOLOGY, ENGINEERING, AND MATHEMATICS (STEM) CAREERS**



**Vision:** Women-owned businesses in Iowa generate as much revenue and employ as many Iowans as those owned by men. Women-owned businesses grow at the same rate and have equal access to capital as men-owned businesses.

ISSUE: **WOMEN-OWNED BUSINESSES**

# SUMMARY

In Iowa, as across the nation, women lag men in business creation and growth. Increasing the wealth created by women-owned businesses will directly benefit Iowa's economy.

Like their counterparts nationally, women in Iowa increasingly turn to self-employment as their chosen profession. Women in Iowa are more likely than women nationally to be self-employed. In addition to being a vital tool to create personal and family wealth, women-owned businesses contribute greatly to the local, state, and national economy. However, when it comes to women-owned businesses in Iowa, there is great untapped potential.

Women represent 50.4% of Iowa's population, yet according to the most recent U.S. Census 2007 Survey of Business Owners<sup>11</sup>:

- Women own only 25.5% of total Iowa business across all types of businesses.<sup>12</sup>
- Men own 46% of all businesses in Iowa.<sup>13</sup>
- Iowa's share of businesses equally owned by women and men is 24% while in the U.S., the share is 17%.<sup>14</sup>
- When comparing only businesses that are majority female-owned to businesses that are majority male-owned, Iowa women own only 36% of those businesses.

Although the upward trend in the creation of women-owned businesses is undeniable, it is also true that women-owned businesses tend to stay small. They lag other businesses in their contribution to the economy as measured by employment and sales.

- 95% of Iowa and 94% of U.S. women-owned businesses reported sales of less than \$250,000.
- Only 2% of Iowa and U.S. women-owned businesses reported sales over \$1 million.
- Compared to the U.S. as a whole, more of Iowa's women-owned firms make less than \$5,000 in sales.

Women in Iowa, like their counterparts nationally, could contribute much more to the economy if they owned businesses at rates similar to men and if their businesses grew as large as other businesses. Women-owned businesses are poised to grow.

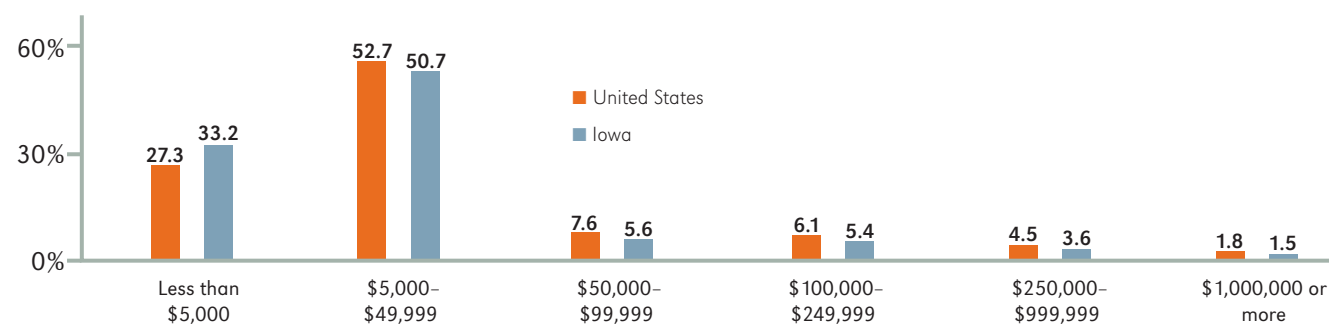
Key drivers affecting growth opportunities for women-owned businesses include:

- Increased availability of affordable health insurance independent of an employer as a result of the Affordable Care Act.
- Increases in women's pursuit of degrees in fields that produce intellectual property especially in engineering, applied science, and technology.
- New and different opportunities to access capital.<sup>15</sup>

Regardless of size, industry, or age of the business, women-owned businesses are less likely to obtain capital from banks. New financial avenues have emerged to secure funding for the creation and expansion of women-owned businesses. These include:

- Microloans—business loans up to \$50,000 which are made by mostly non-profit lenders and have flexible underwriting requirements. These loans are particularly important for businesses with revenues less than \$1 million.
- Crowdfunding platforms—these platforms allow women to use social networks to raise capital for new products while testing the market.
- “Angel capital” firms made up of women as they may be more likely to see the potential of women-owned firms.
- Venture capital firms with a higher appreciation for women-owned businesses. Firms that have invested in women-led businesses have seen positive returns on their investments.

## PERCENTAGE OF WOMEN-OWNED BUSINESS IN EACH REVENUE CATEGORY



# ACTION STEPS

## BUSINESS

- Purchase from women-led entities as suppliers, subcontractors, and service providers
- Provide more female employees with meaningful development opportunities. Engage female leaders as mentors to women
- Appoint women to company boards of directors and business advisory boards
- Form a women's “angel capital” network. Leverage capital investments by partnering with networks in other states

## INDIVIDUALS

- Buy goods and services from women-owned businesses
- Invest in women-owned businesses by funding microloans and through crowdfunding
- Participate in groups focused on women's business and policy issues and advocate for legislation supporting women-owned businesses
- Expose students of all ages to female business role models
- Establish social networks that provide role models, guidance, and access to strategic resources for women-owned businesses
- Support women working from home by sharing household and child care activities more equitably

## NONPROFIT ORGANIZATIONS

- Increase collaboration among business service providers assisting women business entities
- Participate in IA SOURCELINK and Iowa-based business resources
- Connect women business owners to people who can assist the business with access to capital; provide expertise and serve as advisory board members (finance, legal, tax, marketing)

## EDUCATIONAL INSTITUTIONS

- Universities: Encourage female faculty to pursue patents for their discoveries and actively participate on business advisory boards. Connect female faculty to business incubators and investors
- Middle and high school: Cultivate girls' interest in business and opportunities in high growth fields and increase the number of girls shadowing/interning with local businesses
- Enhance code literacy and computer science education. Expose young women to positive business role models especially in innovative fields and social enterprise

## ELECTED OFFICIALS

- Support appropriations for public/private women's business center programs that provide counseling and technical services to women, particularly to those in economically distressed areas and women of color
- Support women-friendly investment vehicles like crowdfunding
- Support sole source legislation and appropriate funds to increase government contracts (state and federal) awarded to women-owned small businesses
- Increase the statutory cap on microloan intermediaries to \$100,000
- Continue to provide funding for the Targeted Small Business Program
- Support tax incentives for women and minority-owned business investors
- Support working women through universal childcare and increased subsidies for day care
- Increase the Earned Income Tax Credit, which provides an opportunity for low to moderate income families to invest in businesses and other assets

ISSUE: **WOMEN-OWNED BUSINESSES**



## ECONOMIC SELF-SUFFICIENCY

### NOTES

<sup>1</sup>The Self-Sufficiency Standard defines the amount of income necessary to meet basic needs: housing, child care, food, health care, transportation, taxes, and miscellaneous costs.

<sup>2</sup>The Federal Poverty Measure originated in the 1960s and was based on the assumption that families spent an average of one-third of their income on food. Multiplying this factor by three provided a “minimum level” of expenses incurred by a family to meet all basic needs. Updates to the Federal Poverty Measure have been done annually using the Consumer Price Index. Today, a family spends less than one-sixth of its budget on food.

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## LEADERSHIP

### NOTES

<sup>3</sup>Percentages calculated by the Carrie Chapman Catt Center for Women and Politics, Iowa State University, based on statistics collected on Iowa women in local, county, state, and federal elected office.

<sup>4</sup>Percentages for Iowa women in county offices and on boards of supervisors provided by the Carrie Chapman Catt Center for Women and Politics.

<sup>5</sup>Percentages for Iowa women in state and federal elected office provided by the Carrie Chapman Catt Center for Women and Politics.

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Iowa Commission on the Status of Women and Friends of the Iowa Commission on the Status of Women, Des Moines, Iowa. See <http://www.women.iowa.gov> and <http://www.friendsoficsw.org/> for information related to Iowa’s gender balance legislation and

talent bank for women wishing to serve on city, county, and state boards and commissions.

Iowa Women Lead Change. See <http://iwlcleads.org/> for activities, events, opportunities, and resources devoted to promoting women’s leadership.

Nexus Executive Women’s Alliance, Des Moines, Iowa. The 2012 Nexus Index provides information on girls and women’s educational achievements in high school and at the Regents’ universities as well as women’s membership on public corporate boards in Iowa.

## PAY EQUITY

### NOTES

<sup>6</sup>Wage Clubs meet periodically—usually once a month—to discuss and strategize how to improve the wages of women in the group. For more information, see <http://www.wageproject.org/files/whatclubsdo.php>.

<sup>7</sup>Keep the Change until Women have Real Change, AAUW Pay Equity Resource Kit. See [http://www.upte-cwa.org/DWC/Pay\\_Equity\\_Resource\\_Kit.pdf](http://www.upte-cwa.org/DWC/Pay_Equity_Resource_Kit.pdf).

<sup>8</sup>The Paycheck Fairness Act is designed to increase penalties for equal pay violations and to prohibit retaliation against whistleblowers. The proposed legislation seeks to amend the Equal Pay Act<sup>9</sup> and to revise the current remedies, enforcements, and exceptions to violations of the prohibitions against sex discrimination in the payment of wages. In addition, the act calls for a study of data collected by the Equal Employment Opportunity Commission and proposes voluntary guidelines to guide employers in evaluating jobs with the goal of eliminating inequalities. The Paycheck Fairness Act would prohibit employers from retaliating against workers who discuss salaries with colleagues; put gender-based discrimination on equal footing with other forms of wage discrimination—such as race or national origin—and allow women to take legal action for damages; require employers to prove that pay differences exist for legitimate, job-related reasons; create a negotiation skills training program for women and girls; recognize employers for excellence in their pay practices; provide businesses, especially small ones, assistance with equal pay practices; and enhance the ability of the Department of Labor and the Equal Employment Opportunity Commission to investigate and enforce pay discrimination laws.

<sup>9</sup>The Equal Pay Act (EPA) of 1963 “prohibits sex-based wage discrimination between men and women in the same establishment who perform jobs that require substantially equal skill, effort, and responsibility under similar working conditions.” Administered and enforced by the Equal Employment Opportunity Commission, the EPA attempts to fulfill the aspiration of equal pay for equal work and reduce the gender pay gap.

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## STEM CAREERS

### NOTES

<sup>10</sup>The Iowa Governors STEM Initiative. 2014. Iowa is launching an initiative known as "Million Women Mentors," which has a goal of enlisting 5,000 mentors to urge girls and young women to pursue careers in science, technology engineering, and math.

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## WOMEN-OWNED BUSINESSES

### NOTES

<sup>11</sup>This report relied on the most recent data available from the U.S. Census 2007 Survey of Business Owners. That census was completed in 2011. The 2012 Survey of Business Owners results will be available late 2015. Other reports, most notably the American Express Open: Report on the State of Women-owned Business, shows Iowa as the 51st state in terms of the growth of women-owned businesses. The American Express report relied on projections based on the 1997, 2002, and 2007 U.S. Census reports. The authors of this report chose instead to use actual 2007 numbers rather than projections because projections are complicated by the economic crisis that started in 2008. Also, changes in the survey questions between 1997 and 2007 made year-to-year comparisons and projections less reliable.

<sup>12, 13 & 14</sup>Information from 2007 Survey of Business Owners includes all types of businesses: women-owned (51% or more owned by one or more women), male-owned, equally owned, and shareholder owned. The following chart illustrates the number and percent of firms by gender in Iowa and across the U.S. The number of Iowa firms equally owned by women and men exceeds the U.S. by 7%. Equally-owned firms have a closer receipt size distribution to male-owned firms than female-owned firms.

### NUMBER OF FIRMS WITH OR WITHOUT PAID EMPLOYEES, 2007 (1)

	Female-owned	Percent of ALL Firms	Male-owned	Percent of ALL Firms	Equally male-/female-owned	Percent of ALL Firms
U.S.	7,792,115	29%	13,900,554	51%	4,602,192	17%
Iowa	66,238	25%	120,029	46%	63,426	24%

<sup>15</sup>According to the U.S. Small Business Administration's Office of Advocacy "Access to Capital" study, inadequate funding is "the major constraint limiting the growth, expansion, and wealth creation of small firms, especially women- and minority-owned businesses." Across the U.S., women-owned firms are often smaller, younger businesses with little or no collateral and are less favored by bankers. Women tend to obtain smaller loans, pay higher interest rates, and put up higher collateral than men.

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## NOTES, SOURCES, AND RESOURCES

## ACKNOWLEDGMENTS

**This report would not have been possible without the support of the Iowa Women's Leadership Project (IWLP) member representatives:**

Linda Bisgaard, Girl Scouts of Greater Iowa/Friends of the Iowa Commission on the Status of Women

Dianne Bystrom, Carrie Chapman Catt Center for Women and Politics, Iowa State University, report co-chair

Kristen Corey, Office on the Status of Women, Department of Human Rights

Joan Ellis, American Business Women's Association

Becky Greenwald, NEXUS Executive Women's Alliance

Pat Grote, Girls Scouts of Greater Iowa

Doreen Hayek, The Way Up

Terry Hernandez, Chrysalis Foundation

Maxine Lampe, American Association of University Women Iowa

Amelia Lobo, Iowa Center for Economic Success and the Iowa Women's Business Center

Phyllis Peters, Iowa Commission on the Status of Women

Diane Ramsey, Iowa Women Lead Change

Dawn Oliver Wiand, Iowa Women's Foundation, report chair

San Wong, Iowa Department of Human Rights

Robyn Hepker of Benson & Hepker Design generously donated her talents to the design of this report.

Photos provided courtesy of the Kent Corporation.

Judy Ruckstuhl Wright, Editor

### AMERICAN ASSOCIATION OF UNIVERSITY WOMEN

AAUW advances equity for women and girls through advocacy, education, philanthropy, and research.

### AMERICAN BUSINESS WOMEN'S ASSOCIATION

The mission of the American Business Women's Association is to bring together business women of diverse occupations and to provide opportunities to help themselves and others grow personally and professionally through leadership, education, networking support, and national recognition.

### CARRIE CHAPMAN CATT CENTER FOR WOMEN AND POLITICS, IOWA STATE UNIVERSITY

Founded in 1992, the Carrie Chapman Catt Center for Women and Politics offers a variety of educational, outreach, and research programs to promote civic engagement and participation in community leadership, politics, and public service. Its programs blend the resources and scholarship of the academic environment with the experiences of individuals in the public and private sectors. The center honors Carrie Chapman Catt, a distinguished alumna of Iowa State and leader of the U.S. women's suffrage movement.

### CHRYSALIS FOUNDATION

Chrysalis is an Iowa-based public foundation created in 1998 to provide funding and resources to programs and services ensuring the safety, security, education, and economic empowerment of women and girls in central Iowa.

### GIRL SCOUTS OF GREATER IOWA

Girl Scouts of Greater Iowa is an advocacy champion for girls in Iowa by educating state and local elected officials on the needs of girls. They partner with Girl Scouts of Eastern Iowa/Western Illinois to make this happen for the whole state. As an advocacy champion, they help advance the Girl Scout movement and improve girls' lives through legislative awareness and education to address issues that impact girls.

### FRIENDS OF THE IOWA COMMISSION ON THE STATUS OF WOMEN

The Friends of the Iowa Commission on the Status of Women (ICSW) was incorporated in 1987 as a nonprofit, volunteer-led organization. The Friends mission is to assist and support the ICSW as it seeks to expand Iowa opportunities so that every woman and girl can reach her full potential.

### IOWA COMMISSION ON THE STATUS OF WOMEN

Through responsive advocacy, the Iowa Commission on the Status of Women (ICSW) champions the success and well-being of Iowa women and girls. The ICSW was created by the Iowa General Assembly in 1972 to serve as a central permanent agency to advocate for Iowa women and girls. The Office on the Status of Women is part of the Iowa Department of Human Rights, and the commission consists of citizen advocates appointed by the governor.

### IOWA CENTER FOR ECONOMIC SUCCESS

Iowa Center for Economic Success empowers Iowans as they pursue opportunities to improve their financial futures. Its mission is accomplished through the provision of financial services such as free tax preparation for Iowa families and microloans to Iowa businesses owned by women, minorities, and individuals with disabilities; business education through the Iowa Women's Business Center (WBC); and leadership development. The WBC, a public/private partnership between the Iowa Center for Economic Success and the United States Small Business Administration, is the only women's business center in Iowa. The WBC educates and coaches women who own or plan to invest in a small business. Services are available to women across Iowa in English and Spanish. Until recently, the Iowa Center for Economic Success was known as ISED Ventures.

### IOWA WOMEN'S FOUNDATION

The Iowa Women's Foundation (IWF) is committed to improving the lives of Iowa's women and girls through economic self-sufficiency. With a diversified mix of action and funding including research, grant making, advocacy, education, and collaboration, the IWF works to alleviate the causes and not just the symptoms of economic illiteracy. What makes IWF uniquely effective is its focus: the foundation uses research to uncover the biggest barriers to women's success and their greatest needs, and it targets efforts accordingly to achieve its goals and make the most significant impact.

### IOWA WOMEN LEAD CHANGE

Iowa Women Lead Change (IWLC) is the state's premier leadership organization for women, offering comprehensive leadership resources including events featuring prominent speakers, frequent networking opportunities, and other important services to advance women's leadership in all aspects of their lives. Since 2007, IWLC—originally known as the Iowa Women's Leadership Conference—has staged events attracting more than 10,000 women and men from across the Midwest. IWLC is an IRS 501(c)(3) charitable organization and welcomes inquiries from grant makers, individual contributors, and other funding partners that share its passion for women's leadership.

## MEMBERS OF THE IOWA WOMEN'S LEADERSHIP PROJECT (IWLP)

## **NEXUS EXECUTIVE WOMEN'S ALLIANCE**

The NEXUS Executive Women's Alliance was founded as a breakfast club in 1977 by five Des Moines business women, aware of the need for mutual support. The purpose of NEXUS is to provide professional, business, and personal support of each other. The name NEXUS is symbolic of the ability of the members to connect, spanning their broad scope of occupations, professions, and interests. It meets every week for informative programs regarding Iowa businesses and community activities. In 2004, NEXUS conducted an extensive survey and published a report titled the 2004 Nexus Index. The purpose of the report was to discover and assess data that lead to financial security and leadership opportunities for women. The Index was updated in 2012.

## **OFFICE ON THE STATUS OF WOMEN, IOWA DEPARTMENT OF HUMAN RIGHTS**

The Office on the Status of Women is part of the Iowa Department of Human Rights and was established to serve as the state-supported office to advocate for women and girls. The roles of the Office on the Status of Women are to: (1) coordinate and cooperate with the efforts of state departments and agencies to serve the needs of women and girls in participating fully in the economic, social, and cultural life of the state, and provide direct assistance to individuals who request it; (2) serve as the clearinghouse on programs and agencies operating to assist women and girls; (3) develop, coordinate, and assist other public or private organizations that serve women and girls; and (4) support the work of the Iowa Commission on the Status of Women.

## **THE WAY UP**

The Way Up is an annual conference devoted to developing women leaders to enhance Iowa higher education. For almost 30 years, women in the state of Iowa have hosted The Way Up conference to assist women in higher education institutions as they continue to develop their leadership and administrative skills and expertise. The conference has always been designed to provide value for presenters and participants as well as networking opportunities for all.