

UNITED | Missouri Town Halls
WE .



2021 REPORT

Executive Summary

LETTER FROM OUR PRESIDENT & CEO

United Women's Empowerment (United WE) works to advance all women's economic and civic leadership. The strength of our country's economy and democracy depends upon women's full participation in the workforce. The McKinsey Global Institute found that Missouri could grow its economy by 10-15% by 2025 if women's participation in the workforce increased.

That's why, in 2021, United WE set out to launch a first-of-its-kind Missouri Women's Economic Development Task Force to study issues related to women's participation and advancement in the workforce. We know that research and data are powerful tools to help unlock women's economic potential. Data and stories inform and inspire policy that address the everyday experiences of working women across the state, from the boardroom to the home offices of small business owners.

Building on past research, including United WE's recent update to the Status of Women in Missouri 2020 and The Coronavirus Impact on Missouri Women reports, the Missouri Women's Economic Development Task Force and United WE held a series of town halls throughout Missouri to hear from women firsthand, gather feedback, listen for new insights and compare findings to existing research.

Change will not come far enough or fast enough unless we are inclusive and continue an intentional focus on marginalized members of our community. We recognize that women of color, women in rural and senior communities, and those living in poverty face unique challenges and have unique needs. The Missouri town halls sought out these women's voices in order to amplify their concerns and provide additional opportunities to address the barriers they face.



Wendy Doyle,
President & CEO



Research.

Appoint.

Educate.

Empower.

Missouri Women's Economic Development Task Force

Alexis Bundy

Compensation Manager,
Cox Health

Alice Mangan

Veteran, Nurse & Small
Business Owner, AliceCBD

Ally Siegler

Health Policy Strategist,
Missouri Foundation for
Health

Senator Barbara Ann Washington

State Senator, District 9,
State of Missouri

Carolyn Chrisman

Executive Director, Kirksville
Regional Economic
Development, Inc.

Mayor Carrie Tergin

Mayor, Jefferson City,
Missouri

Cora Faith Walker

Chief Policy Officer,
Office of St. Louis County
Executive, Dr. Sam Page

Kara Corches

Director of Legislative
Affairs, Missouri Chamber of
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Missouri Leadership
Foundation, Inc.

Kellie Ann Coats

Executive Director, Missouri
Women's Council

Kim Wallace Carlson

Director of Engagement &
Entrepreneurship in Public
Affairs, Ewing Marion
Kauffman Foundation

Dr. Lupita Fabregas

Director, Missouri
4-H Center for Youth
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Malorie Raulerson

Attorney, Poplar Bluff &
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President, Mark One Electric

Sarah Hough

Senior Manager of Community
Affairs & Diversity Outreach,
Bass Pro Shops

Susan Coatar

Former Vice President,
Centene Corporation

Lt. Colonel Tara Bradley

Active-Duty Military &
Police Department Chair,
Department of Military
Science, University of
Missouri

Terri Barr-Moore

Director of Government
Relations, Kansas City Area
Transportation Authority

Zora Mulligan

Commissioner of Higher
Education, State of Missouri

Strategic Partner: Hawthorn Foundation

Hawthorn Foundation is a highly diverse group of Missouri leaders in business, education, economic development, healthcare and labor dedicated to making the state of Missouri stronger, thus developing a vibrant economy for the state of Missouri. Hawthorn was created as and remains a non-partisan, non-political organization of Missouri-based business, labor, academic and community leaders in statewide business recruitment, retention, and development efforts.

Funding Partners:



Missouri Foundation
for Health
a catalyst for change

CENTENE

Charitable Foundation



DeBruce
FOUNDATION



CERNER
CHARITABLE
FOUNDATION

Community Partners:

City of Jefferson City
City of Kirksville
City of Florissant
Girl Scouts of NE Kansas & NW Missouri
Greater Missouri Leadership Challenge
Hispanic Chamber of Commerce of Greater Kansas City
Missouri Southern State University
ROSIE/E-Factory, Missouri State University
Southeast Missouri State University
State Fair Community College
Truman State University



INTRODUCTION

United WE invited women across the state from diverse industries, areas, and backgrounds to study issues related to women's participation and advancement in the workforce and lead the effort to hear from them directly as members of the Missouri Women's Economic Development Task Force.

Launched in June 2021, the task force held a series of nine town hall discussions throughout the state of Missouri collecting both qualitative and quantitative data through discussion, surveys and polling.

AREAS OF FOCUS:

- Broadband Access
- Childcare
- Eldercare
- Education
- Entrepreneurship
- Healthcare
- Housing
- Mentorship
- Paid Family Leave
- Pay Equity
- Poverty
- Telehealth
- Sponsorship
- Running for Office

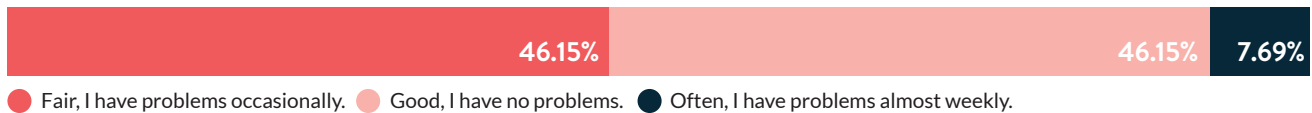
► **WE MET WITH WOMEN FROM ACROSS MISSOURI.**

▶ **MANY WOMEN** STEPPED UP TO SHARE THEIR STORY.

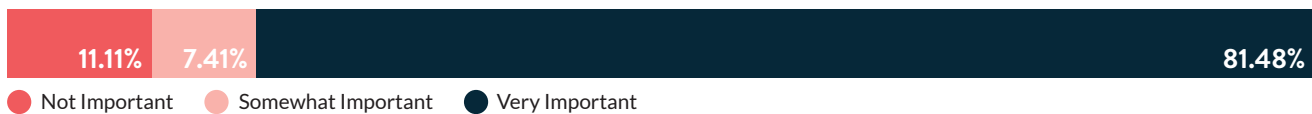


▶ **AND THEY SHARED WHAT MATTERS TO THEM.**

HOW IS BROADBAND ACCESS IN YOUR AREA?



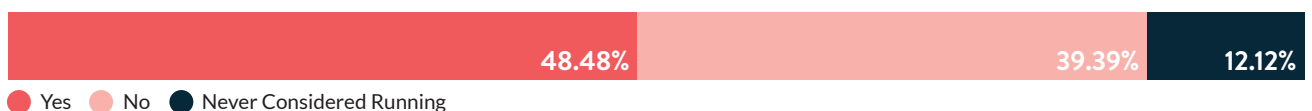
HOW IMPORTANT IS FAMILY LEAVE POLICY TO YOUR RETENTION?



**DO YOU HAVE A BARRIER TO ACCESSING HEALTHCARE?
IF SO, WHAT IS THAT BARRIER?**



WOULD YOU CONSIDER RUNNING FOR ELECTED OFFICE?



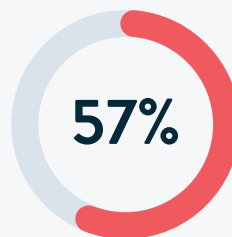
KEY FINDINGS

CHILDCARE

- Childcare costs are unaffordable. For many women the cost of care equals or surpasses their monthly income, making it hard to justify staying in the workforce.
- The supply of childcare providers does not meet demand.
- Staff shortages occur because of barriers for workers, who must have a certificate or specialized degree and are often paid low wages.
- Accredited childcare facilities in rural areas don't accommodate non-traditional work hours, some even close before the end of the typical workday (i.e., 4 pm).
- Social norms often dictate that women take on the responsibility for planning or providing childcare.
- State funding for childcare providers is unpredictable and can cause providers to close or reduce services unexpectedly.

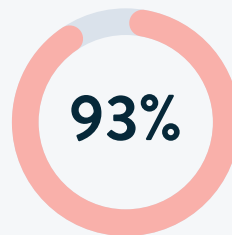
ELDERCARE

- Eldercare options are very limited, whether in-home/center care.
- The eldercare system is difficult to navigate, and women report challenges in understanding what services are available.
- Social norms often exacerbate the pressure that women feel to be the person in the family to take on responsibility for eldercare.
- Some women are forced to try to balance their careers while also caring for aging family members because of limited programs offering pay for caregivers.



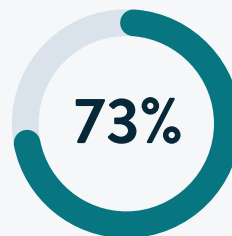
Families paying more than \$500/month on childcare

29% pay over \$1,000/month.



Experienced childcare disruption during COVID-19 Pandemic.

30% lost access to all childcare providers.



Of the 73% of women currently responsible for eldercare, more than 30% are driving 15+ miles each week, and spending multiple hours each week on eldercare.



BROADBAND

- Internet access is limited in rural areas and there is often a monopoly on the market with only one or two providers available.
- If internet is provided, residents are usually confronted with high installation costs. To combat this, many residents utilize cellular hot spots. However, cellular coverage can also be unreliable.
- While many rural residents are technically considered to have internet access because of their satellite internet, they find the service is intermittent and slow.
- The digital divide exists even in urban areas, despite the perception that broadband is more accessible in higher populated areas.

HEALTHCARE

- Women utilized telehealth technology, especially for mental health treatment, which they found to be especially helpful during the pandemic. Benefits of telehealth include eliminating the need for transportation or traveling with children.
- Despite its convenience, the use of telehealth is not an option for many women who have limited access to broadband and/or a strong internet connection. This barrier is more pronounced in rural areas of Missouri.
- Women often prioritize the health of family members over their own mental or physical needs.
- Health insurance plans offered through the federal marketplace are unaffordable. Many medical conditions and procedures are not covered in-network under these plans. This is especially troubling as most women do not qualify for Medicaid benefits.
- Some small business owners are unable to pay the employer premiums for healthcare for their employees, and have decided to close their businesses for that reason alone. Others take on an additional job to access personal health insurance.



PAID FAMILY LEAVE

- Most employers do not offer paid family leave.
- Women without access to paid family leave are forced to use personal time off (PTO), or sick leave to care for family members.
- Many women in hourly jobs or shift work are penalized for taking off work to care for family, children, and themselves, even to the point of being demoted or fired.
- Many women who have personal time off (PTO) prioritize caring for family members over their own medical care.

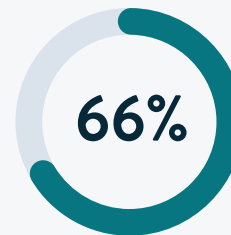
EMPLOYER BENEFITS

- Access to affordable, low-deductible health insurance is critical in women deciding whether to take a job.
- Employer-provided health insurance dictates many women’s career choices (i.e., women will stay in a job even with lower wages to ensure family coverage).
- Businesses negatively affect the financial stability of their employees by offering health benefits at differing levels (i.e, high-deductible, low-coverage plans) and/or by failing to provide a match for retirement contributions.

ENTREPRENEURSHIP

- Access to resources and local business groups is vital.
- Women often lack the network connections to gain access to seed funding.
- When women business owners do not have a relationship with their local banking institution they can miss important financial information and resources needed to get ahead.
- A local bank, legal advice, and accounting expertise were all determining factors for small business owners to apply for and receive the Paycheck Protection Program (PPP) loans.

Barriers to Entrepreneurship



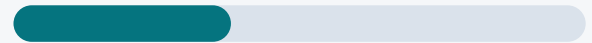
More than 60% of women surveyed were interested in starting a business

Of the 33% not interested, all listed “benefits” as the primary barrier

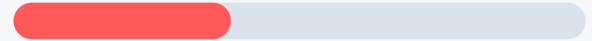
54% | Losing Employment Benefits



38% | Access to Capital



38% | Primary Breadwinner



Town hall attendees identified several barriers to entrepreneurship. 54% reported losing employment benefits as a barrier, 38% identified access to capital as a barrier, and 38% reported that they’re the primary breadwinner, meaning the often unpredictable nature of entrepreneurship is a barrier.



Through our Appointments Project™ program, we advocate for women and help them secure appointments on civic boards and commissions.

We know the importance of asking women to lead.

MENTORSHIP & SPONSORSHIP

- Many women lack mentors or sponsors to help guide them through their careers, including discussions on negotiating salary or paid family leave in their workplaces.
- A lack of women-focused networking and mentorship opportunities was cited as a critical need in rural communities which face unique challenges and opportunities, but is also a concern statewide.
- Networking opportunities to discuss issues such as preparing for retirement, childcare, and public policies affecting women's families are greatly needed.
- Some communities across the state have identified the need for women to have mentors in their areas and have started programs to meet demand.

RUNNING FOR ELECTED OFFICE

- A lack of interest in entering the “volatile political climate” prevents many women from running for office. Time, family responsibilities, and media scrutiny are other top concerns for women.
- Some women had never considered running for office and may be interested in becoming involved if they had more education around the process (i.e., United WE's Appointments Project).
- Women who did run for office mentioned they were asked multiple times before deciding to run.
- Women tend to undervalue their credentials when considering running for office.



POVERTY

- Women 65 and over are increasingly facing poverty.
- For many women, high medical costs deplete them of any leftover financial resources due to high insurance premiums and high prescription costs.
- Women face the compounding challenges of lower earnings and having to take time off to care for children/family members.
- Lack of access to retirement matching programs and not being able to save as aggressively overall as their male counterparts was cited as a risk factor affecting poverty among this age group.

HOUSING

- Affordable housing and quality rental options are limited, especially in rural areas.
- The housing market across Missouri mirrors that across the country: it is competitive and expensive to buy a house.
- Rental housing is unaffordable to most residents in both rural and urban areas.

Poverty in 65+ Communities

More than 90% of women surveyed included “affordable healthcare & housing” as the top solutions to end poverty for elderly women.

OPPORTUNITIES FOR IMPACT

Drawing on the key findings from the town halls as well as data from the Status of Women in Missouri 2020 report, six key areas emerged as the top barriers for Missouri women to fully participate in the workforce.

These six areas must be addressed to recruit and retain Missouri women in the workforce and grow Missouri's economy to its full potential. There is no one-size-fits all policy solution to reduce these barriers, yet Missouri government, corporations, nonprofits and citizens must continue to research and emphasize a multi-solution approach for the strength of our economy.

CHILDCARE:

Access to affordable, quality childcare

- Review Missouri-specific data from the U.S. Chamber of Commerce Childcare report
- Meet with the Missouri DESE Office of Childhood to identify childcare strategies
- Identify childcare best practices and continue to educate Missouri employers
- Corporations: Continue to survey and monitor employees' childcare needs
- Develop city, county and state policy recommendations to improve access to affordable, quality childcare.

ELDERCARE:

Access to affordable, quality eldercare

- Continue to monitor federal and state paid family leave discussions and policies
- Continue to educate Missouri businesses on the importance of paid family leave as a workforce development and retention strategy
- Corporations: Survey employees to understand the need for eldercare.

PAID FAMILY LEAVE:

Access to paid family leave

- Meet with Missouri Chamber of Commerce to discuss opportunities for small businesses
- Corporations: Identify best practices and work to implement a paid family leave policy
- Review and share the Missouri Foundation for Health's paid family leave policy brief in spring 2022.

BROADBAND:

Access to affordable, reliable broadband internet

- Educate Missouri policymakers on broadband challenges captured from women during town halls
- Share findings from town halls with nonprofit organizations that are working to address broadband accessibility, especially in rural communities.

HEALTHCARE:

Access to affordable, quality healthcare

- Share town hall findings with Missouri healthcare organizations
- Continue to educate Missouri women on the importance of wellness checks including telehealth options available to them in their area.

ENTREPRENEURSHIP:

Access to capital for women entrepreneurs

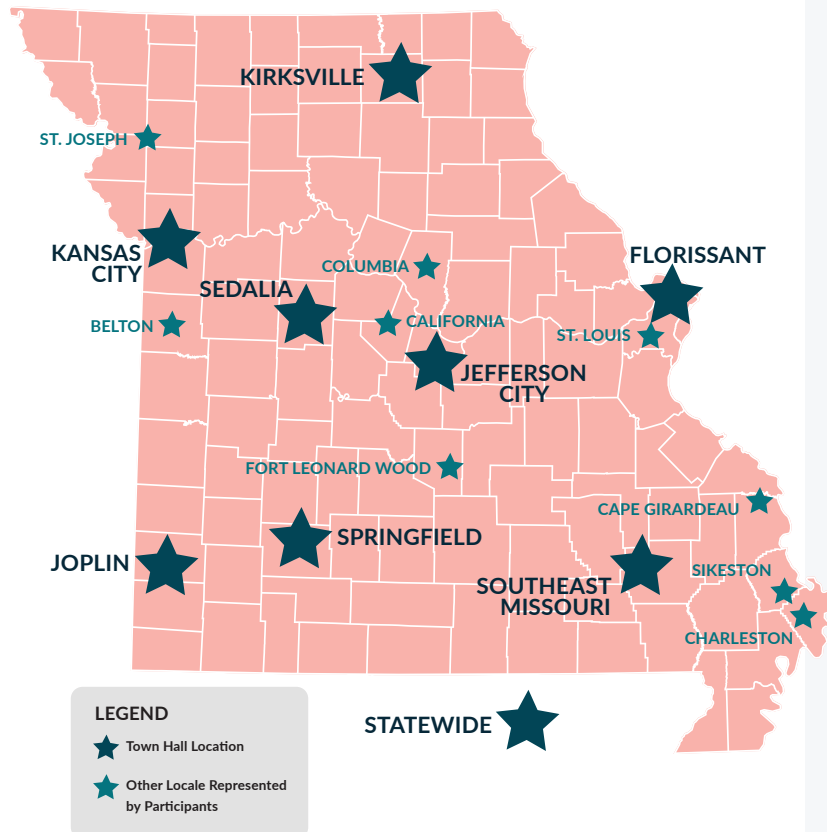
- Update Occupational Licensing Brief
- Share town hall findings with Missouri Bankers Association to encourage stronger relationships between women and their banking institutions
- Share town hall findings with nonprofit organizations providing resources to future women entrepreneurs on women's capital needs.

TOWN HALLS

OVERVIEW

The Missouri Women’s Economic Development Task Force launched mid-June with a virtual kick-off meeting, followed by 11 town halls, July to October 2021. After welcoming remarks from United WE and local partners, participants were invited to join discussion groups as part of a semi-structured interview led by facilitators. Participants and facilitators later convened for a large group discussion that included moderated questions and live polling, when possible.

UNITED WE | Missouri Town Halls



LOCATIONS

JOPLIN

Missouri Southern State University
July 20, 2021 | 11:30a-1p CST | Virtual

SEDALIA

State Fair Community College
August 9, 2021 | 11:30a-1p CST

FLORISSANT

Florissant Civic Center
September 14, 2021 | 11:30a-1p CST

GREATER MISSOURI LEADERSHIP FOUNDATION

DeBruce Foundation
September 15, 2021 | 9:30a-10:30a CST

JEFFERSON CITY & MID-MISSOURI

City of Jefferson City
September 21, 2021 | 11:30a-1p CST | Virtual

SPRINGFIELD

ROSIE /E-Factory & Appointments Project™
September 22, 2021 | 12p-1p CST | Virtual

KANSAS CITY

Hispanic Chamber of Commerce of Greater KC
Greater KC Chamber of Commerce & Virtual
October 6, 2021 | 11:30a-1p CST

KIRKSVILLE

Truman State University
October 14, 2021 | 11:30a-1p CST

GIRL SCOUTS OF MISSOURI

Girl Scouts of NE Kansas & NW Missouri
October 25, 2021 | 6:30p-7:30p CST | Virtual

SOUTHEAST MISSOURI

Southeast Missouri State University
October 27, 2021 | 11:30a-12:30p CST | Virtual

STATEWIDE

October 28, 2021 | 5:30p-6:30p CST | Virtual