Congratulations to the 2018 Women of Initiative honorees who were recognized for their achievements during the Women of Initiative Honorees Luncheon held on April 6, at Naples Grande Beach Resort. The 2018 honorees are: Alice Arena, Bunny Brooks, Debra Haley, Judy Hushon, Emily James, Amanda Jaron, Patricia Jilk, Brenda Melton, Jeanne Nealon, and Wynnell Schrenk. Event attendees were treated to videos featuring each honoree discussing the most important advice that they ever received regarding helping others, and being charitable.

During the event, the Women’s Foundation of Collier County awarded twelve $5,000 scholarships for local women. The Women of Initiative Scholarship Fund was founded by Women of Initiative Ambassadors in honor of the 20th anniversary of the awards.

Among the twelve scholarship recipients is Jasmine Lopez-Ramirez who will graduate from Lely High School this year and will be attending Embry Riddle Aeronautical University to major in Aerospace Engineering and minor in flight. She will also have her private pilot’s license by the end of her senior year.

In addition, Gerta Laine, single mother of 2 young children, received a scholarship. Gerta is a Naples High School graduate, who was previously homeless and car-less, and is now enrolling in Lorenzo Walker Institute of Technology to study Practical Nursing. The Women’s Foundation of Collier County has granted funds for women and girls to local nonprofit organizations in the areas of health and safety, at-risk teens, basic needs, and senior women. WFCC has granted over $500,000 since inception.

To learn more information about this scholarship or to make a donation to help more local women, visit wfcollier.org, swflscholarships.org, or call 239-649-5000.
The gender pay gap has been an economic hardship for women since they entered the workforce.

To highlight the issue, the “Status of Women in Florida by County: Employment and Earnings” was released on Monday, April 9, the day before Equal Pay Day.

It shows women working full-time, year-round earn less than men across the United States. Florida scored a D+ grade for women’s employment and earnings, worse than the C- the state earned when “The Status of Women in the States” was published in 2004. Median annual earnings for women in Florida are $35,000, placing the state 38th in the nation, compared with $40,000 for men.

In Florida, women employed full-time, year-round earn 87.5 cents for every dollar a man makes (a 12.5 percent gap). The ratio is similar in Collier County: 85.9 cents to the dollar.

The report was commissioned by Florida Women’s Funding Alliance (part of the Florida Philanthropic Network) based on research by the Institute for Women’s Policy Research. The Women’s Foundation of Collier County helped to fund “Employment & Earnings” because detailed information is critical in meeting specific needs in our community.

The Women’s Foundation, a fund at the Community Foundation of Collier County, has long recognized that issues facing women and girls have unique roots and community-wide impact. The issue of pay equity is a complex one. Though it won’t eliminate the wage gap, the Women’s Foundation of Collier County feels strongly that providing scholarships to enhance women’s educational attainment is the biggest step toward a brighter future and has recently given out twelve $5,000 scholarships to benefit local women.

There are two startling indicators in this recent study when compared to the 2004 report. Women’s median average earnings dropped from $37,305 to $35,000. (A reverberation from the Great Recession, men’s median average earnings dropped drastically.) In Florida, women’s labor force participation dropped from 55.7 percent to 53.7 percent. It’s even lower in Collier County at 47.8 percent. The causes for this may not be fully understood, although women are typically the family caregivers and it’s not uncommon for them to take a hiatus from their careers.

At the same time, the report notes, “Families across the United States are increasingly dependent on women’s earnings for their economic security.”

We believe scholarships will have a huge impact on women’s income capacity, and on the future of their families. The data indicates that women in Florida need more educational qualifications than men to secure well-paying jobs. Women who complete high school typically earn the same as men who do not graduate high school ($28,000), for example.

Education is the key to escaping poverty, and progress will eventually be made in closing the wage gap. And we all certainly hope that it does. A career of annual wages ultimately impacts retired seniors. In 2016, women in Collier County were receiving $461 less per month in monthly Social Security benefit than men—the widest gap in Florida.

The Status of Women report urges lawmakers to enforce fair labor standards laws and to strengthen other institutional measures. As a community, we need to work together to bolster the lives of women and girls who live in Collier County today and will be caring for their children and aging parents in the years ahead. Let’s do what we can now by raising up as many as we can through education so that they can command rewarding, higher-wage jobs.
Women have made progress over the past several decades; there are, however, significant areas for improvement for women in Florida. Since the publication of the Institute for Women’s Policy Research’s 2004 report *The Status of Women in the States*, Florida’s grade for women’s employment and earnings has worsened from a C- to a D+. The Status of Women in Florida by County: Employment & Earnings examines data on women’s employment, earnings and occupations and trends over time, including research and analysis necessary to make data-driven decisions. View the full report at fpnetwork.org/fwfa.

### Key Findings

#### Collier County

Florida earns a grade of D+ and national ranking of 36th on the Employment & Earnings Composite Index, a decline from the C- the state received in the 2004 *The Status of Women in the States* report.

Collier County ranks in the middle third of Florida’s 67 counties when it comes to median annual earnings and gender earnings ratio, ranking 21st and 34th, respectively.

#### Earnings and the Gender Wage Gap

In Florida, women who work full-time, year-round earn 87.5 cents for every dollar that men working full-time, year-round earn; the earnings ratio drops in Collier County, where women who work full-time, year-round earn just 85.9 cents compared to men. The gender wage gap of 14.1 percent is slightly wider than the wage gap of Florida overall (12.5 percent).

Both women and men in Florida have lower earnings than in the nation overall, and Florida women’s median earnings vary widely by county. Women’s median annual earnings in Collier County ($35,056) is on par with Florida women’s overall median annual earnings ($35,000).

#### Labor Force Participation

Slightly less than half (47.8 percent) of women aged 16 and older in Collier County are in the labor force, meaning they are employed or actively looking for work; this is lower than the overall state rate of 53.7 percent.

Collier County is in the middle third of counties when it comes to women’s labor force participation rates statewide.


<table>
<thead>
<tr>
<th></th>
<th>Collier County</th>
<th>Middle Third Statewide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>47.8%</td>
<td>58.8%</td>
</tr>
<tr>
<td>Men</td>
<td>58.8%</td>
<td></td>
</tr>
</tbody>
</table>

#### Broad Occupational Groups

Women are concentrated in a few occupations. This occupational segregation contributes to the gender wage gap, since at every skill level — low, medium, high — earnings are highest in male-dominated occupations and lowest in female-dominated occupations.

In Collier County, the highest distribution of employed women by broad occupational group is sales and office, followed closely by management, business, science and arts.

#### Distribution of Women by Broad Occupational Group, Collier County, 2016

<table>
<thead>
<tr>
<th>Occupational Group</th>
<th>Number of Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Employed Women</td>
<td>66,902</td>
</tr>
<tr>
<td>Management, Business, Science, and Arts</td>
<td>31.4%</td>
</tr>
<tr>
<td>Service</td>
<td>28.8%</td>
</tr>
<tr>
<td>Sales and Office</td>
<td>33.5%</td>
</tr>
<tr>
<td>Natural Resources, Construction, and Maintenance</td>
<td>2.6%</td>
</tr>
<tr>
<td>Production, Transportation, and Material Moving</td>
<td>3.7%</td>
</tr>
</tbody>
</table>

Each year, America Gutierrez has inched closer to her dream of attending college—she’s rounding out her associate’s degree with plans to major in psychology at Florida State University. Hard work and her participation in the Junior Women of Initiative (JWOI) program funded through the Women’s Foundation are making her dream come true.

Gutierrez, 20, participated in the Boys & Girls Club of Collier County from elementary through high school. As a middle-schooler, she became a member of JWOI, a mentoring program of the Women’s Foundation that is an offshoot of the Women of Initiative. Following her graduation from the year-long JWOI, Gutierrez continued to volunteer for projects and mentor younger girls. This year, Gutierrez became the recipient of the first $5,000 JWOI Scholarship toward finishing her second year at Tallahassee Community College. “It’s been very, very helpful. It’s taken the stress off me to pay for school,” she says. “It shows how JWOI appreciates the girls going through the program and it’s a great opportunity.”

JWOI Chair and Facilitator Kelly E. Capolino says Gutierrez was selected because “she was very succinct about what she wanted to use it for. One of her biggest qualities is saying ‘yes’ to giving back and volunteering very quickly. She does everything 150 percent of the way.”

This year, 15 girls aged 12 and 13 are participating in JWOI at the Boys & Girl Club. The program for underserved budding young women explores key topics impacting their lives, such as self-esteem, communication and relationships, goal-setting, self-care, and voluntarism and charity. Gutierrez says hearing about personal struggles and successes from JWOI volunteer mentors was a game-changer. “I was never one to talk about what I was going through or sharing my experiences with younger girls. I’ve come so far. Now I use my voice to speak up for others,” Gutierrez says.

Penny Wigglesworth, founder of The Penny Bear Company, visited with the Junior Women of Initiative girls and provided all with bears to hug. The Penny Bear has become a symbol of comfort, compassion, and love. Penny encouraged the girls to be a good friend and realize that everyone has their own story of personal struggle. If you are interested in sharing your knowledge or expertise with the JWOI girls, please contact: Kelly Capolino at Kelly@naples.net.
LEGAL STEPS TOWARD STABILITY

A single mother of three discovered her ex-partner had claimed and received the federal taxes owed to her as the sole caregiver.

A family was threatened with eviction by their housing association because of the size of their disabled child’s service dog.

An 8-year-old born with a serious heart defect was suddenly dropped by Medicaid because a Social Security administrator deemed her no longer disabled.

These are the types of life-altering legal challenges that can land an entire family on the curb, profoundly impacting their lives today and well into the future. The Women’s Foundation granted $20,000 to the nonprofit Legal Aid Service of Collier County to stabilize women and girls in these types of economic crises by providing free legal services critical to their well-being.

“Social Security and Medicaid is a very difficult system for a lawyer, and it’s very difficult for someone who’s not a lawyer,” says Legal Aid Service Managing Attorney Carol A. O’Callaghan. The Women’s Foundation grant enabled Legal Aid to fully fund its Women & Girls in Need Project, enabling the assistance of 34 women and 41 children, with more will come.

Being able to attain pro bono legal counsel to overcome insurmountable hurdles “has a generational impact. If you can stabilize a family when the child is young, then they have a home and they’re getting an education. If you can keep them in the home and financially stable, it puts this child in a better spot moving forward,” says O’Callaghan.

The Women’s Foundation support of the Women & Girls in Need Project is critical. “We’re talking about kids who have disabilities and need medical services,” says O’Callaghan.

Save The Date

Power of the Purse

Wednesday, December 5, 2018

11:00AM - 1:30PM
The Ritz-Carlton Golf Resort, Naples

Guest Speaker
GINGER ZEE
ABC News Chief Meteorologist & Best-Selling Author
A Women’s Foundation grant to The Salvation Army in Naples is keeping at-risk women and their children from losing the roof over their heads through innovative solutions tailored for each situation. The $20,000 grant to The Salvation Army’s Women in Need program provides rental and utilities assistance and case-by-case approaches to prevent families in poverty from being evicted from their rental or losing their home.

A recently widowed mother of two daughters, including a special-needs teenager, visited the Salvation Army office the morning her electricity had been shut off with a three-day eviction notice in her hand. Since her husband’s sudden death 11 months earlier, the family had been trying to survive on a monthly $334 Social Security disability benefit for her teen daughter. To stay off the street or in a shelter, the family moved into their single-family home garage to rent the main house for income.

The Salvation Army was able to pay her portion of the rent $650 to halt the eviction and $309 to restore the electricity. The single mother also received food, backpacks filled with school supplies for the children, and a professionally installed portable air conditioner in the garage so they could stay in their home.

“This grant from the Women’s Foundation is very important for us in terms of expanding our services for women,” says Salvation Army Naples Director of Development Martin de St. Pierre.

There are so many people in Collier County in vulnerable situations, especially women, and many of them have children, and they’re coming out of very difficult situations, and this grant will allow us to help. It’s very exciting.”
A $20,000 grant from the Women's Foundation has helped 45 at-risk senior women—and counting—get potentially life-saving cancer diagnostic services.

The Senior Friendship Health Center in East Naples provides medical and dental care on a sliding-scale fee to adults 50 years of age and older in Collier County living at 200 percent of poverty level—those making $24,120 annually. “Housing, food, transportation—you name it. There’s not much flexibility for dental care or health care,” says Center Director of Development & Marketing MJ Scarpelli. So when there is a suspicious lump or lesion, confirming it through a mammogram, Pap smear, biopsy or x-ray is far beyond a patient’s means. “They don’t have the money for next-step treatment,” she says.

Instability for the center’s annual 2,000-patient load became more pronounced after Hurricane Irma in September, which left a wake of financial turmoil and displacement for uninsured residents. Months after the storm, several new and existing health center patients remained homeless or in search of decent affordable housing.

The Women’s Foundation grant is being distributed through the health center’s Friend in Need Patient Fund. Funds are spent down as the follow-up is administered, and $14,000 of the Women’s Foundation grant will continue to assist with new cases. A mammography can cost up to $99 and the biopsy of a suspicious lump can run $400, Scarpelli says. The average cost for the women treated have run from $75 to $1,579 for a patient who required a head and neck x-ray. “Every patient, and their medical outcome, is unique.

This has been a big help to our patients and volunteer medical providers. They can read the diagnosis and make sure we find a way of treating that patient completely,” says Scarpelli.

The center partners with Naples Pathology Associates and Radiology Regional Center for diagnostic procedures. Cancer patients are referred to the Collier County-based Physician Led Access Network for free, coordinated care by volunteer physicians and medical facilities.

At-risk senior women often have a sense of pride that prevents them from seeking charitable help, a situation exacerbated by fear of the unknown. “The Women’s Foundation acknowledges that there are at-risk senior women in this community, which for the most part is a forgotten demographic. There’s serious need, and this is a huge step in trying to get them help,” says Scarpelli. “With this grant, they’re given hope, health and dignity.”
SWIMMING IN INSPIRATION

We all like to imagine an inspirational woman we'd like to meet in person for an intimate face-to-face. Kathy A. Feinstein dreamed aloud—and that dream, remarkably, came true.

The 2017 Women of Initiative honorees were each asked to answer this question in short video responses: “If you could have lunch with any woman from the past or present, who would it be?” Feinstein, a Naples-based sport performance consultant and licensed mental health counselor, said Diana Nyad. Her choice came on the heels of hearing Nyad speak at a national convention, where Feinstein purchased Nyad's memoir, “Find a Way.”

Feinstein was deeply impressed by the inspirational life story of how the record-breaking long-distance swimmer overcame challenge and defeat to become the first woman to swim 111 miles from Havana, Cuba to Key West (without the protection of a shark cage) at the age of 64. Nyad's 2013 success had been her fifth attempt since she was 28. “I was so taken with the story—her persistence, determination, never giving up,” says Feinstein.

It wasn't so much that Nyad conquered the grueling 53-hour aquatic trek that struck Feinstein as remarkable as the fact that it was “the four failed attempts over the course of 35 years before she successfully completed that swim,” Feinstein, 59, noted. “Her mind, body and spirit came together, embracing failure after failure, and used that failure to fuel growth and eventually her success.”

When 2017 Women of Initiative videos were shown at the annual luncheon, Feinstein's brother, Ken Case, recorded hers and sent his copy to Nyad's publicist, unbeknownst to Feinstein. When the family was gathering later for a holiday, he shared the news that Nyad agreed to lunch with Feinstein during a speaking stop in Florida. “I was floored that my brother took the initiative to do that. That was unbelievable, and the fact that she agreed to it,” Feinstein says.

Feinstein and her brother went to Amelia Island, Fla., and had lunch with Nyad. “I could not put two word together the first 15 minutes of the lunch, to be in her presence...,” says Feinstein. “But she has such an energy to put people at ease. We were BFF's by the time it was over.” The lunch lasted an hour and a half, and a memorable quote from Nyad stuck with Feinstein: “What you get by achieving your goals is not as important as what you become by achieving your goals.”