



Surviving to Thriving

Pathways to Opportunity for Low-Income Women

By Michelle Webster

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Surviving to Thriving: Pathways to Opportunity for Low-Income Women

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**THE WOMEN'S
FOUNDATION
OF COLORADO**

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Introduction

Despite all of their hard work to make ends meet, single mothers face the greatest risk of living in poverty and the highest barriers to economic self-sufficiency. Everything we know about ending the cycle of poverty points to the importance of training and education as a bridge to a living wage. Long-term economic stability becomes a more viable goal for low-income women when they can participate in adult education, skills training, post-secondary education and/or apprenticeships to better prepare them for the workforce.

The Colorado Center on Law & Policy conducted a series of focus groups with low-income women in Colorado, most of whom were mothers, to examine access to skills training and inform development of policy options for reducing barriers to education and employment. With funding support from the Women’s Foundation of Colorado, we spoke with 42 women in four focus groups between April and June 2014. The Women’s Foundation grant was focused on developing a better understanding of the challenges low-income women face in improving their employment prospects. The challenges are significant, but the drive to work is strong. **As one woman explained: “I am the head chef, accountant, and scheduler in my house. I have these and other marketable skills I want to offer an employer and still I cannot get a job.”**

The labor market is changing. Fewer jobs are available requiring only a high school diploma. Increasingly, employers seek workers with additional training and skills. And families are changing too. Nationwide, women are now the primary or co-breadwinners in nearly two-thirds of all families.¹ Yet, women—particularly single mothers—face substantial barriers to achieving economic stability. Most traditional pathways to prosperity fail to recognize the realities of their lives.

This report is divided into four sections. The first provides context about the education, earnings and economic security of women in Colorado—with particular emphasis on single mothers. The second section provides an overview of the women who participated in our focus groups. The third section highlights their challenges and concerns. The final section outlines recommendations drawn from the focus group conversations for developing pathways to economic self-sufficiency that work for women.

“ Eighteen years ago I never thought I would make it. And now looking back I realize that I spent the last 18 years just surviving. **Now I want to thrive.** ”

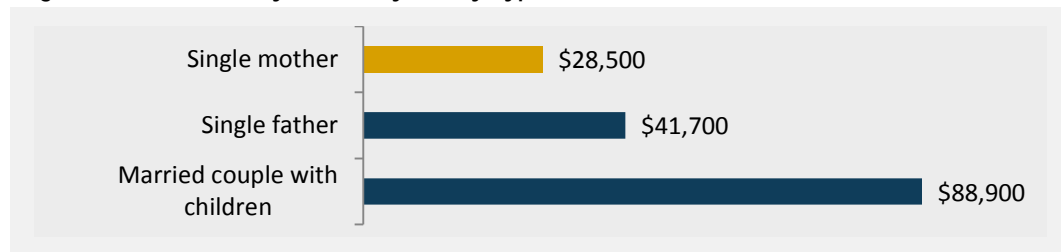
Low-Income Women and Mothers in Colorado

Comprising nearly half of Colorado’s labor force, women are essential to the state’s economic engine. Yet, women continue to face disparities in income and opportunity and are more likely to live in poverty than men.

Median annual family income is lowest among single mothers.

The median annual income among single mothers in Colorado is \$28,500. By contrast, single-mother families earn only 68 percent of the income earned by single-father families (\$41,700), and just one-third of married couple families with kids (\$88,900). (See Figure 1.)

Figure 1. Median Family Income by Family Type, 2013

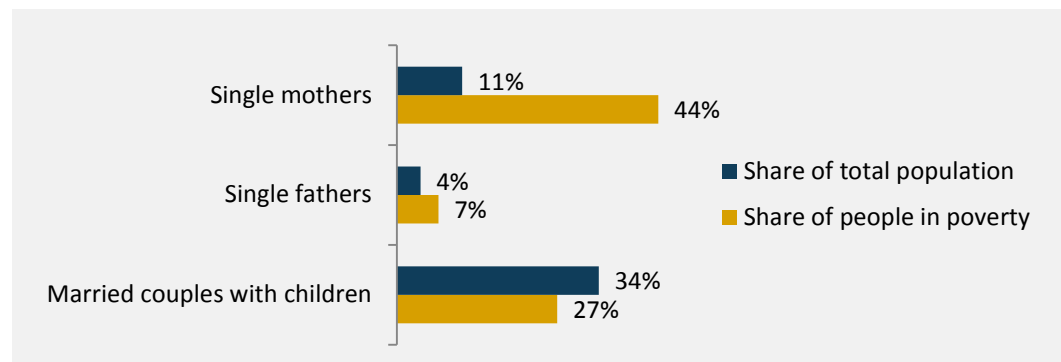


U.S. Census Bureau American Community Survey

Women and single mothers are more likely to live in poverty.

In Colorado, single women are more likely to live in poverty compared to single men and married couples. The risk of living in poverty is even greater for single women with children. (See Figure 2.) Although single mothers only account for 11 percent of the total population in the state, they make up 44 percent of all families living in poverty.

Figure 2. Share of Population and Poverty by Family Type, 2013

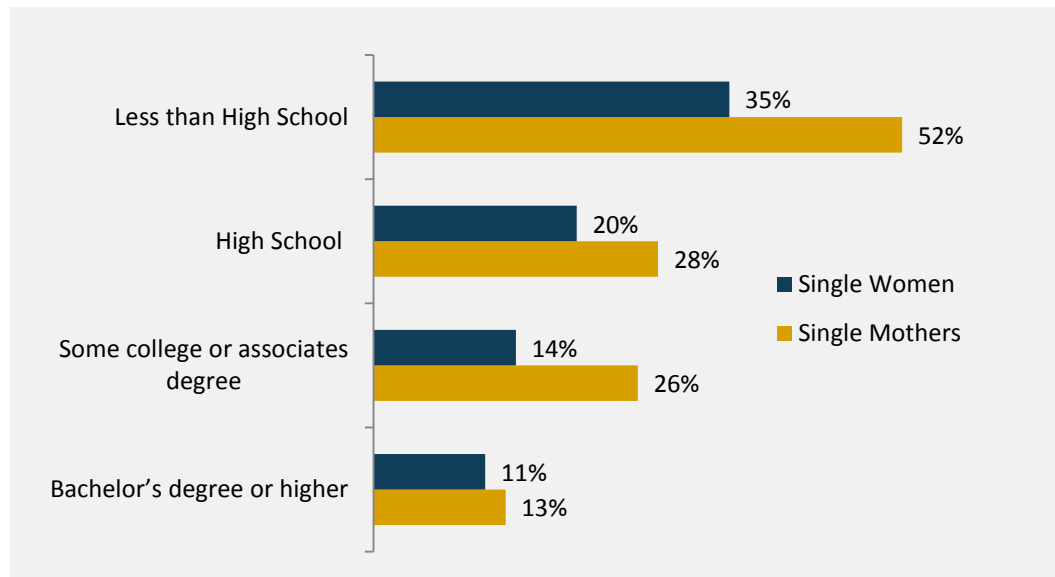


U.S. Census Bureau American Community Survey (Coloradans 18 or over)

Women with higher education are significantly less likely to live in poverty.

Women with higher levels of education have substantially lower risk of poverty. (See Figure 3.) This holds true for women with and without children. With each level of educational attainment, the share of women living in poverty declines. Poverty rates drop substantially from a high of 35 percent of single women and 52 percent of single mothers with less than a high school education to 11 percent and 13 percent respectively for women with a bachelor's degree or higher.

Figure 3. Share of Single Women and Single Mothers in Poverty by Education Level, 2013



U.S. Census Bureau American Community Survey (Coloradans 25 years or older)

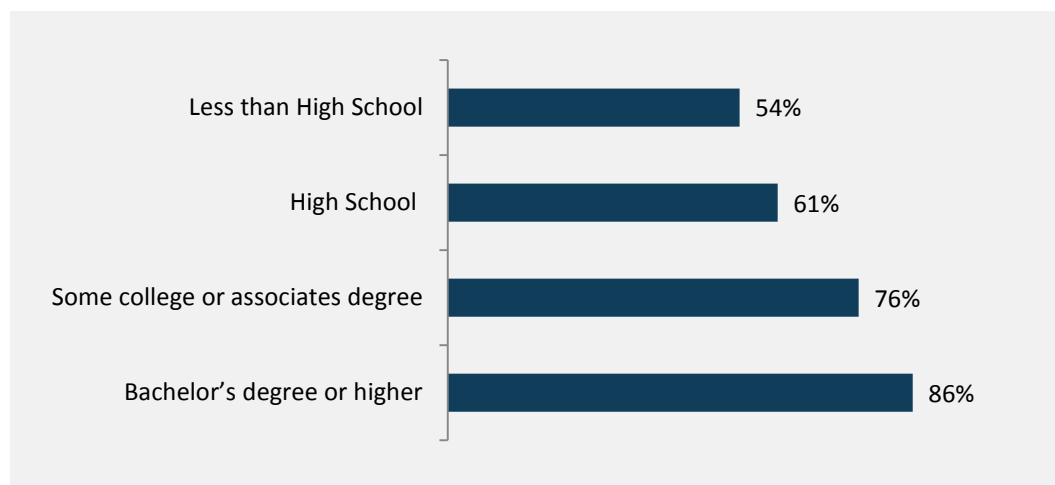
Single mothers face a higher risk of poverty but more are seeking education.

Single mothers are significantly more likely to live in poverty compared to single women without children at every educational level. (See Figure 3.) For example, more than half of single mothers with less than a high school diploma live in poverty compared to 35 percent of single women without children. This disparity exists at every educational level. Being a single parent—particularly a single mother—significantly increases the likelihood of living in poverty. Higher levels of education, however, reduce the risk of poverty. In fact, poverty rates for single mothers with a bachelor's degree or higher (13 percent) are similar to poverty rates for single women with comparable education (11 percent). And single mothers are more highly educated than ever before. Nationally, since the 1960's, the share of single mothers who dropped out of high school has declined from 52 to 15 percent.² Over the same period, the share of single mothers with some college has increased from 13 percent to 57 percent.

Higher education increases work participation among single mothers.

Single mothers in Colorado with higher levels of education are more likely to be employed. (See Figure 4.) More than half of single mothers who did not complete high school are employed. Employment rates increase with each level of educational attainment. Among single mothers with a high school education, 61 percent are employed. Three-quarters of single moms with some college are employed and 86 percent of those with a bachelor's degree or higher.

Figure 4. Employment Rates of Single Mothers by Education Level, 2013



U.S. Census Bureau American Community Survey (Coloradans over 25 years old)

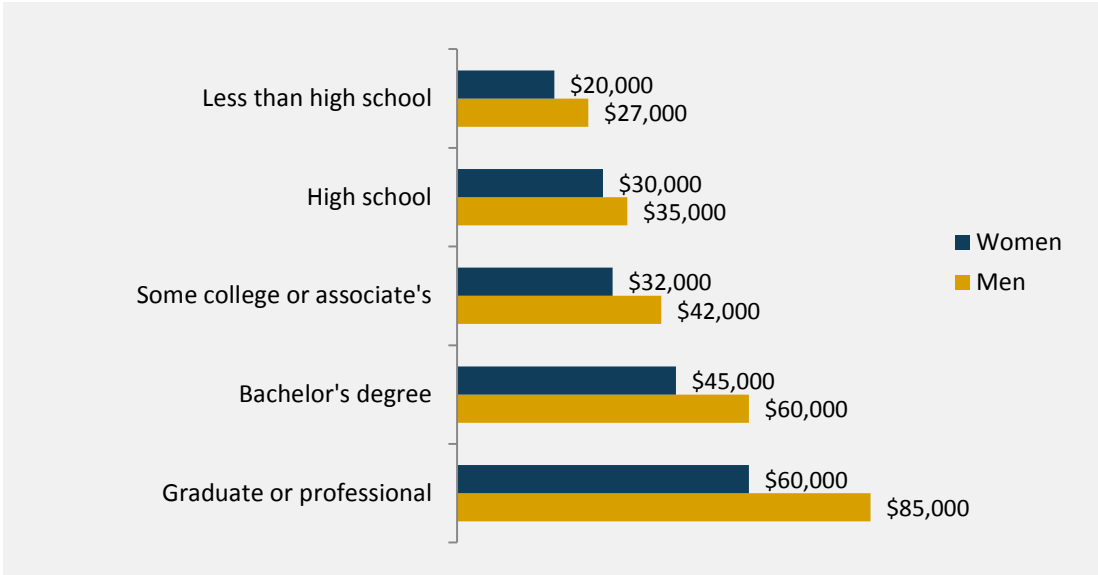
Higher education also means higher wages for women but not as high as men.

Education is essential to lifting women out of poverty. Women with a high school diploma earn half of what women with a graduate or professional degree earn. (See Figure 5.) But education does not close the gender wage gap. Median earnings of women are less than men at every educational level, and the gap widens with increasingly higher levels of education. In 2013, Colorado women age 25 and older working full-time had median annual earnings (\$38,000) that were 83 percent of the median earnings annual earnings of men (\$46,000).

Part of the issue is that women are overrepresented in the low-wage labor force—women comprise 46 percent of the Colorado labor force but make up 65 percent of low-wage workers (defined as earning less than \$10.10/hour).³ In fact, women need at least a bachelor's degree to avoid being overrepresented in low-wage jobs, while men only need a high school diploma for a fair shot at a living wage job.⁴

Yet, even at higher education and earning levels, the wage gap is persistent. In fact, the gender wage gap in Colorado is greatest at the highest education levels. Women with a graduate or professional degree earn just 71 percent of men with similar education. Even with an additional level of education, on average women still only command earnings equivalent to median earnings of men with less education. For example, the median earnings for women with a graduate or professional degree (\$60,000) is equal to the median earnings of men with only a bachelor's degree.

Figure 5. Full-time Median Earnings Among Men and Women in Colorado by Education, 2013



U.S. Census Bureau American Community Survey (Coloradans over 25 years old; 35+ hours/week)

A fair shot at economic security for women and their families

According to a recent Gallup poll, women have a more negative outlook on the U.S. economy compared to men.⁵ A full 64 percent of women surveyed said that it was a bad time to look for a job, while 56 percent of men expressed the same sentiment. Women have good reason for a more pessimistic outlook: Women are overrepresented in low-wage jobs and face a persistent and substantial wage gap—despite enormous gains in labor force participation, job experience and educational attainment.⁶ Negative perceptions about economic prospects among women coupled with bleak trends in wages and opportunity facing women ultimately create a drag on the economy, making it more difficult for female workers and their families to thrive.

Focus Group Participants

Partnering with the Colorado Participation Project (CPP), CCLP convened a series of focus groups with low-income women to learn more about their experiences with skills training as a pathway out of poverty. We asked these women to share their experiences with accessing skills training and translating that training into gainful employment. We used a broad definition of skills training referring to any sort of training or preparation aimed at improving employment opportunities and/or wages.

Specifically, we wanted to know the following:

- Types of skills training accessed, cost of training and assistance with job placement
- Supports needed for successful participation in skills training
- What worked and what was disappointing in their experience
- Barriers to accessing training and employment

Four community partners helped us recruit 42 women to participate in this conversation. The participants brought a range of perspectives and experiences to bear on the issues we were attempting to understand more fully. Their voices informed this report significantly, and we are grateful for their time and thoughtful participation.

Most of the women were single mothers, with an average age of 45, and as a result, their kids were older. Only 18 percent of the participants reported having a child under 5 years old. Poverty and unemployment are highest among single mothers with children still too young to attend school. Another 30 percent of the group reported having a school-aged child. But the majority of the women (52 percent) reported that their youngest child was older than 17.

Community Partners

Several community organizations generously provided outreach to women they serve to request their participation in our focus groups. We would like to thank **Work Options for Women, Denver Urban Ministries, The Our Center** and **Sister Carmen Community Center** for their vital contributions to this project.

As a group, these women are arguably primed for employment. The majority (62 percent) reported that they were currently or had previously participated in some type of skills training program. As detailed in the box below, the women in our focus groups had participated in a variety of training programs, including training in restaurant management, medical assistance and carpentry. Several women even had certifications that seemingly should have helped them gain employment.

On the whole, the group had a fairly strong educational background. More than 40 percent reported that they had attended some college or completed a college degree. One-quarter had completed high school or a GED program, but had not attended college. About one-third of the women reported having less than a high school education.

Yet, more than half of the group (62 percent) was currently unemployed. Another 20 percent reported that they were not working because they are disabled. Only 7 percent reported being employed full or part-time. The vast majority of the group had limited income from work in the past year. Thirty percent reported having earned no income from work in the last year. Over half (57 percent) reported earning less than \$10,000—well below the federal poverty level for a single adult without even taking into account that several women have dependants and therefore live in larger households that would require an even higher poverty level income.

Skills Training, Credentials & Employment

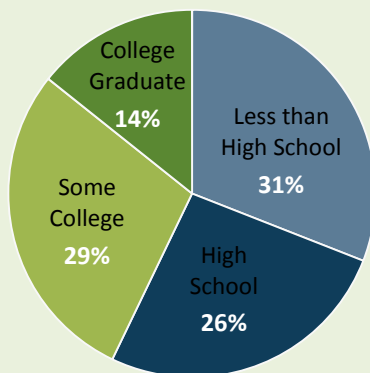
The women who participated in the focus group discussions had a range of skills training, credentials and employment experiences.

- Certified Nursing Assistant
- Licensed Practical Nurse
- CPR and X-Ray Technician
- Cosmetology License
- Customer Service Training
- Massage Therapist
- Legal Assistant
- Denver Police Academy
- Graphic Arts Design Certificate
- Construction
- Elementary School Teacher
- Carpentry/Machinist
- Commercial Kitchen Cook
- Medical/Dental Assistant
- Domestic Violence Advocate
- Childcare Provider Certification
- Restaurant Manager
- Financial Management
- Computer Skills Certification
- English Language Learners
- Business Management
- Switchboard Operator
- Retail
- Waitress
- Metal Work Training

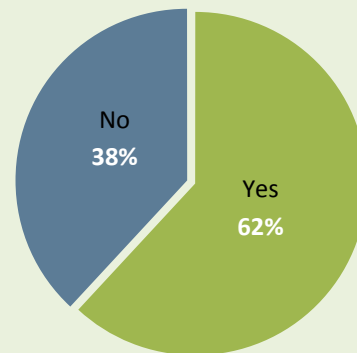
Focus Group Demographics

Age	The age of participants ranged from 18 to 81 with an average age of 45.
Marital Status	The vast majority of the women reported that they were single or divorced (86 percent); 12 percent were married.
Presence of Children	Most of the women are mothers (93 percent). They had anywhere from 1 to 7 children. The average number of children among the group was three. About half of the mothers reported that they had children living in their home.
Age of Children	The ages of their youngest child ranged from 3 months to 41 years old, with an average age of 36. The majority of women (52 percent) reported that their youngest child was older than 17. In fact, only 18 percent of women reported having a child under 5 years old and 30 percent had a school aged child.
Race and Ethnicity	Half of the women were white; 17 percent were black; 5 percent were American Indian or Alaskan Native; 5 percent were Asian; and 2 percent were Native Hawaiian or other Pacific Islander. Twenty percent did not report race. Thirty-eight percent identified themselves as Hispanic or Latina.

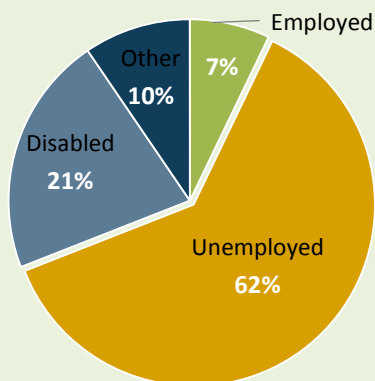
Education Level



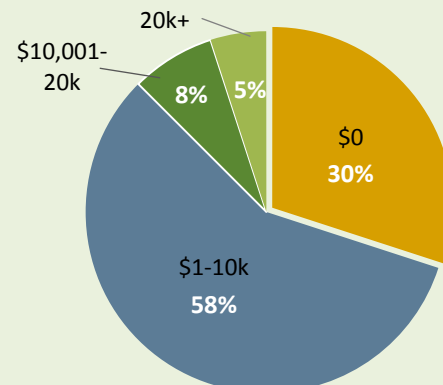
Participation in Skills Training



Employment Status



2013 Income



Barriers to Skills Training & Opportunity

Although the majority of women in our group had participated in skills training and most had at least a high school education or higher, very few were currently employed and the vast majority were living well below the poverty line. While we framed the conversation to inquire about barriers to skills training, the women were quick to point out that the issue is in fact bigger than access to skills training. As seen in the box above, there was no shortage of experience with skills training. Our group had participated in a variety of training programs and several had certifications that seemingly should lead to gainful employment.

Certainly, several women noted challenges in accessing skills training. They talked about barriers like finding reliable and affordable child care, juggling work and class schedules, and coming up with the cost of training programs. Another theme was figuring out what type of training to pursue that would be both interesting and marketable. Several women were attempting to re-enter the workforce after a divorce and being home with children and finding they no longer had the skills to be competitive in today's economy. Some women, because of injury or illness, could no longer continue working in the fields in which they had been trained. So they too were facing the question of where and how to re-enter the workforce.

Overwhelmingly, however, the women expressed that although they had completed skills training programs and had at least some work experience, they had not been successful in securing or keeping a job for which they had been trained. **While pursuing skills training presented some difficulties, the real challenge came in translating training and experience into gainful and sustained employment.**

Several women recounted stories of having successfully completed a training program, building up some work history—only to encounter a health or child care issue that made it difficult or impossible to work. They were in jobs that allowed very little flexibility. For these women—many living very close to the edge of extreme poverty—a car that breaks down, a child care provider who doesn't show up or a chronic health condition can mean losing shifts and ultimately their job. Others noted that by the time they completed their training or were ready to re-enter the workforce, the economy had changed and they were no longer competitive in their field. Several participants had criminal histories that they felt were preventing them from working in their field of choice or made them less competitive in a tight job market.

Resoundingly, these women expressed a strong desire to work and claim a productive place in the economy. They wanted to apply their training and experience to a job they cared about and could take pride in doing. And they wanted jobs that paid a living wage and allowed them to care for their families.

The women identified a number of specific challenges in getting on a path to self-sufficiency and staying there:

1. Lack of affordable and reliable child care

Although most women in the focus group have adult children, they recalled that child care was a significant barrier to pursuing training and employment opportunities. Child care costs place a significant burden on single mothers that often hinder them from pursuing or completing training. Colorado ranks as one of the least affordable states in the country for full-time coverage at a day care center.⁷ **The annual cost of licensed child care is higher than average annual in-state tuition and fees at a public Colorado college or university.** Full-time child care for an infant in a day care center could total nearly half of median income for a single mom.⁸ The cost of day care of a pre-school age child could consume up to one-third of the median income of a single mother.

The Colorado Child Care Assistance Program (CCCAP), the state safety net program that helps low-income families afford child care so they can work, only serves about one-quarter of all eligible families.⁹ And, until passage of House Bill 1317 (2014), not all counties considered education and training an activity eligible for CCCAP coverage.¹⁰ If counties did cover training time, it was typically limited to families without jobs.

Women in the focus groups reported that they often had to piece together child care arrangements so they could work or attend classes. Few reported having a consistent plan for child care. They called upon family, friends or neighbors to help as needed. Sometimes younger kids were left in the care of older kids. Several women reported that when their kids were young, child care was the driving factor in making employment decisions. They took jobs that worked with their child care needs rather than jobs they loved or offered the greatest opportunity for growth or earning potential.

2. Nonstandard work schedules

Very few of the women we spoke to were currently employed, but all had employment histories that were in the service sector. These jobs typically involved working nonstandard hours, such as evenings, nights, weekends or rotating shifts. While some women noted that they preferred nonstandard schedules for child care reasons, they also explained that irregular work hours make it virtually impossible to attend classes while working. **Among low-wage workers, one of the most frequently cited obstacles to completing a college degree is balancing work demands with school schedules.**¹¹

For single mothers, this juggling act becomes even more complicated. The combination of child care challenges, nonstandard work schedules and limited workplace flexibility often results in a winding path to completing a training or degree program. For single mothers, it is estimated to take anywhere from 6 to 15 years to complete a college degree.¹²

3. Public transportation is not reliable and often extends the workday

Transportation was identified as a significant barrier for many women to accessing skills training and juggling classes, child care and work. This is especially true in suburban or rural areas of the state where public transportation is limited. **One woman noted that she had to give up a job that required working occasional evenings because the bus she took home had stopped running by the time she got off work.** Other women talked about the added cost of public transportation—both in terms of time and money. The time it took to get to and from work or class by bus could easily add another two to three hours to their day. And that additional time meant higher child care costs to cover their work and/or class hours and their commuting time. Not to mention the potential high cost of public transportation itself. Several women noted that taking regional buses is too costly for their budgets.

4. Training programs can be costly and may not generate employment opportunities

Of the women who had participated in skills training, several mentioned that they are still paying off their tuition or other program costs. **They expressed frustration with how few options there are for financial assistance to help defray the cost of job training or college classes.** Women who attended certificate programs, for example to become a dental assistant or machinist, through for-profit training schools said it was rare to get job placement assistance. The women also noted that there were no resources to help them decide which type of training to pursue. The schools would claim there are plenty of jobs but there was no way to verify their claims. Furthermore, the women felt disillusioned by the lack of assistance the schools provided in connecting graduates with potential employers.

5. Gaps in employment history

The average age of the women in our focus groups was 45 years old. Many women explained that they had gaps in their employment history for a number of reasons. Several women noted that they had exited the work force to care for their children for some period of time. **A fair number of women reported that they were attempting to re-enter the workforce after separating from a partner and a period of mostly being home with their children.** These women noted that they needed additional skills—such as computer training—to be competitive in today’s labor market. Some noted that they experienced ageism in that they felt they were not hired because of their age even though they were qualified.

“ I had a job and now I don’t. I’m at the very bottom. And the message we hear is it’s your fault you’re not working. ”

Still other women had experienced significant health issues or a disability that kept them out of the workforce for some period of time. These women

felt that explaining absences from work due to a medical issue often raised a red flag for employers who didn't want to take a chance on them. Gaps in employment history are more common among women and a documented disadvantage, particularly during periods of high unemployment.

6. Health issues and no access to paid leave or job retraining

A significant number of women in our focus groups described being on track with a job and then being derailed by an illness or injury. One woman was gainfully employed as a certified nursing assistant with a home health care provider until a car accident resulted in a major back injury. Another woman was working as a dental assistant when she was diagnosed with cancer. Yet another woman was working as a manager at a restaurant when she needed to leave to be treated for a heart condition. All of these women became unemployed for a period of time while dealing with an illness or injury and then struggled to find work again upon returning to the labor market.

7. Prior criminal convictions

Several women in one focus group experienced significant challenges in finding work because of a criminal record. **One woman reported that she had nearly completed a program to become a registered nurse when she found out that she may not get licensed in her field due to a prior criminal conviction.** Some of these women were aware of the possibility of having their records sealed but noted that the process was costly.

8. Poor credit history

Years of living on the edge of poverty had left some women with poor credit histories, which they noted posed a barrier to employment. **Certain employers conduct a credit check as part of the employment screening process.** Colorado passed legislation in 2013 to dramatically limit the ability of many employers use of credit checks in making hiring decisions.¹³ Exceptions are made for positions with a bank or other financial institution or when a credit history is substantially related to the job responsibilities. The law took effect in July 2013 so workers and even some employers may not yet be aware of it.

9. Disabilities

Disabilities can derail a career. Many women told a story of having stable employment until a car accident or other injury or illness caused them to lose their job. Sometimes they lost their jobs because they needed to take leave for treatment and recovery. Sometimes their injury made them unable to continue doing the same job. For example, a certified nurse assistant who hurt her back was unable to continue the lifting required on the job. **Several women noted the need for retraining to shift careers to something they could still do physically.** Several women over 50, in particular, were grappling with

trying to access retraining for a new career and trying to get disability payments because they could no longer do the job they had been doing. In general, participants did not identify any person or organization who was helping them with this process.

10. **Employer-provided training is rarely offered to women with low educational attainment**

Several participants noted that non-college educated women were rarely offered employer sponsored training opportunities, including on-the-job training and/or tuition assistance. The women noted that they were perceived as being less reliable or committed because they had parenting responsibilities and/or possessed low levels or no post-secondary education. As a result, these women felt that employers were less likely to offer opportunities for training or skill development and less likely to be supportive of women pursuing training opportunities on their own. Without employee development support from their employers, some women reported foregoing training opportunities or spending years attempting to complete credentials or degrees outside of work.

Bandwidth Poverty: Constant focus on survival makes it more difficult to thrive

New research has concluded that living in poverty is not only stressful but can actually change the way people think and therefore impact their ability to plan for the future.¹⁴ Eldar Shafir, a Princeton psychologist who studies the impact of scarcity on the brain, says that not having enough of something—food, money, companionship—dominates our consciousness. For example, when you're poor, a significant share of your attention and mental energy is focused on how to pay rent or afford food. On one hand, that can be helpful in making better day-to-day decisions about money. Yet, this intense focus on trying to make ends meet today means there is little available energy to consider the future. This is what Shafir calls "bandwidth poverty."

So from the outside, what may look like poor planning or short-sightedness among low-income people is actually bandwidth poverty. We all have limited bandwidth to pay attention to the various details in our lives; people living with the stress and scarcity of poverty are consumed with survival making planning for the future nearly impossible.

While government programs could alleviate bandwidth poverty by providing needed supports, often they exacerbate it. Assistance programs with complicated forms and burdensome requirements, actually result in a "cognitive tax" further depleting the reserves of people with high stress and already limited bandwidth. "The minute they make you show up every day at the right hour, dressed well, with a form, [they're] just imposing more cognitive tax on you and increasing the chance that you won't succeed," Shafir said.¹⁵

Simplifying forms and easing participation requirements so assistance programs are easier to navigate will help ensure government assistance provides a net benefit rather than piling on to the already high burden of living in poverty. Imagine if government assistance actually helped alleviate the problem of bandwidth poverty so people had the mental space to plan for their future. This issue was noted in our focus groups. One woman summed it up this way: **"They tell me I need to get into a financial program, empowerment classes, I need to get signed up for child care assistance and work training. That's a lot to do; a lot to manage. And I already have a lot to manage."**

Recommendations for Helping Women and their Families Thrive

Women are essential to the economic engine of Colorado and the country as a whole. The number of women enrolled in colleges around the country now out numbers men.¹⁶ Women now make up nearly half of the labor force. And most mothers—particularly single mothers—are working. Yet, a substantial proportion of these women struggle and many live on the brink. Some women have partners but do not have jobs that provide them flexibility to meet financial and family obligations. Others don't have the education and training to compete in our information-age economy and limited options for pursuing additional training.

The women in our focus groups resoundingly expressed frustration born of feeling they simply cannot get ahead no matter how hard they work. One woman in our group said looking back over the last 18 years of working and raising her children as a single mom she is amazed she survived and then realized that that is all she did was survive. These women are survivors. Despite the many challenges they face, they believe in themselves and their abilities to contribute to the economy and be good mothers to their children. They do not believe, however, that the economy and assistance programs are designed to foster their success.¹⁷ They are correct.

Government and business alike have yet to fully adapt to the significant role that women now occupy in our economy and in our homes. Business as usual that fails to recognize the substantial challenges of balancing work and family creates an unnecessary burden on these families and diminishes their potential for success. **For many women, juggling roles as mother and primary breadwinner, our economy simply does not work for them.**

“ You feel like you can't win. I try to do everything I'm supposed to do and it's still not enough. All of this work to not go anywhere in life. ”

Outlined below are recommendations, heavily influenced by the voices of the women in our focus groups, to help Colorado intentionally move toward an economy that works for everyone. We all win in taking these steps. When women thrive, so do their children and the economy as a whole.

1. **Align training and education with the needs of employers**

Several women expressed frustration that investing in additional training did not result in securing employment. In fact, this is a key issue facing businesses in Colorado and across the country—namely, poor alignment of training programs with the needs of employers. Focus group participants described relying on schools' claims about job availability in

making decisions about participation in training programs. The women said they had no way of verifying whether the claims about job placement were accurate or even making their own assessment about the needs of the labor market. Furthermore, across the board, participants noted that they received little to no assistance in job placement upon completing various training programs.

There is growing consensus across the country that a skills gap exists and addressing it requires better communication and collaboration between employers and educational institutions. Also, there must be employment pathways that recognize that not everyone will or even needs to go to college. A recent study by the Metropolitan Policy Program at Brookings concluded that half of STEM jobs—those involving science, technology, engineering or math—do not require a bachelor’s degree.¹⁸ In fact, a significant number of jobs in STEM fields require STEM knowledge that can be gained from on the job training or through a targeted skills training program or an associate’s degree. And these jobs pay, on average, 10 percent higher than jobs with similar educational requirements. In the Denver metropolitan area, the report found that five of the top 10 STEM jobs provide significant employment opportunities for people without a bachelor’s degree. (See Table 1) These jobs range from high-skilled blue collar jobs to low and middle skill jobs that require specialized knowledge.

“ Education is the key to being self-sufficient and getting out of poverty. And it doesn’t have to be college. An apprenticeship or skills training can take you far. ”

Table 1. Top 10 STEM jobs in the Denver-Aurora-Broomfield area

	Number of jobs	Percent requiring a bachelor’s degree
Computer occupations	53,370	87.9
Health diagnosing, treating practitioners	37,320	39.6
Financial specialists	25,860	98.2
Construction trades	20,600	0
Engineers	19,100	100
Business operations specialists	9,670	55.1
Health technologists and technicians	9,470	11.9
Vehicle mechanics, installers and repairers	8,250	0
Other management occupations	7,540	87.3
Operations specialties managers	7,090	100

Jonathan Rothwell, “The Hidden STEM Economy,” Metropolitan Policy Program at Brookings (2013)

But our educational system is not currently aligned to support training for these jobs. The federal government invests over \$4.3 billion in STEM training and education to bolster the supply of STEM trained workers.¹⁹ Most of this funding (45 percent) supports bachelor's degree or higher STEM education. Only 22 percent of federal STEM funding is directed toward skills training or sub-bachelor's degree education—even though half of STEM jobs do not require a bachelor's degree.

Making sure we align the training programs offered with the needs of businesses that are driving economic growth in the state ensures that everyone wins. Furthermore, potential students need to have access to information about growing jobs so they can make informed decisions about investing their time, energy and money in training that will put them on a path to economic self-sufficiency. And particular attention needs to be paid to providing women with information they need to make decisions about education and careers with emphasis on expanding representation of women in higher paying jobs. Women are substantially underrepresented in STEM jobs, which often pay more than female dominated occupations. In fact, nationally two-thirds of working women are concentrated in just 5 percent of occupational categories, the majority of which rank among the lowest paying jobs in the economy.²⁰

2. Provide better consumer information and protections for students of for-profit schools and training programs

The labor market is changing. **Between 2010 and 2020, it is projected that the share of jobs that only require a high school diploma will shrink significantly, while jobs that require some additional training will continue to increase.**²¹ The increasing demand for analytical and interactive skills—those largely obtained through post-secondary training or education—means it is all the more important for individuals to pursue additional education while also working. As described above, although the majority of women in our focus groups had participated in some type of skills training, very few ended up with a job that was a direct result of the training they received.

Unfortunately, this outcome is more than merely frustrating and inconvenient. For some women, there were serious financial consequences. **A few women explained that they were still paying off debt associated with a training program—while struggling to find a job.** Coping with debt from a fruitless skills training program can have enormous ripple effects in that it consumes needed resources, may result in developing poor credit history which could then impact opportunities for future training and employment. Nationally, these issues have been gaining wider attention in recent years and for-profit schools are now facing greater scrutiny.²²

Enrollment at for-profit schools increased by 225 percent over the last two decades and, as of the 2010-11 school year, these institutions enrolled about 12 percent of all post-secondary students.²³ In fact, according to data from the National Center for Education

Statistics, for-profit schools have more than doubled the share of two-year associate's degrees they award compared to two decades ago.

No one disputes the need for more options for training and education of America's labor force. Employment in today's economy increasingly requires training and/or education beyond high school.²⁴ For-profit colleges and training programs are an attractive option for students for a number of reasons. These institutions often provide flexible scheduling, year-round enrollment, online classes, small class sizes and convenient locations. All of these factors speak to the needs of a growing segment of students seeking education — that is, working adults, part-time students and students with children. That's the good news—these institutions are fulfilling a need in the market for education and training.

The not-so-good news is that students who attend these programs generally pay higher tuition compared to public community colleges; many are admitted without the support and skills they need to succeed; and job placement services are weak or completely absent. Several women in the group complained of the high fees, the failure of programs to provide assistance in job placement and disappointing results. According to research published by the National Bureau of Economic Research, students enrolled in for-profit institutions pay higher tuition, leave school with more debt, and are more likely to default on their loans.²⁵ The default rate among students with \$5,001-\$10,000 in combined federal student loans was 26 percent among students enrolled at a for-profit institution compared to 10 percent among community college students, and 7 percent among those enrolled in a four-year public college. Finally, and certainly consistent with these findings, the researchers found that students at for-profit schools earned less and were less likely to be working six years after starting school.²⁶

During the 2009-10 school year, for-profit schools received \$32 billion in federal grants and loans.²⁷ So, the issue is not whether there is a need for the training that these institutions provide but rather whether there is sufficient oversight to protect students and taxpayers and ensure the curriculum is effective in helping students find employment opportunities. The recently passed federal Workforce Investment and Opportunity Act (WIOA) requires standardized outcome reporting to better assess the effectiveness of funded programs. This is a developing area and states and the federal government are exploring ways to hold for-profit schools accountable for graduating students able to find gainful employment and pay back student loans.

3. Provide affordable and available child care options that work for women

Many focus group participants told us that they made career choices that would accommodate their family responsibilities. That is, they sought out jobs or training opportunities that would work with their child care arrangements. And when there were few options for child care, they were faced with impossible choices. Some talked about working fewer hours or earning less money so they could pick their kids up from school. Others needed to take a slightly better paying job with little flexibility and hope for the best in leaving their kids with older siblings or a neighbor because that's all they could afford. Affordable and safe child care is a critically important workforce support for families, and perhaps the biggest challenge facing Colorado in creating meaningful pathways to economic security for families in poverty.

Colorado ranks among the top 10 most expensive states in the country for center-based child care.²⁸ For families with an infant, full time enrollment at a child care center averages \$12,736 a year—or two-thirds of the total income of a family of three living at the poverty line. Average annual cost for center-based care of a 4-year old in Colorado is \$9,619—or nearly half of the total income for a family of three living at 100 percent of the federal poverty level.

Assistance is available through the Colorado Child Care Assistance Program (CCCAP), which subsidizes the cost of child care for low-income families who are working or enrolled in Colorado Works. Legislation passed in 2014 now makes enrollment in two-year training programs an eligible activity for CCCAP subsidy statewide but it is subject to county discretion.²⁹ Limited CCCAP dollars could result in counties prioritizing working low-income parents over parents enrolled in training programs for CCCAP slots. This is a new policy change so it is also unclear how many people are aware of the opportunity to use CCCAP funds to support child care so parents can participate in a training program and what the impact will be.

While expanding CCCAP to cover time for education is a step in the right direction, the fact remains that CCCAP is woefully underfunded. **The need for subsidized child care in the state far eclipses the availability.** Funding for the program has lagged behind inflation and failed to keep pace with growing need across the state. Between 2005-2012, the number of children eligible for CCCAP grew by about 30,000—a 30 percent increase over seven years.³⁰ Meanwhile, the number of children being served by the program only increased by 7 percent.³¹ Overall, only an estimated one-quarter of all eligible children in the state are served by CCCAP. Inadequate funding has also resulted in fewer providers willing to accept CCCAP subsidies. **A study by the National Women's Law Center found that CCCAP reimburses child care centers in Denver about 40 percent less than the market rate.**³² Only three other states were found to reimburse providers at a smaller percentage of the market rate. Legislation passed in 2014 addresses some of

these issues but will not likely significantly increase the availability of affordable child care across the state.³³

Another effective means of supporting working families and their children is the availability of full-day preschool and kindergarten. Study after study has concluded that high-quality preschool and kindergarten provides low-income kids a step up ensuring they will be less likely to fall behind their more affluent peers and it serves as an essential work support for families. However, only a fraction of kids in Colorado who would benefit can enroll. The Colorado Preschool Program (CPP) provides state-funded pre-school slots for 3- and 4-year olds (and 5-year olds not yet in kindergarten) who may be at risk of falling behind academically. There are simply not enough slots available through the CPP—only about 15 percent of 3-year olds and 35 percent of 4-year olds are served through CPP, Head Start and Special Education Preschool.³⁴

Child care is a must for working families. Everyone benefits from the availability of affordable, high quality child care. Low-income women increase their employment participation and earnings, which means they can support their families and contribute to the economy. And children—particularly those who get a head start in school—are given the boost they need to thrive.

4. **Support workplace policies that foster productivity, growth and upward mobility**

The women in our focus groups had a variety of work experiences but had mostly worked in low-wage jobs. Women make up nearly half (46 percent) of the labor force in Colorado but account for a disproportionate share of workers in low-wage jobs. Two-thirds of low-wage workers in Colorado are women. (Low-wage here is defined as earning \$10.10 per hour or less.) In fact, female workers in Colorado are twice as likely as male workers to be employed in a low-wage job.³⁵ This is true even though women across the nation are better educated than ever before.³⁶ Among our focus group participants, 43 percent had some college or had completed a bachelor's degree.

The problem is not just low-wages (more on that below), these jobs often also lack basic benefits such as paid sick leave and are more likely to be subject to unpredictable or inflexible work schedules. The workforce has changed dramatically over the last several decades but our workplace policies have been slower to adapt to the changing needs of workers—particularly workers balancing family and/or school responsibilities.

“ We are supposed to believe that any job is a good job. But many employers don't care about their employees. It's all about the numbers for them. ”

Consider these startling facts about the state of work for many low-wage workers in today's economy:

- **Few workers have access to paid family and medical leave benefits.** Just 12 percent of private sector workers have paid family leave through their employers.³⁷ Low-wage workers are even less likely to have access to paid family leave: only 4 percent of low-wage workers have paid family leave compared to 22 percent of high wage workers.³⁸ It is not surprising then that less than half of new mothers take any paid leave from any source (i.e., vacation, disability, sick, personal or parental leave) after the birth of their first child.³⁹
- **Low-wage workers are significantly less likely to be offered paid sick days from their employer.** Only 21 percent of low-wage workers have access to paid sick days compared to 90 percent of high-wage workers.⁴⁰
- **Many low-wage jobs employ work scheduling practices that impose significant stress and hardship on families.** Workers may have very little advance notice of their schedule leaving them to scramble to find child care and rely on an unpredictable income. For example, 66 percent of food service workers, 52 percent of retail workers and 40 percent of janitors or housekeepers know their schedules only one week or less in advance.⁴¹

These challenges collide to create enormous barriers for women in their efforts to move out of low-wage jobs and into jobs that offer an opportunity for financial stability. The women in our focus groups cited all of these challenges and noted the extreme difficulty of holding a job that allows very little flexibility to deal with issues that arise in the normal course of life. For example, just 3.5 unpaid days off costs a family without access to paid sick days, on average, its entire monthly grocery budget.⁴² Nationally, 20 percent of female workers report that they have lost a job or were told they would lose a job for taking time off due to personal or family illness.⁴³

Low-wage workers—particularly single mothers—need a workplace that works for them. The financial self-sufficiency of a family often requires more than proper training or education, discipline, and hard work. An effective workplace plays a critical role as well—particularly for low-income workers attempting to balance work and family responsibilities. And the good news is that recent research shows that what is good for employees can also be good for employers.

Research by the Families and Work Institute, based on a nationally representative sample of the U.S. workforce, identified the following characteristics of an effective workplace:⁴⁴

- Adequate fringe benefits
- Job autonomy
- Learning opportunities and challenges
- Supervisor support for job success

- Supervisor support for meeting personal and family needs
- Culture of respect and trust
- Workplace flexibility

These characteristics only require employers to change their practices; with the exception of providing adequate fringe benefits, they do not require employers to spend more. But even the additional spending for benefits would likely be more than offset by benefits to the employer. For example, the Families and Work Institute found that employers that practiced these effective workplace policies have employees who are more likely to be engaged in their jobs, less likely to have family issues negatively impact employee productivity, and less employee turnover. For employees, the benefits are better physical and emotional health and fewer work problems negatively impacting home life. Everyone wins. **Evidence is mounting that effective workplace policies benefit both employers and employees alike.**

5. Make the minimum wage a living wage

Boosting the incomes of low-wage workers so that full-time work equals earnings sufficient to support a family is key to economic security for thousands of Coloradans. As described above, the vast majority of women in our focus groups were low-wage workers who echoed what we all know to be true—you cannot support a family on a minimum wage job alone in this country.

But that was not always the case. Between 1938—when the minimum wage was established—through the 1960s, the minimum wage provided an adequate floor for wages and grew at the same pace as productivity. At its peak value in 1968, the minimum wage was equal to a little more than half of what the average production worker made. Since the late 1960s, however, the minimum wage has failed to keep pace with inflation and has not risen with significant gains in productivity. **If the minimum wage had remained equal to half the average wage for production workers, it would be just over \$10 per hour today.** Even more telling is if the minimum wage had continued to rise with productivity gains since 1968, it would be about \$17 per hour in 2013.

Minimum Wage Fails to Keep Pace⁴⁵

\$7.25	\$10.06	\$17.19
Current federal minimum wage	How much the minimum wage would be today if it remained	How much the minimum wage would be today if had kept pace
\$8.23	equal to half of the average wage for production workers	with productivity since 1968
Colorado minimum wage (2015)		

Contrary to popular belief, the majority of minimum wage workers are not teenagers. In Colorado, the majority of minimum wage workers are older (over the age of 20) and work more than 20 hours a week.⁴⁶ Nearly 60 percent of workers earning minimum wage are women.⁴⁷

A government set wage floor compensates for the significant and growing imbalance in bargaining power between wage setters and the lowest wage workers. Colorado, like several other states, has a minimum wage slightly above the federal minimum of \$7.25/hour.⁴⁸ In Colorado, the minimum wage is adjusted annually for inflation and was raised to \$8.23/hour for 2015. An annual adjustment for inflation is an important step in protecting low-wage incomes and ensuring consistent purchasing power over time. But even at \$8.23/hour, annual full-time income totals only \$17,118—below the federal poverty level of \$19,790 for a family of three in 2015.⁴⁹

Very simply, raising the minimum wage makes good on the promise of work as a pathway out of poverty and spurs economic growth. The weight of current research points clearly to the conclusion that minimum wage increases have little or no negative impact on employment of minimum wage earners.⁵⁰ Further, low and middle-income workers are more likely to spend pay increases than other income groups. The additional spending would have an overall stimulative effect on the economy resulting in increasing consumer demand and job growth.

6. Develop and strengthen social capital support networks

Our focus group participants expressed the need for support networks—trusted relationships of friends, family and connections to organizations that form the fabric of a community. The women noted the need for informal networks when their children were young to help out in a pinch with child care or a school pick up or drop off. But because our group had older children, they focused more on the need for networks that provided assistance and support to enter or re-enter the workforce. Specifically, they noted the need for one-on-one personal or vocational counseling, job seeking strategies, leadership development, and assistance in matching their skills to the needs of employers.

These networks of trusted relationships—or social capital—are increasingly being understood as “critical accelerators to upward economic mobility.”⁵¹ **Researchers at Harvard University and the University of California, Berkeley, recently conducted a study of income mobility in the U.S. and found a strong correlation between social capital in a community and the economic mobility of its residents over time.**⁵² They found that in communities with a mix of low and middle-income residents and robust connections among residents, children were substantially more likely to move into the middle class as adults. Likewise, these connections are also critical for people seeking jobs. Often, friends, family and other connections play an important role in getting a lead on a job and perhaps even getting a job offer.⁵³

Most people use social capital every day and perhaps do not realize all the ways in which networks of relationships—personal, professional, and family—create and foster the fabric of our lives. The women in our focus groups were aware of the importance of these connections. We connected with them through their involvement with an organization or a program providing some type of needed service. They were grateful for the services and assistance they had received—ranging from use of a food bank, job search assistance or connections to job training. Despite being connected in some way to a community program, they still told us that they mostly felt like they are on their own.

The women expressed a desire for more robust contacts that would help them find jobs and put them on a path of economic stability.

People who employ social capital every day know that they would be lost without those networks of trusted relationships and connections. As we move forward in developing programs that assist women and their children in moving toward economic self-sufficiency, the importance of building social capital cannot be understated. There are several good examples of programs that help foster social capital among women and their families in Colorado. Social capital development is a key two-generation poverty reduction strategy that must not be overlooked.

“ I don’t want help just because someone feels sorry for me. I want help so I can get on the right track and support myself and my family. ”

Economic Security for Women and Families

The women in our focus groups resoundingly expressed the desire to work and claim a productive place in the economy. Despite their many talents and drive to work, they struggled to make ends meet and support their families. The women expressed frustration with feeling that hard work only resulted in simply getting by. As one woman expressed: “... looking back I realized that I spent the last 18 years just surviving. Now I want to thrive.”

We need an economy that works for everyone in Colorado. Women make up nearly half of the labor force and are essential to the economic engine of the state. We must pursue policies that recognize the realities of women’s lives at home and in the workplace and give women and their families a fair shot at getting ahead. As discussed above, these include access to job training that will lead to stable employment, affordable child care options, workplace policies that foster productivity and recognize the central role women play in our families and in the economy, and a living minimum wage. **And the good news is that these policies not only benefit women and their families but will also ultimately promote broad-based economic growth in Colorado.**

Notes

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About CCLP

The Colorado Center on Law and Policy advances the health, economic security and wellbeing of low-income Coloradans through research, education, advocacy and litigation.

To provide an effective and independent voice for poor families, CCLP **researches** and analyzes policy options, **advocates** at the legislature and before executive agencies, **educates** and engages diverse communities, **builds coalitions** with our community partners for systemic change, and **protects** the rights of low-income Coloradans through legal and administrative action.



789 Sherman St., Suite 300 • Denver, CO 80203
303-573-5669 • www.cclponline.org