Better Health for Children and Increased Opportunities for Families

THE SOCIAL AND ECONOMIC IMPACTS OF THE DIAPER BANK OF CONNECTICUT

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Abstract
The Connecticut Center for Economic Analysis (CCEA), a University Center located within the School of Business at the University of Connecticut, undertook qualitative and quantitative research to determine the economic impact of The Diaper Bank of Connecticut and its services in Connecticut. Led by CCEA’s Fred Carstensen (Director) and Peter Gunther (Senior Research Fellow), the research and its findings are summarized in this report.
Better Health for Children and Increased Opportunities for Families

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OF THE DIAPER BANK OF CONNECTICUT

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Established in 2004, The Diaper Bank of Connecticut provides free diapers for babies and toddlers living in poor and low-wage families, many of whom struggle to afford the most basic needs required to keep children clean, dry, and healthy. Diapers are expensive and safety-net programs typically do not cover the cost of diapers.

We held our first diaper distribution in July 2004 and provided approximately 5,000 diapers to five agencies serving children and families living in poverty. During the past 14 years, The Diaper Bank of Connecticut has distributed more than 22 million free diapers to Connecticut families struggling to provide the best care possible for their children.

We have always known that providing clean diapers can reduce the incidence of preventable diseases. We have learned that access to a reliable supply of clean diapers affects families in significant ways, like enabling parents to maintain employment, complete their education, and improve the health and well-being of their children. We know that our work has a positive impact on children and families. We witness that impact, every day, and we hear it through the countless stories of gratitude.

While we are proud of our success, we had not quantified the full extent of the economic impact of meeting diaper need in Connecticut ... until now.

In 2016, we reached out to the Connecticut Center for Economic Analysis (CCEA), a University Center located within the School of Business at the University of Connecticut, to undertake qualitative research to determine the economic impact of The Diaper Bank of Connecticut and its services in Connecticut. Led by CCEA’s Fred Carstensen (Director) and Peter Gunther (Senior Research Fellow), the research and its findings are contained in this report. This study stands upon the growing body of peer-reviewed academic research on diaper need and its impact on children and families, by delving into the economic effect that providing free diapers has on the individual family, the surrounding community, and the State.

The good news is presented here in great detail. Very clearly, babies and their families are much better off when families are provided with reliable supplies of diapers that they might not have been able to afford otherwise. Plus, providing diapers benefits the physical and mental health of the entire family—a reality we have known for some time, and today a recognized fact as a result of ongoing academic research and study conducted in recent years. The health and economic indicators of providing diapers to families are unambiguously positive. Truth be told, we were more than a little surprised by the extent of the economic impact, especially over time.

While we have successfully helped improve the lives of thousands of children and families since founding The Diaper Bank of Connecticut, we know that our efforts impact but a fraction of Connecticut families experiencing diaper need. In fact, there are more than 39,500 children ages three and younger who live in families at or below 200 percent of the federal poverty level in the State of Connecticut.

Therefore, our work continues, both here in Connecticut and in communities throughout the United States. We are part of a growing national movement of diaper bank leaders, advocates, volunteers, businesses, donors, and elected officials, working together to solve a very simple problem facing one in three U.S. families—diaper need. We cannot fix this issue alone. We need the continued support of individuals, organizations, foundations, communities and government. Working together, our resolve can produce amazing outcomes for Connecticut’s children for generations to come.

Joanne Goldblum
CEO
National Diaper Bank Network

Janet Stolfi Alfano
Executive Director
The Diaper Bank of Connecticut
SNAPSHOT: AT A GLANCE

A MAJORITY OF FAMILIES RECEIVING DIAPERS HAVE JOBS.

CLEAN DIAPERS HELP PREVENT MEDICAL EXPENSES.

FAMILIES RECEIVING DIAPERS ARE IN ACUTE NEED OF SUPPORT.

WITHOUT DIAPERS, PARENTS MISS WORK AND/OR SCHOOL.

BABIES’ OVERALL HEALTH IMPROVES WHEN FAMILIES RECEIVE DIAPERS.

PROVIDING DIAPERS INCREASES STATE TAX REVENUES.

PERSONAL INCOME INCREASES 11 TIMES FOR EVERY $1 INVESTED.
SNAPSHOT: BY THE NUMBERS

» A majority of families receiving diapers have jobs.
  • Fifty-one percent (2,679) of all adults living in households receiving diapers are employed. In fact, 32 percent of the adults work a total of 30 hours per week in one or more jobs or as full-time employees.
  • The labor participation rate—defined as adults working or looking for work—is slightly higher among households receiving diapers (70%) than the current state average for all adults in Connecticut (67%). However, the unemployment rate—defined as adults looking for but unable to find work—is significantly higher among diaper recipient households, at 18.2 percent, when compared to the highest state and national unemployment rates in 2016, of 5.5 percent and 5 percent, respectively, but not far above nation’s December youth unemployment rate of 14.4 percent.

» Families receiving diapers are in acute need of support.
  • More than 60 percent of families receiving diapers report incomes of less than the $20,000 per year, well below the federal poverty level. More than 90 percent of families receiving diapers live on less than $40,000 per year, which is approximately 160 percent of the federal poverty level for a family of three.

» Babies’ overall health improves when families receive diapers.
  • Incidences of diaper rash declined 33 percent (from 627 to 420) among children whose families received supplies of clean diapers, plus babies experienced 77 percent fewer days of diaper rash.

» Clean diapers help prevent medical expenses.
  • Providing diapers to families eliminates $4.3 million in medical costs due to reductions in both incidences and days of diaper rash.

» Child care provides the opportunity for families to go to work.
  • One in three (33%) recipient households relies on child care an average of 4.5 days/week. The dominant reason is to go to work: 75 percent choose work as the sole reason; and another 20 percent cite work as one of multiple reasons.

» Without diapers, parents miss work.
  • More than half (56%) of parents using child care to go to work have missed work because of an inadequate supply of diapers. Parents unable to access child care because of a lack of diapers missed work or school on average 4 days per month.

» Receiving diapers helps parents complete current educational programs.
  • Completing educational programs improves diaper recipients’ annual earnings potential by nearly $10,000, on average. Based on the level of programs in which diaper recipients are enrolled, successful completion of these programs would increase the expected wage and salary base of all students in diaper recipient households by $1,825,638. This amounts to an average wage and salary increase of $9,985 annually per graduate.

» Personal income increases 11 times for every dollar invested in diaper assistance.
  • For every $10,000 of assistance from The Diaper Bank, total current personal income of all 2016 diaper recipients will increase by $114,000 in 2016, with increases of $296,000 by 2031, when adjusted for inflation and the cumulating education wage and salary supplements within the model. Considered in aggregate, the $500,000 of assistance provided by The Diaper Bank results in total increase of personal income among diaper recipient households of $5.8 million in 2016 and a projected increase of $17.6 million in 2031.

» Providing diapers increases state tax revenues.
  • For every $10,000 (in today’s money, delivered annually) of diaper assistance provided by The Diaper Bank, personal income taxes accruing to the State increases from $3,700 in 2016 to $9,900 in 2031.
  • Connecticut state sales taxes collected from all diaper recipients combined, will increase by $2.7 million in 2016 to $7.4 million in 2031.
INTRODUCTION

In 2016 the National Diaper Bank Network retained the Connecticut Center for Economic Analysis (CCEA), a University Center located within the School of Business at the University of Connecticut, to determine the economic impact of The Diaper Bank and the services it provides in Connecticut. The report was prepared by CCEA’s Fred Carstensen (Director) and Peter Gunther (Senior Research Fellow).

Using direct survey responses from more than one-quarter of those receiving diapers from The Diaper Bank of Connecticut in 2016 (752 of 2,960 recipient households), CCEA analyzed responses by applying the Regional Economic Model Inc.’s (REMI) dynamic equilibrium model. The REMI model is a well-respected, integrated modeling methodology that incorporates four major modeling approaches: Input-Output, General Equilibrium, Econometric, and Economic Geography.

In 2016, The Diaper Bank of Connecticut distributed 1,570,843 diapers valued at $455,544 to an estimated 2,960 households consisting of 3,764 children three-years-old or younger. In addition, The Diaper Bank of Connecticut provided families with another $56,780 in various goods essential for good health and hygiene, yielding total contributions of $512,324 or $173 per recipient household. A sufficient supply of diapers not only provides health benefits to recipient children but also facilitates leaving children with caregivers who require daily supplies of diapers for the children in their care. These provisions open opportunities for parents to participate in educational and training programs, employment, and/or carry out other household activities.

Diaper distributions result in an economic impact to the community in excess of the value of the distributions alone. Access to a sufficient supply of diapers has a direct positive impact on a recipient household’s health (e.g., reduced diaper dermatitis). Plus, it allows households to increase economic activities such as work outside the home, which results in increased spending and taxes paid to the State. These impacts touch other industries that would be adversely affected if households had to cut spending in order to buy the diapers they currently receive.

1 Respondents were identified by county, and responses were extrapolated based on the number of diapers distributed to each county to estimate the impact on all diaper recipient households. Unless otherwise indicated, the numbers cited are extrapolated from respondents’ answers.
THE FINDINGS
SPECIFIC LESSONS LEARNED ABOUT RECIPIENTS FROM THE SURVEY

Employment Status of Adults in Recipient Households
Of all adults in the recipient households, 2,679 (51.2%) were employed, with 1,670 (31.9%) working either full time or enough hours to qualify as full time. The labor participation rate of adults in recipient households is 70 percent, which is above the current state average of 67.1 percent for all adults in Connecticut.

Household Income
In 2016, average household income in Connecticut was $73,433 and average annual pay was $65,857. The federal poverty level for a family of three in 2016 was $20,400. The survey used three income benchmarks for determining diaper recipients’ income range: $20,000; $40,000, and $60,000.

At least 60 percent of diaper recipient households had incomes of less than $20,000, which is below the federal poverty level for a family of three. Nearly all (92%) recipient households had incomes less than the survey’s income benchmark of $40,000, which was approximately 160 percent of the FPL for a family of three in 2016 and only slightly higher than half (56.3%) of the average household income in the State.

Mitigation of Childhood Health Issues
Among the recipient children, the incidence of diaper rash decreased by one-third from 627 to 420. More

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3 https://www.bea.gov/itable/iTable.cfm?ReqID=70&step=1&ReqID=70&step=30&isuri=1&7022=21&7023=0&7024=non-industry&702. (August 9, 2017)
importantly, the number of patient-days during which children suffered due to diaper rash was reduced more than four times, from 17,679 days to 4,096, indicative of the improvement in health and hygiene resulting from receiving clean diapers. Incidences of diaper rash decline more in cases where children are older when they first received diapers from The Diaper Bank of Connecticut because they have suffered from diaper need longer and are more likely to have experienced diaper rash before having received diapers. It is clear from the responses that receiving diapers from The Diaper Bank of Connecticut substantially reduced the need for children to visit a doctor for treatment of diaper rash.

Clean diapers from The Diaper Bank of Connecticut helped prevent diaper rash, and speed recovery of existing diaper rash and related ailments, thereby lowering medical costs through fewer visits to pediatricians and fewer purchases of over-the-counter and prescription drugs and treatments. The CCEA estimates visits to pediatricians cost $99 each visit,5 and drug treatments, including over-the-counter ones, cost $20 each. Using these figures to determine the annual medical costs prevented as a result of recipients receiving diapers from The Diaper Bank of Connecticut, the CCEA estimates statewide savings of $4,287,208 because of the overall reduction in needed medical treatment. Among all recipient households, required medical treatment included 1,006 cases of diaper rash, 539 cases of severe diaper rash, 291 instances of urinary tract infection (UTI), and 389 cases of other health issues. The reduction in health problems, like diaper rash and UTI, prevented subsequent pediatric care, medical treatments, and ointments, which saved more than $397,333 annually, or $1,448 per recipient household.

Opening the Door to Child Care
Receiving diapers from The Diaper Bank of Connecticut opens the door to child care for participating families. Child care provides the dual benefit of stimulating the child’s development, as well as creating the opportunity for parents or caregivers to attend school, go to work, or undertake other activities. One-third of recipient households rely on child care for an average of 4.5 days/week. The remaining recipient households use alternative child care arrangements or stay at home with their children.

Recipients who use child care report multiple reasons for enrolling their child in such programs. Of those households using child care, by far the dominant response was “to go to work” with 75 percent selecting it as the sole reason, and another 20 percent citing it as one of multiple reasons. Additionally, 29 percent use child care in order to improve a parent’s education, and another 20 percent indicated child care is used for other reasons. (Participants were encouraged to select all answers that applied, so there are more answers than respondents.)

Impacts of Diaper Need on Economic Activity
When recipient families do not have an adequate supply of diapers, they tended to miss out on essential activities. For example, more than half (56%) of parents who needed child care to go work, missed work because of an inadequate supply of diapers. Without diapers, parents lose wages.

Twenty-three percent of those surveyed (228) relied on child care to go to school or other educational activities, activities that could be curtailed because a lack of diapers. When students lack the required diapers to leave their children in child care, they are unable to complete educational programs.

When weighted by the level of educational programs in which diaper recipients are enrolled during the next two years, completion of those programs adds an average of $1.8 million ($1,825,638) annually to the expected wage and salary base of diaper recipients,6 which equals $9,985 annually per graduate.

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5 This estimate is based on average incomes accruing to pediatricians in Connecticut of $209,337 (http://www1.salary.com/CT/Pediatric-Physician-salary.html) adjusted for other office and operating costs.

6 With the exception of incremental earnings for completing technical college, incremental incomes by level of education completed are for persons age 25 and over. Earnings are for full-time wage and salary workers. Data are from the BLS for 2016; Current Population Survey, U.S. Department of Labor, U.S. Bureau of Labor Statistics. (August 10, 2017). The technical school increment is from https://finishtyourdiploma.org/advantages. 2016 data from this source indicate annual increments for completing high school ($9,776), junior college ($6,604), 4 year college degree ($17534) and graduate degree ($11,648).
The CCEA analyzed the data by applying the Regional Economic Model Inc.’s (REMI) dynamic equilibrium model. The REMI model is a well-respected, integrated modeling methodology that incorporates four major modeling approaches: Input-Output, General Equilibrium, Econometric, and Economic Geography. In order to best assess total economic impacts, CCEA ran two REMI scenarios on the data. The first, “Basic Analysis,” does not take into account either the health amenities accruing to diaper recipient families or any expected increases in future incomes resulting from successful completion of educational programs. The second scenario, “Augmented/Expanded Analysis” includes the monetized health benefits as well as expected annual increases in earnings resulting from educational attainment.

**Basic REMI Analysis**

The REMI analysis covers the impacts of The Diaper Bank of Connecticut’s operations, and the additional employment facilitated among diaper recipients as a result of the program operations, in calendar-year 2016 and thereafter out to 2031. Because the survey covered data for 2016, impact data for future years have been extrapolated at the rate of growth in diapers supplied from 2015 to 2016, or a modest 0.9863 percent. This section examines impacts of The Diaper Bank on employment, personal income, personal income taxes and other taxes.

**Employment**

Extrapolations from the survey establish that 13 percent of the diaper recipient households relied on The Diaper Bank of Connecticut for their continued employment. These households were also assisted by governmental food assistance programs such as WIC and SNAP as well as by programs operated independently by The Diaper Bank of Connecticut’s distribution partners. Therefore, it is inappropriate to attribute all the employment of recipients solely to The Diaper Bank of Connecticut.

For these reasons, CCEA uses an attribution ratio of 11.99 percent based on the number of diaper recipients who missed work when they lacked a sufficient supply of diapers, and the numbers in the sample who are working either part time or full time. This ratio unequivocally links The Diaper Bank of Connecticut’s operation to days worked. In conservatively assessing these data, CCEA has chosen to treat all jobs as being in locally competitive firms. These assumptions limit the expansive impacts of the resulting employment.

Every $10,000 in ongoing services provided, The Diaper Bank of Connecticut generates .8 FTE (Full Time Equivalent) of a job in 2016.

**Personal Income**

Personal income is modelled in current or as-spent dollars including current and expected inflation. This section contains impacts on both personal income per se and after-tax income with the difference

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7 Following U.S. Bureau of Economic Analysis principles, all tax calculations and gross domestic product (GDP) calculations are made in constant 2009 dollars. All assistance calculations and other numbers are made in current year (2016) dollars.

8 REMI projects that the job generation rate will decline marginally over time because, based on short-term recent financial data, REMI projects The Diaper Bank’s financial growth and resultant financing of its activities grow more slowly than the projected rate of productivity.
between the two being personal income taxes. For every $10,000 in assistance from The Diaper Bank of Connecticut, personal income for all recipients rises—to $48,000 in 2016, and to $79,000 by 2031. For every $10,000 of assistance provided by The Diaper Bank of Connecticut, after-tax income for recipients increases from $32,000 in 2016 to $65,000 in 2031.

Considering the total assistance provided by The Diaper Bank of Connecticut, the increase in after-tax income attributable to diaper distribution for all recipients is $2.5 million in 2016 rising to $4.2 million by 2031.

**PERSONAL INCOME TAXES**

Personal income generates personal income taxes. While The Diaper Bank of Connecticut is recognized by the IRS as a tax-exempt charity, its staff is taxed as employees, as are all induced and indirect employees. Of the personal income taxes paid, about 23.5 percent accrue to the State and the rest to the federal government. State-wide increases in personal income taxes steadily rise from $516,000 in 2016 to $994,000 in 2031. State personal income taxes from staff and diaper recipients rise, for every $10,000 of diaper bank assistance, by $2,368 in 2016 to $3,739 in 2031.

**OTHER TAXES**

Among the other key sources of tax revenues for the State are sales taxes. For simplicity, rather than trying to account for the complex rate and exemption schedule of the Connecticut sales tax code, CCEA approximates the Connecticut sales tax as an *ad valorem* sales tax at 4.5 percent of all incremental consumption. Incremental sales taxes rise from $60,388 in 2016 to $88,934 in 2031 measured in constant 2009 dollars, so that inflation is excluded from the growth calculation, although expected increases in productivity is included.

**Augmented/Expanded REMI Analysis**

An expanded scenario of REMI includes the additional wages and salaries attributed to increased productivity associated with recipient students successfully graduating, as well as the money saved as a result of improved child health. For purposes of this analysis, all diaper recipients enrolled in an educational program are expected to successfully graduate and garner average annual increments to their income consistent with national averages for improved educational attainment as estimated by the Bureau of Labor Statistics. The second major inclusion is recognition of savings in health costs the result from improved health of children attributable to greater diaper availability.

More rapid health recoveries through participation in The Diaper Bank of Connecticut and related activities lowered medical costs through fewer visits to pediatricians and the purchase of fewer drugs. The study values visits foregone to pediatricians at $99 per visit, and drug treatments, including over-the-counter ones, at $20 each. Using the above ratios to estimate avoided medical costs, CCEA attained annual estimates of $4,287,208, or an average of $1,448 per household. The impacts were particularly strong in Fairfield ($2 million) and Hartford ($2.2 million).

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This estimate is based on average incomes accruing to pediatricians in Connecticut of $209,337 (http://www1.salary.com/CT/Pediatric-Physician-salary.html) adjusted for other office and operating costs.
In addition, longer term benefits accrue from the ability of students to complete their education. Using the Bureau of Labor Statistics’ data on incremental incomes by level of educational attainment, weighted by the numbers graduating in each level of educational attainment, yields anticipated increases to those graduates’ incomes annually, adding $1,825,638 to the expected wage and salary base of recipient families\(^{10}\). Increased income from completion of education programs amounts to $9,985 annually per graduate, each year going out.

**EMPLOYMENT**

For every $10,000 in assistance provided by The Diaper Bank of Connecticut, this expanded analysis estimates about 1.3 jobs are generated. Presented on a greater scale, the distribution of $500,000 worth of diapers would create about 65 jobs.

**PERSONAL INCOME**

Personal income impacts increase both immediately and over time, due both to inflation and the cumulative effect of increased educational attainment and work experience, made possible because of assistance from The Diaper Bank of Connecticut. This additional annual income accumulates for successive years of graduates in Connecticut, so long as the graduates remain in Connecticut.

For every $10,000 in assistance from The Diaper Bank of Connecticut, personal income of all recipients increased by $114,000 in 2016, rising to $296,000 by 2031.

Due to educational income increments resulting from recipients completing their educational degree program, the effects of diaper distribution on personal income and after-tax income exceed those of the basic analysis in 2016 by $3.3 million, up from $2.5 million, and reaching a total of $5.8 million in 2031. Further, due to both inflation and the cumulating education wage and salary supplements within the model, personal income increases steadily from $5.8 million in 2016, and through time to $17.6 million in 2031.

**AFTER-TAX INCOME**

In lockstep with personal income impacts and the personal taxes collected, after-tax income also benefits from health and educational effects of diapers. In the previous Basic REMI scenario attributed statewide after-tax income, impacts rose from $2.5 million in 2016 to $4.2 million by 2031. In contrast, under this Augmented/Expanded REMI scenario these impacts triple from $5 million to $15.1 million, respectively. For every $10,000 (2016 dollars) of diaper bank assistance sustained annually, after-tax income of

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\(^{10}\) With the exception of incremental earnings for completing technical college, incremental incomes by level of education completed are for persons age 25 and over. Earnings are for full-time wage and salary workers. Data are from the BLS for 2016; Current Population Survey, U.S. Department of Labor, U.S. Bureau of Labor Statistics. (August 10, 2017). The technical school increment is from https://finishyourdiploma.org/advantages
recipients increases from $98,000 in 2016 to $254,000 by 2031 in as-spent dollars.

**PERSONAL INCOME TAXES**

Because the difference between personal income and after-tax income is primarily personal income taxes, it is approximated as such in the REMI model and is also in millions of current dollars. In the Basic REMI model, state income tax, resulting from diaper benefits, ranged from $500,000 in 2016 to $944,000 in 2031, compared to those in this Augmented/Expanded REMI scenario of $800,000, rising to $2.5 million.

As in the previous scenario, the CCEA reports on personal income taxes (state income taxes) accruing to the State. Those revenues range from $3,700 in 2016 to $9,900 in 2031, for every $10,000 in today’s money delivered annually in assistance by The Diaper Bank of Connecticut.

**STATE SALES TAXES**

Using the same Augmented/Expanded REMI Scenario approach as previously described, sales taxes rise from $2.7 million to $7.4 million in fixed dollars between 2016 and 2031.

Using the REMI model and the extrapolated results from the survey, CCEA estimates that annual impacts from The Diaper Bank of Connecticut’s operations are synthesized for annual expenditures of $10,000 in today’s dollars as in Table E-1 for each of the scenarios.

**Table E-1: Connecticut Annual $10,000 Impacts of Sustained Diaper Bank Services: 2016-2031**

<table>
<thead>
<tr>
<th>Economic Measure</th>
<th>Basic REMI scenario</th>
<th>Augmented/Expanded REMI Scenario</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2016</td>
<td>2031</td>
</tr>
<tr>
<td>Personal Income of Current Recipients</td>
<td>$48,177</td>
<td>$79,486</td>
</tr>
<tr>
<td>After-tax income of Current Recipients</td>
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<td>$63,557</td>
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<td>Personal State Income Taxes Paid by Current Recipients</td>
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<td>$3,739</td>
</tr>
<tr>
<td>Consumer Sales Taxes Paid by Current Recipients</td>
<td>$1,179</td>
<td>$1,498</td>
</tr>
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</table>
ABOUT THE ORGANIZATIONS

The Diaper Bank of Connecticut

The Diaper Bank of Connecticut is a nonprofit dedicated to ensuring that families have an adequate supply of diapers for their infants and toddlers; to raising awareness that “basic human needs” include diapers; and to advocating for policy reform so that diapers are included in the definition of, and provision for, the “basic human needs” of families.

To date, The Diaper Bank of Connecticut has distributed more than 22 million diapers to poor and low-income families through its extensive Diaper Distribution Network of more than 50 partner agencies throughout the State.

More information about The Diaper Bank of Connecticut is available at www.thediaperbank.org or on Twitter (@thediaperbank) and Facebook (facebook.com/thediaperbank2004).

The National Diaper Bank Network

The National Diaper Bank Network (NDBN) is a nationwide nonprofit dedicated to eliminating diaper need in America, by leading a national movement to help meet the basic needs of all babies and their families...including access to clean, dry diapers and other material goods. Founded in 2011 with the support of Huggies®, the network raises national awareness of diaper need (#DiaperNeed) and supports the development and expansion of diaper banks in communities throughout the country. Its active membership includes more than 300 diaper banks, diaper pantries, and food banks located in 47 U.S. states and the District of Columbia. More information on NDBN and diaper need is available at www.nationaldiaperbanknetwork.org, and on Twitter (@DiaperNetwork) and Facebook (facebook.com/NationalDiaperBankNetwork).
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