

CALL TO ACTION:

A Policy Framework for Women's Economic Security

THE NEW ENGLAND WOMEN'S POLICY INITIATIVE (NEWPI)

STEERING COMMITTEE

Center for Women in Politics and Public Policy,
University of Massachusetts Boston

Permanent Commission on the Status of Women, Connecticut

Maine's Permanent Commission on the Status of Women

Massachusetts Commission on the Status of Women

New Hampshire Women's Foundation

Women's Fund of Rhode Island

Vermont Commission on Women

WHAT IS THE NEW ENGLAND WOMEN POLICY INITIATIVE?

The New England Women's Policy Initiative (NEWPI) is a long-term, nonpartisan effort to advance the goal of "ensuring economic security for all women and their families." Given the widening wealth gap in our society, the on-going gender gap in women's wages – especially for women of color – women's continued exclusion from many well paying occupations, and their lack of support for family caregiving, the co-conveners of the NEWPI have joined together to forge a multi-year plan for policy development, policy action and measuring progress on key policy issues.

NEWPI defines "policy" to include public policy, public-private partnerships, and voluntary employer policies. NEWPI includes a broad cross-section of stakeholders, including leaders and organizations from the private, public and nonprofit sectors who are leading change for women and their families across, age, race, ethnic and income lines.

NEWPI is spearheaded by the Center for Women in Politics and Public Policy at the John W. McCormack Graduate School of Policy and Global Studies at UMass Boston and is co-convened by women's commissions and women's funds from the six New England states. The work of NEWPI falls in four broad areas:

- **Conferences and Trainings:** "The New England Women's Policy Conference" is a regional event held every other year (2014, 2016, 2018, 2020). In alternate years each state may organize events to develop state-specific priorities and actions.
- **New England Women's Policy Network:** Individuals and organizations may join the Network and become members (no fee involved) of an online "learning community" through access to a website hosted by UMass Boston. The website will contain information on policy campaigns and best practices across the region.
- **Policy-Relevant Research:** Policy briefs and reports are developed, including state and regional level data, to inform policy development on issues related to advancing women's economic security in five priority areas in the "Call to Action."
- **Policy Action:** The co-conveners of the first New England Women's Policy Conference drafted the attached "Call to Action" to focus attention on key policy issues needed to advance women's economic security. Non-profits, private companies and public agencies are signing on to this foundational document to coordinate the positive efforts already taking place across the region and catalyze additional policy action.

ABOUT THE CENTER FOR WOMEN IN POLITICS AND PUBLIC POLICY

Celebrating twenty years of contributions to advancing women's leadership and participation in public life, UMass Boston's Center for Women in Politics and Public Policy at the John W. McCormack Graduate School of Policy and Global Studies, promotes and strengthens diverse forms of women's public leadership. Through its innovative educational programs, action-oriented research, and public forums, it works to ensure that the voices, talents, and experiences of all women are valued and included in the policy and political processes. In partnership with nonprofit organizations, private companies, and government at all levels, the center works to strengthen democratic values in public life and build a prosperous economy that increases access and opportunity for all. All center initiatives and research explore the impact of gender, race/ethnicity, and class on policy making and politics.

cwppp@umb.edu | 617.287.5541 | www.umb.edu/cwppp



@CWPPP_UMB | Find us on www.facebook.com/cwppp



Call to Action: A Policy Framework for Ensuring Economic Security for All Women and their Families

The “Call to Action” is endorsed by the Steering Committee of the New England Women’s Policy Initiative, including the Center for Women in Politics and Public Policy at the John W. McCormack Graduate School of Policy and Global Studies at the University of Massachusetts Boston; the Permanent Commission on the Status of Women (CT); Maine’s Permanent Commission on the Status of Women; Massachusetts Commission on the Status of Women; New Hampshire Women’s Foundation; Women’s Fund of Rhode Island; and the Vermont Commission on Women.

INTRODUCTION

Given the lingering effects of the recent recession, and the widening gap in wealth and wages, the economic security of women – across age, race, ethnicity, and income levels – is threatened. Particular challenges and barriers to economic security are faced by women of color, immigrants, and women from marginalized communities and groups. Despite the educational advances that some women have made and limited entrance into previously male-dominated occupations, the vast majority of women still make less than men at every educational and professional level. We recognize that many women are currently living in poverty. According to the U.S. Census Bureau, in 2013 more than one in seven women – nearly 18 million – lived in poverty in the United States, and the poverty rates for African American and Latina women are more than twice as high as those for white, non-Hispanic women.¹ Women’s poverty rates – historically and at present – are higher than those of men, and the gap is especially large for women of childbearing age and women 65 years and older living alone.² In addition, many women work in gender-segregated occupations where wages are very low. More women than men are considered “working poor,” meaning they work at least 27 weeks a year and have incomes below the federal poverty level.³ At the same time, families are relying to a greater extent on women’s wages: 40% of households with children under 18 living at home have women as the primary breadwinner.⁴

We believe that it will take the coordinated action of multiple stakeholders – public, private, and non-profit – to move the dial on economic security for all women and their families. In that spirit, we offer the following multi-issue policy agenda that can coordinate the efforts of women and men who are developing new policies in their state and local governments and in their private companies. We hope to unite all those working to ensure gender equity and greater economic security for all women – at all stages of life – as well as their families and communities.

WAGES AND INCOME SECURITY

It is well known that equal pay for equal work is the law of the land, but still not the practice of many employers and not reality for many women workers. We support three policies for state-level action for both full-time and part-time workers:

- **Pay Equity:** Women who work fulltime still make only 78 cents for every dollar a man makes⁵ and the ratio is much worse for women of color. We support legislative and employer action to achieve pay equity for all women across the income spectrum, and eliminate racial/ethnic disparities in pay equity.
- **Raising the Minimum Wage:** While five of the six New England states have a minimum wage higher than the federal rate,⁶ we support further state action to raise the minimum wage as a starting point, and to ensure women’s access to jobs that pay a “living wage” as a long-term goal. Women constitute the majority of low-wage workers (65.9% in the US and 68.4% in New England)⁷ and many have no employer-sponsored benefits. The national minimum wage is \$7.25/ hour, which is not adequate to support one woman, much less a woman and her family. A woman working full-time, year round at the federal minimum wage of \$7.25 per hour earns just \$14,500 – more than \$4,000 below the poverty line for a family of three.⁸
- **Retirement Security:** As fewer workers have access to employer- guaranteed pension plans, we support state level action to develop publicly administered, innovative, low-fee savings programs that employers, workers and retirees can establish and contribute to.

Social Security is the sole source of income for approximately 30% of all women 65 years and older⁹, clearly not an adequate income to make ends meet. While Social Security policy is set at the federal level, we encourage Congress to consider three policies to improve older women’s economic security: guaranteeing minimum Social Security benefits for all recipients; maintaining/improving the Cost of Living Adjustment (COLA); and giving credit for years spent caregiving in calculating a retiree’s Social Security benefit.

WORKFORCE DEVELOPMENT, TRAINING, AND EDUCATIONAL OPPORTUNITIES

For many women, especially women of color, the entry point to economic security is access to training programs, community colleges and four-year colleges. Without tools and skills aligned with the needs of the 21st century economy, women will never be able to achieve economic security for themselves and their families. Too many women are still stuck in female dominated jobs where pay is low and respect for the value of their work – especially care work – is minimized. We support policies in the following areas:

- **Access to Training for Non-Traditional Jobs:** We need to expand the number of training programs that will prepare women to be employed in male-dominated trades and professions. This includes programs for STEM-related jobs that can provide women positions and advancement in a variety of fields such as construction, computer technology, engineering and mathematics, to name a few. This will require changes in the curricula of K-12 schools, as well as colleges and graduate schools, to ensure a pipeline of girls and young women who are better prepared to enter these fields.
- **Loan Assistance/Debt Forgiveness Programs:** Many young women are discouraged from pursuing the vocation or profession of their dreams because of the high cost of specialized vocational schools and college that necessitate student loans with high interest rates. We support policies to remove, or at least reduce, these financial barriers to women's economic advancement so that young women can enter the workforce without enormous educational debts.
- **Expand Training Programs That Lead to Living Wage Jobs:** Women struggling to move off of Temporary Assistance for Needy Families (TANF) and/or move out of low-wage jobs need training programs that will lead to living wage jobs and sustainable economic self-sufficiency. These training programs must include subsidized transportation, healthcare, and childcare during the training period so women can successfully complete their programs in the allotted time and transition into permanent employment.

HEALTH AND FAMILY LEAVE POLICIES

While the Affordable Care Act is an important public policy to extend health insurance to all Americans and some populations of immigrants, there are still many gaps in health-related policies – such as access to

comprehensive reproductive health care – that have significant impacts on women's economic security: We support two key policies for state-level action that will be available to full-time and part-time workers:

- **Paid Sick Days/Earned Sick Time:** More than 40% of private sector workers in the U.S. do not have paid sick days¹⁰ and 37.5% in New England lack this basic benefit.¹¹ When they or a family member is ill, they must choose between caring for a loved one and a day's pay. We support paid sick days for all workers in New England for both economic and public health reasons, and their use for physical and mental health care, as well as needs related to domestic violence and sexual assault.
- **Paid Family and Medical Leave:** Since the FMLA was passed in 1993, millions of Americans have benefitted from job-protected leave to care for a newborn or adopted child, an ill parent, child or spouse, or their own serious illness, and research has shown this to have no negative effect on their employers.¹² However, the leave is unpaid so this benefit is not available to many low- and moderate-wage workers. We support various funding mechanisms – to be determined by each state – for providing paid FMLA.

Although Medicare provides an important source of funding for many health expenses of those 65 and older, it does not cover all health care costs. Since supplemental health insurance remains unaffordable for many seniors, we encourage states to assist in the purchase of Medigap policies. In addition, not all states have extended coverage under the Affordable Care Act to those who are eligible for Medicaid, so states should consider closing that gap until the federal government does.

EARLY CARE AND EDUCATION: PROGRAMS AND WORKFORCE ISSUES

Research on the cognitive and socio-emotional growth of young children has shown that the first five years of life are a critical period for brain development.¹³ This scientific literature supports investments in high quality early care and education programs that are not only vital to preparing children for success in school and in life, but are also a necessity for their working mothers and fathers. It is important to note that the majority of early childhood teachers are low-wage women workers. While young children need stability in their teachers and caretakers, there is high turnover in this field due to low wages and inadequate benefits. It is ironic that such valuable work – work that will impact the future

workforce and citizen engagement – is compensated at such a low level. We support state action in three inter-related policy areas:

- **Universal Pre-K:** Extend public support for education beyond K-12 and cover high-quality early care and educational programs for all 3- and 4-year old children so they can enter kindergarten ready to learn and succeed.
- **Affordable, Accessible Early Child Care and Education:** Expand access to high-quality early care and education programs from birth to age five. Provide additional subsidized childcare vouchers to eliminate long waiting lists for low-income workers who need childcare to pursue education, job training, and employment, and some level of financial assistance for moderate-income families.
- **Improve Education and Compensation for Childcare Workers:** Provide tuition assistance and debt forgiveness programs for workers seeking professional development classes and post-secondary educational degrees and create a career ladder linking educational achievement to higher levels of compensation.

Given the lack of alignment between school hours and work hours, programs that care for children before and after school are also needed. These programs have a dual benefit: they provide homework assistance and age-appropriate activities for children; and they protect the jobs of parents who lack flexibility at work. We encourage greater access to out-of-school time programs, and the provision of financial support to low-income workers who need these programs.

ELDER CARE: PROGRAMS AND WORKFORCE ISSUES

With the aging of the population, and many baby boomers entering their retirement years, the need for elder care services is escalating. As a region, we must ensure that there are adequate services and trained workers to provide services and give support to the many family members, both those employed and those retired, who will assume significant caregiving roles.

- **Support for Family Caregivers:** As the cost of long-term care continues to escalate, we support state policies that pay family members for providing care for elderly relatives. Paid FMLA, mentioned earlier, and

voluntary employer leave policies are also needed.

- **Invest in Elder Care Services:** Expand state funding for the full range of elder care services, particularly home and community-based programs, that will maximize independence for older adults and their ability to age in the venue of their choice.
- **Support for the Home Health Care Workforce:** We need state support to train and expand the largely low-wage, female, home health care workforce to meet the needs of the aging population, and provide the level of pay and benefits that reflect the value of their work.

MULTIPLE STRATEGIES: MOVING TOWARD COORDINATED POLICY ACTION IN NEW ENGLAND

This Call to Action is intended to provide a broad issues-oriented framework that will guide stakeholders and activists while recognizing that economic conditions in each state vary. Reflecting a commitment to a nonpartisan approach and valuing cross-party alliances, it also recognizes and supports a broad range of strategies to develop and implement new policies. Policy action might involve legislative and budgetary strategies within state and municipal government, executive orders and/or regulatory changes. Approaches to policy change may entail ballot initiatives to educate and build public support for policy change. In addition, the creation of public-private partnership and/or voluntary employer initiatives may be the best way to realize policy changes.

Organizations, coalitions and private sector companies that sign onto this Call to Action will work on one (or more) of these policy issues and agree to report on their progress every other year. By benchmarking and coordinating our efforts, we will make measurable progress on key policies needed to ensure economic security for all women, their families and communities.

In conclusion, we acknowledge the importance of women's leadership – including female leaders in the public sector, both elected and appointed, the private sector and the nonprofit sector - to advancing the economic security agenda outlined in this Call to Action and seek to expand opportunities to promote women's leadership in all sectors.

ENDNOTES

- ¹ Robbins, K.G. & Morrison, A. (September 2014). *National Snapshot: Poverty among Women & Families, 2013*. National Women's Law Center. Retrieved from <http://www.nwlc.org/sites/default/files/pdfs/povertysnapshot2013.pdf>.
- ² U.S. Census Bureau. (2013). Current Population Survey. Retrieved from <http://www.bls.gov/cps/>.
- ³ U.S. Bureau of Labor Statistics. (March 2014). *BLS Reports: A Profile of the Working Poor*. Report 1047.
- ⁴ Wang, W., Parker, K. & Taylor, P. (2013). Breadwinner Moms. Pew Research Center. Retrieved from <http://www.pewsocialtrends.org/author/wwang/>.
- ⁵ Institute for Women's Policy Research. (2014). Pay Equity and Discrimination. Retrieved from <http://www.iwpr.org/initiatives/pay-equity-and-discrimination>.
- ⁶ Wage and Hour Division, U.S. Department of Labor. (January 2014). Minimum Wage and Overtime Premium Pay Standards Applicable to Nonsupervisory NONFARM Private Sector Employment Under State and Federal Laws, [ME-\$7.50;RI-\$8.00;CT-\$8.70; VT-\$8.73(2014) >\$10.10(2018); MA-\$8.00(2014)> \$11(2017)].
- ⁷ Entmacher, J. et al. (2014). Underpaid and Overloaded: Women in Low-Wage Jobs. National Women's Law Center. Retrieved from http://www.nwlc.org/sites/default/files/pdfs/final_nwlc_lowwagereport2014.pdf.
- ⁸ Vogtman, J. & Robbins, K.G. (March 2014). Fair Pay for Women Requires Increasing the Minimum Wage and Tipped Minimum Wage. National Women's Law Center. Retrieved from http://www.nwlc.org/sites/default/files/pdfs/fair_pay_for_women_requires_increasing_theminimum_wage_and_tipped_minimum_wage_mar_2014.pdf.
- ⁹ National Women's Law Center. (April 2014). Women and Social Security Key Facts. Retrieved from <http://www.nwlc.org/resource/women-and-social-security>.
- ¹⁰ Institute for Women's Policy Research (2014). About Family Leave & Paid Sick Days. Retrieved from <http://www.iwpr.org/initiatives/family-leave-paid-sick-days>.
- ¹¹ Williams, C., Drago, R., Miller, K., & Yi, Y. (March 2011). Access to Paid Sick Days in the States, 2010. Institute for Women's Policy Research. Retrieved from <http://www.iwpr.org/publications/pubs/access-to-paid-sickdays-in-the-states-2010>.
- ¹² Commission on Leave (1996). A Workable Balance: Report to Congress on Family and Medical Leave Policies. Washington, DC: Women's Bureau, United States Department of Labor.
- ¹³ Shonkoff, J.P., & Phillips, D.A. (2000). From Neurons to Neighborhoods: The Science of Early Childhood Development. Institute of Medicine. The National Academies Press: Washington, DC.