

## Excerpts from *The Shriver Report: A Woman's Nation Pushes Back from the Brink*

### “Personal Action, Collective Impact”

By Anne Mosle

#### THE NEW ‘NEED TO KNOW’

Women’s social, political, and financial opportunities have improved dramatically over the past 50 years. In 1967, only 27 percent of mothers were breadwinners or co-breadwinners, but recent data show that in 2010, women were co- or primary breadwinners in two-thirds of American families.

And yet young women coming of age in the new millennium face many complex choices for which there is no clear game plan. So what does a 21st-century road map for stability and opportunity look like? To help girls accelerate the gains they are making in the classroom, financial literacy and emotional development support are key. They have emerged as critical components of a modern girl’s education alongside leadership training, and science, technology, engineering, and mathematics, or STEM, courses. Today’s Life Education is what girls need to confidently navigate a social terrain where they will constantly assess trade-offs about school, jobs, finances, career, family, marriage, and children.

Many programs and policies have already embraced teaching girls these Life Education lessons. Some focus on financial literacy skills such as Girls Inc., which provides courses on saving and budgeting for girls in high school and middle school. Others, such as Girls on the Run, help teenagers develop self-esteem and healthy habits through group activities and mentoring. Programs that integrate two-generation approaches and social capital development—such as the Jeremiah Program and the Glen at St. Joseph—are also integrating behavioral classes, such as the habits of healthy relationships and ways to self-regulate and maintain calm in a crisis. Momentum for these kinds of courses is building partly because girls understand that their world will be different from their mothers’ and that they will need to augment their mothers’ advice with these skills.

#### PUSHING BACK: EDUCATION, NETWORKS, AND SELF-ESTEEM

The adolescents Ascend spoke to were acutely aware that they needed to be equipped to meet the demands of a world where college is mandatory but marriage is not. Their professional ambitions are limitless; their relationship goals focus on finding a partner who will respect them.

Growing up in a deep recession has colored their perspectives; they acknowledge the vitality of trusted relationships and networks. “For a year, my dad and I were homeless,” one girl shared in Denver, “and our family friends from a really long time ago, they let us use their basement as our house for an entire year and endless thanks goes to them. I can’t even begin to describe how

lucky we were.”<sup>1</sup>

Their responses generally underscored a sophistication mixed with deep anxiety: They know college is essential for a better life, but the costs are daunting. As one girl in Denver lamented, “I am going out of state to college and it’s just going to be a struggle. I got a decent scholarship, but I don’t know, because my sister is going next year and then [our] parents are divorced. Money is just a struggle.”<sup>2</sup>

Girls also expressed a real drive for self-reliance, but a worrying conviction that they are their own greatest liabilities. “I am positive about my future, but you know, there is always still that fear in the back of my mind that I am just going to fail,” one girl shared. “You know everybody has that. Especially once you graduate.”<sup>3</sup>

Mothers thought self-reliance and independence would equip their daughters for success in the world and even inoculate them from future struggles. As a Chicago mother put it, “Be smart, strong, independent, and not naïve.”<sup>4</sup> Both mothers and girls valued respect in their relationships. The sentiment from a Richmond mom was underscored in our conversations with teen girls: “If it’s not healthy, if it’s hindering, it doesn’t need to be a relationship.”<sup>5</sup>

## 21ST-CENTURY LIFE EDUCATION: MAPPING NEW ROADS TO SUCCESS

From their advice, responses, and thoughts, four powerful ways emerged to prepare young girls and boys to create a life of stability and security.

### 1. Develop confidence, self-reliance, and healthy relationships

*What if your anxieties about the future disappeared? “I would be unstoppable.”<sup>6</sup>*

#### *What they told us they need*

Voices for Two-Generation Success found that girls identify confidence and self-reliance as core values. Being independent is important; surviving on one’s own is an aspirational goal. Respect in relationships is also a clear, if sometimes elusive, goal of our focus group participants. Both boys and girls cite respect, honesty, trust, and communication as elements that must be present in a healthy relationship.

The mothers we talked to are actively teaching their sons to respect women and advising their daughters to respect themselves. As one Richmond mom said, “If people don’t respect you, you are going to get walked all over.”<sup>7</sup>

Girls believe that they are in control of their own futures, and that they are the key to their own success. The best advice they say they have received is variations on a similar theme: Believe in yourself, never give up, and be true to yourself.

#### *The app they designed for themselves*

“A mirror so that the person using it would have to type in positive things about themselves either physically or mentally each day, something they like about themselves. You set it to tell you something positive about yourself in timed intervals or when you feel bad about yourself. It

would make the person using it provide a self-esteem boost coming from themselves.”<sup>8</sup>

### *Solutions to tap*

Confidence is clearly a skill girls told us they want and need to persist against daunting challenges. Innovative programs are integrating confidence-boosting activities into their approaches. As mentioned earlier, through Girls on the Run, a nonprofit program with chapters across the country, girls in elementary and middle school participate in afterschool running groups that integrate team-building and life coaching.<sup>9</sup> The mission of the organization, which started in 1996, is to “inspire girls to be joyful, healthy, and confident using a fun, experience-based curriculum which creatively integrates running.”

Conversations to better understand how to have healthy relationships—with oneself and with others—are also at the heart of Start Strong, a partnership between Futures Without Violence and the Robert Wood Johnson Foundation.<sup>10</sup> The program operates in 11 communities across the country, teaching girls and boys in middle school about healthy relationships in order to stop dating violence and abuse before it starts.

Elsewhere, two-generation programs that include lessons on confidence building, such as Eveline’s Sunshine Cottage in Amarillo, Texas—where young mothers live together with their children and participate in parenting groups and self-esteem workshops—have seen their moms flourish.<sup>11</sup> In Oregon, The National Crittenton Foundation spearheads a national empowerment program for young women who have experienced significant trauma and abuse to “thrive, build skills, break destructive cycles, and become powerful agents of personal and social change.”<sup>12</sup> Within the support of the foundation, many of these women have testified everywhere from the halls of Congress to their local city council meeting to push for better mental health and economic policies.

## **2. Get as much education as you can**

*“Because nowadays you need really a college education to have a steady job that could support you.”<sup>13</sup>*

### *What they told us they need*

Young people believe education is essential for success. The more you have, the better your chances are of succeeding. College is a key goal. While they are aware of family members who have jobs or careers without having gone to college, they also know that *not* having a college degree is a barrier to achieving their dreams.

Girls and boys are optimistic about their futures, yet they all share a common worry: successfully managing the academic and financial demands of college. They are acutely aware of how expensive a college education is and how student loans can lead to high debt. As policymakers debate the necessity of liberal arts education versus more skill- and industry-specific education, teens shared their observations about classmates who are tracked for college and those who clearly are not. Anxious about the need to watch their wallets and balance their time, teens wanted tools to help them manage both. They know that to get into college, they will have to do well in high school—and to finish college, they need a plan to pay for it.

### *The app they designed for themselves*

“A timekeeper based on activities, services, and projects that is also an electronic logbook based on income and expenses. It could help with keeping track of finances and making sure you’re on task time-wise. It would give you key information about your financial strengths and weaknesses and how you can improve spending money and time.”<sup>14</sup>

### *Solutions to tap*

Making sure girls understand what it takes to go beyond high school and the impact that postsecondary education will have on their earnings potential is central to Life Ed. We can learn from the success of organizations such as the American Association of University Women, or AAUW, a 130-year-old national grassroots organization that has been empowering young women to succeed through a range of programs, including campus leadership trainings and STEM initiatives. AAUW has developed courses that encourage more girls to pursue science and technology careers, such as Tech Trek and Tech Savvy. These courses aim to break down stereotypes surrounding these traditionally male-dominated fields and teach girls that intellectual skills grow over time, regardless of gender.<sup>15</sup>

Other programs use technology to connect directly to girls’ aspirations, such as Career Girls, an organization dedicated to providing young girls of all income levels and ethnic backgrounds with the academic tools and support they need to achieve their professional aspirations. The program does this by providing “real-world” context for a teenager’s academic studies, specifically through videotaped interviews with positive female role models and a comprehensive collection of easy-to-follow educational resources, all available on the organization’s website.

Young single mothers will need even more support, and we have seen in the two-generation programs we have studied that this type of educational support yields benefits for mother and child. For young single mothers in their teens and early 20s, the Higher Education Alliance of Advocates for Students with Children—which grew out of Endicott College’s Keys to Degrees program—is a two-generation organization that helps young parents stay in school by promoting supportive housing and early childhood education on college campuses around the country.<sup>16</sup> These kinds of advocacy organizations are vital to helping young people manage the complexity of college, whether they are struggling to support a family and earn a degree, or simply trying to pay for each semester as they progress through school.

### *3. Seek mentors and tap networks*

*“My field hockey coach is amazing; I don’t know what I would do without her. I definitely look up to my coach 24/7.”<sup>17</sup>*

### *What they told us they need*

The younger and older girls and boys describe narrow support networks consisting of friends, parents, or siblings, and an occasional friend’s parent. Teachers and guidance counselors are essential anchors for young people, and some return to former teachers for advice and support as they get older. As girls increase their participation in sports, coaches also emerge as a critical source of motivation and encouragement. Girls and boys recognize that cultivating trusted relationships—with teachers, coaches, and even community leaders—means having an ear to listen and a shoulder to lean on.

### *The app they designed for themselves*

“An app where you could tell it your problems; it can be anonymous. People can comment on it and not sugarcoat anything but just give you the best advice for that situation. You would use it whenever you have an issue where you can’t really talk to anyone about it. It could help you get through issues and problems whenever you get stuck.”<sup>18</sup>

### *Solutions to tap*

Research has shown the powerful impact that mentors can have on young people, particularly when those mentors help their mentee to effectively cope with difficulties and express optimism and confidence about their lives.<sup>19</sup>

The nonprofit Urban Alliance applies this lesson, providing urban young adults with mentors and resources to build their potential through professional careers and higher education. Since 1996, Urban Alliance has served more than 1,200 youth in a year-round internship program, partnering with more than 100 local businesses, and it has developed a curriculum that has been shared with more than 15,000 youth through workshops in the community. The curriculum covers business etiquette and issues, including résumé writing, phone skills, and conflict resolution.<sup>20</sup>

Programs that introduce young women to leaders can provide teenage girls with needed mentors for their educational success and emotional well-being—and jump-start their networks and budding social capital.

The Links, Incorporated, is a women’s volunteer service organization committed to enriching, sustaining, and ensuring the cultural and economic survival of African Americans. With more than 270 chapters, it sponsors a range of programs that systemically provide support for economic mobility.<sup>21</sup> One program encourages members to work with community college students to provide them with mentoring, academic coaching, and other services needed so that they can transfer to one of the historically black colleges and universities to earn a bachelor’s degree.

The founders of Girls Write Now, or GWN, developed a creative writing tutorial program featuring prominent journalists and professionals as volunteers for at-risk high school girls in public schools throughout New York City.<sup>22</sup> With academic support, mentoring, and writing lessons, “100% of GWN’s seniors graduate and move on to college—bringing with them portfolios, awards, scholarships, new skills, and a sense of confidence.”<sup>23</sup>

## **4. Become market and money savvy**

*“Saving up. Every time you say you want to go to the movies, you can take that money that you were going to spend and put it in the bank.”<sup>24</sup>*

### *What they told us they need*

Teenagers have spent their adolescence watching their parents—single, married, or in the midst of divorce—struggling with the impact and fallout of the Great Recession. They know how easy it is to find oneself on the precipice of financial instability, and they are determined to build security for themselves and their families.

But those paths lack clear maps: Teenage girls say they are anxious about their ability to make smart financial decisions and need better guidance on how to save, borrow, and negotiate more strategically. They are afraid of mistakes and ending up in debt. While meeting the financial challenge of college without going into debt is one reason why financial literacy and a deeper understanding of money management surfaced loud and clear, girls also voiced a desire to learn how to handle money so that they can be on their own, pay for groceries, buy a car, and be able to budget as an adult. Girls also noted the need to choose and prepare for careers that offered good pay and advancement opportunities.

### *The app they designed for themselves*

“This app would let you decide on a job and tell you what that job would pay you so you can then determine how much you would need for bills, like monthly rent and groceries. It would help you understand how much money you would need to live and the cost of things you need for living. It would teach you what you needed for your future.”<sup>25</sup>

### *Solutions to tap*

Better understanding of how to save and manage debt is essential knowledge for girls, but so too is the confidence to control one’s own money and, someday, others’ money as corporate leaders or small business owners.

The Girl Scout Research Institute conducted a nationwide survey of girls ages 8 to 17 in 2012 and found that only 12 percent of young girls feel “very confident” when it comes to making financial decisions. The Girl Scouts has strategies, including a Financial Literacy Badge and curriculum, to help girls develop money management skills for themselves and others. Its decades-old Girl Scout Cookie Program, the largest girl-led business in the world, now includes business ethics lessons, goal setting, and people skills courses.<sup>26</sup> Encouraging girls to develop entrepreneurial drive, the Girl Scouts also teaches “group money-earning” strategies, including developing car wash and pet-sitting businesses, and has an online video series for girls called “It’s Your Business—Run It!”

There are other innovations to build on for financial lessons in a Life Ed curriculum: For instance, at Girls Inc., the “Economic Literacy” curriculum includes dynamic workshops such as “She’s on the Money!” and “Equal Earners, Savvy Spenders,” which arm young girls with vital financial skills early, such as saving, market investing, and entrepreneurship.<sup>27</sup> And Jump\$tart, a national advocacy organization that trains teachers how to teach smart money habits to students from kindergarten through high school, hosts conferences on such important issues as identity theft and debt management.<sup>28</sup>

As we have seen in programs that focus on the whole family—such as FUEL Education,<sup>29</sup> which promotes savings circles and accounts to help high school students and their families to prepare for college and emergencies—a better understanding of finances, budgets, and how to use existing economic supports to meet their family’s needs is essential if a young person is going to push back from the brink.

Life Ed can be the link to building a stronger future. As we listen to young women, we also

understand more clearly the possibilities and the potential pitfalls of positioning the next generation to thrive. The app ideas that teenagers brainstormed are not simply smart tools for smartphones—they represent the needs of a generation of young people who are not being equipped with the tools, ideas, and practical information to help them navigate the challenges and choices presented to them in the modern world.

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## ENDNOTES

<sup>1</sup> See National Women’s Law Center, “NWLC Analysis of 2012 Census Poverty Data,” available at <http://www.nwlc.org/nwlc-analysis-2012-census-poverty-data>.

<sup>2</sup> See U.S. Census Bureau, “Income, Poverty, and Health Insurance Coverage: 2012” (2013), available at [http://www.census.gov/newsroom/releases/pdf/20130917\\_ipslides.pdf](http://www.census.gov/newsroom/releases/pdf/20130917_ipslides.pdf).

<sup>3</sup> Lake Research Partners and Chesapeake Beach Consulting, “Voices for Two-Generation Success: Seeking Stable Futures” (2013), available at [http://www.insidehighered.com/sites/default/server\\_files/files/Ascend%20Lake%20Research%20Voices%20for%20Two-Generation%20Success.pdf](http://www.insidehighered.com/sites/default/server_files/files/Ascend%20Lake%20Research%20Voices%20for%20Two-Generation%20Success.pdf).

<sup>4</sup> Timothy Casey and Laurie Maldonado, “Worst Off – Single-Parent Families in the United States: A Cross-National Comparison of Single Parenthood in the U.S. and Sixteen Other High-Income Countries” (New York: Legal Momentum, 2012), available at <http://www.legalmomentum.org/sites/default/files/reports/worst-off-single-parent.pdf>.

<sup>5</sup> See “The Heckman Equation” details and materials available at <http://www.heckmanequation.org>. See also Rob Grunewald and Arthur J. Rolnick, “Early Childhood Development: Economic Development with a High Public Return” (Minneapolis: Federal Reserve Bank of Minneapolis, 2003), available at [http://www.minneapolisfed.org/publications\\_papers/pub\\_display.cfm?id=3832](http://www.minneapolisfed.org/publications_papers/pub_display.cfm?id=3832).

<sup>6</sup> Tom Hertz, “Understanding Mobility in America” (Washington: Center for American Progress, 2006), available at [http://www.americanprogress.org/kf/hertz\\_mobility\\_analysis.pdf](http://www.americanprogress.org/kf/hertz_mobility_analysis.pdf).

<sup>7</sup> Lake Research Partners and Chesapeake Beach Consulting, “Voices for Two-Generation Success: Seeking Stable Futures.”

<sup>8</sup> Teresa Eckrich Sommer and others, “Early Childhood Education centers and Mothers’ Postsecondary Attainment: A New Conceptual Framework for a Dual-Generation Education Intervention” (New York: Teachers College Record, 2012); Sara Goldrick-Rab, Julie Minikel-Lacocque, and Peter Kinsley, “Managing to Make It: The College Trajectories of Traditional-age Students with Children.” Working Paper 1 (University of Wisconsin-Madison, 2011).

<sup>9</sup> See, for example, Sandra Lawson, “Women Hold Up Half the Sky.” Global Economics Paper No. 164 (Goldman Sachs Economic Research, 2008), available at <http://www.goldmansachs.com/our-thinking/focus-on/investing-in-women/bios-pdfs/women-half-sky-pdf.pdf>.

<sup>10</sup> Lake Research Partners and Chesapeake Beach Consulting, “Voices for Two-Generation Success: Seeking Stable Futures.”

<sup>11</sup> Ibid.

<sup>12</sup> Ascend at the Aspen Institute, “Two Generations, One Future” (2012), available at <http://ascend.aspeninstitute.org/resources/two-generations-one-future>.

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<sup>13</sup> See, for example, Katherine Magnuson, “The Effect of Increases in Welfare Mothers’ Education on their Young Children’s Academic and Behavioral Outcomes.” Discussion Paper 1274-03 (University of Wisconsin, Institute for Research on Poverty Discussion Paper, 2003).

<sup>14</sup> Ascend at the Aspen Institute, “Two Generations, One Future.”

<sup>15</sup> See The Glen at St. Joseph, available at <http://www.glenatstjoseph.org/>.

<sup>16</sup> Gail M. Mulligan, Sarah Hastedt, and Jill Carlivati, “First-Time Kindergartners in 2010-11: First Findings from the Kindergarten Rounds of the Early Childhood Longitudinal Study, Kindergarten Class of 2010-11 (ECLS-L:2011)” (Washington: National Center for Education Statistics, 2012), available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2012049>.

<sup>17</sup> Jeremiah Program, “2012 Annual Report,” available at <http://www.jeremiahprogram.org/2012-annual-report/>.

<sup>18</sup> Ascend at the Aspen Institute, “Two Generations, One Future.”

<sup>19</sup> Robert W. Glover and others, “CareerAdvance Implementation Report” (Ray Marshall Center for the Study of Human Resources, University of Texas, Austin, 2011), available at <http://ascend.aspeninstitute.org/resources/careeradvanceimplementation-report>.

<sup>20</sup> Personal communication from P. Lindsay Chase Lansdale, professor of human development and social policy, Institute for Policy Research, Northwestern University, January 9, 2012; personal communication from Teresa Eckrich Sommer, senior research scientist/research associate, Institute for Policy Research, Northwestern University, January 9, 2012.

<sup>21</sup> See CFED, “Children’s Savings Accounts (CSAs),” available at <http://cfed.org/programs/csa/>.

<sup>22</sup> Ibid.

<sup>23</sup> See “The Equality of Opportunity Project,” available at <http://www.equality-of-opportunity.org/>.

<sup>24</sup> Nancy DiTomaso, *The American Non-Dilemma: Racial Inequality Without Racism* (New York: Russell Sage Foundation, 2012).

<sup>25</sup> Lake Research Partners and Chesapeake Beach Consulting, “Voices for Two-Generation Success: Seeking Stable Futures.”

<sup>26</sup> Ibid.

<sup>27</sup> Ibid.

<sup>28</sup> Ascend at the Aspen Institute, “Making Family Economic Security a Family Tradition” (2013), available at <http://s.bsd.net/ascend/default/page/-/compressed%20-%20fullreport.pdf>.

<sup>29</sup> See Family Independence Initiative, available at <http://ww.fiinet.org>.