

Fast Facts: Economic Security for Colorado Families

By Ryan Erickson and Danielle Corley June 21, 2016

In Colorado and across the United States, Americans need policies that promote economic security for women and families. Working families need higher livable wages, women need and deserve equal pay for equal work, and parents need to be able to maintain good jobs that allow them to work and raise their children simultaneously. Strong economic security policies will enable Colorado women and families to get ahead—not just get by.

For most Coloradans, the days of the stay-at-home mom are history: Mothers are the primary or co- breadwinners in 61.9 percent of Colorado families. This is not surprising since most women in the state work—slightly more than 7 in 10 Colorado women are in the labor force. To promote women's economic security, Colorado's policies should address the needs of working mothers and reflect the roles that women are playing to provide for their families. Here are seven areas in which policymakers and advocates can help women bolster their families' economic security.

Provide access to paid sick days

Everyone gets sick, but not everyone is afforded the time to get better. Many women go to work sick or leave their sick children at home alone because they fear that they will be fired for missing work. Allowing employees to earn paid sick days helps keep families, communities, and the economy healthy.

- About 40 million U.S. employees, or 40 percent of the nation's private-sector workforce, do not have access to paid sick days.³ In Colorado, the rate is even higher:
 42.6 percent of private-sector workers, or more than 800,000 people, do not have paid sick days.⁴
- If employees must stay home from work because they or their children are ill, the loss of pay can take a serious toll—particularly on low-income workers, who are the least likely to have access to paid sick leave.

Expand paid family and medical leave

Access to paid family and medical leave would allow workers to be with their newborn children during the crucial first stages of a child's life, to care for an aging parent or spouse, or to recover from their own illness.

- The United States is the only developed country that does not guarantee access to paid maternity leave and one of only three developed countries that do not offer broader family and medical leave insurance.5 Only 12 percent of workers in the United States have access to paid family leave through their employers.⁶
- The National Partnership for Women & Families gave Colorado a "C-" on policies that help parents of newborn children. Colorado has no laws beyond the federal Family and Medical Leave Act that guarantee job protection or leave for new or expecting parents who work in the private sector.7

Ensure equal pay

Although federal law prohibits unequal pay for equal work, there is more to do to ensure that both women and men enjoy the fullest protections against discrimination across Colorado.

- Women are the primary, sole, or co-breadwinners in nearly two-thirds of U.S. families but continue to earn less than their male counterparts.8 Latinas and African American women experience the sharpest pay disparities.9
- Colorado women earn just 82 cents for every dollar that Colorado men earn. 10 The wage gap is even larger for black women and Latinas in Colorado, who respectively earn 63.6 cents and 54 cents for every dollar that white men earn. 11

Expand quality, affordable child care

Families need child care to be able to work, but many families lack access to high-quality child care options. Parents want and need child care that supports young children's development and adequately prepares them for school.

- Sixty-four percent of Colorado children younger than age 6 have all available parents in the workforce, which makes access to affordable, high-quality child care a necessity.12
- For a Colorado family with one infant and one 4-year-old, child care costs an average of \$23,036 per year, or nearly one-third of the median income for a Colorado family with children.13

 Under the Center for American Progress' High Quality Child Care Tax Credit, families in Colorado would, on average, save \$9,943 annually compared with current child care costs.¹⁴ CAP's proposal would also create a financial incentive for child care providers to improve their quality, thereby expanding access to high-quality child care programs for Coloradoans.

Increase the minimum wage

Women make up a disproportionate share of low-wage workers, and raising the minimum wage would help hardworking women across Colorado better support their families.

- Women make up nearly two-thirds of all minimum wage workers in the United States. 15
- Increasing the minimum wage to \$12 per hour would boost wages for 250,000 women in Colorado and nearly 20 million women nationally.¹⁶ About 60 percent of the workers in Colorado who would be affected by raising the minimum wage to \$12 are women.¹⁷

Guarantee access to quality health care

Women need comprehensive reproductive health services—including access to abortion care—in order to thrive as breadwinners, caregivers, and employees.

- In 2013, 321,550 Colorado women were in need of publicly supported family planning services and supplies.¹⁸ In 2011, 78 percent of Colorado counties—where more than one-fourth of Colorado women live—lacked an abortion provider.¹⁹
- Colorado recently passed its 2016-17 budget, which includes a crucial \$2.5 million increase in funds to the Colorado Department of Public Health and Environment for family planning services.²⁰
- A large portion of the funding for such services, however, comes from Title X. Because federal Title X funding—which covers contraception, pregnancy testing, and cancer screenings—has not kept up with inflation and often faces the threat of cuts at the federal level,²¹ Colorado should continue to ensure that women have access to quality family planning resources.²²
- Since implementation of the Affordable Care Act, Colorado's uninsured rate has dropped significantly—from 15.3 percent in 2011 and 14.3 percent in 2013 to 6.7 percent in 2015.²³

Promote women's political leadership

Across the United States, women are dramatically underrepresented in political office: They make up 51 percent of the population but only 29 percent of elected officials.²⁴

- Women make up 50 percent of Colorado's population but only 37 percent of its elected officials.²⁵
- Women of color make up 15 percent of the state's population but only 6 percent of its officeholders.²⁶

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Endnotes

- 1 Data are taken from Sarah Jane Glynn and Jeff Chapman's analysis of Miriam King and others, "Integrated Public Use Microdata Series, Current Population Survey: Version 3.0," available at https://cps.ipums.org/cps/index.shtml (last accessed June 2016).
- 2 Sarah Jane Glynn's analysis of Miriam King and others, Integrated Public Use Microdata Series, Current Population Survey: Version 3.0. [Machine-readable database]" (Minneapolis: University of Minnesota, 2010).
- 3 Andrew Green, Kai Filion, and Elise Gould, "The need for paid sick days: The lack of a federal policy further erodes family economic security" (Washington: Économic Policy Institute, 2011), available at http://www.epi.org/publica tion/the_need_for_paid_sick_days/.
- 4 Institute for Women's Policy Research and National Partnership for Women & Families, "Workers' Access to Paid Sick Days in the States" (2015), available at http://www. national partnership.org/research-library/work-family/psd/ workers-access-to-paid-sick-days-in-the-states.pdf.
- 5 International Labour Organization, "Maternity and paternity at work: Law and practice across the world" (2014), available at http://www.ilo.org/wcmsp5/groups/public/---dgreports/--dcomm/---publ/documents/publication/wcms_242615. pdf; Jody Heymann and others, "Contagion Nation: A Comparison of Paid Sick Day Policies in 22 Countries" (Washington: Center for Economic and Policy Research, 2009), available at http://cepr.net/documents/publications/ paid-sick-days-2009-05.pdf.
- 6 Bureau of Labor Statistics, National Compensation Survey: Employee Benefits in the United States, March 2015 (U.S. Department of Labor, 2015), table 32, available at http://www. bls.gov/ncs/ebs/benefits/2015/ownership/private/table32a.
- 7 States' grades in this assessment reflect the degree to which a state's laws improve upon federal law. See National Partnership for Women & Families, "Expecting Better: A State-by-State Analysis of Laws That Help New Parents" (2014), available at http://www.nationalpartnership.org/ research-library/work-family/expecting-better-2014.pdf.
- 8 Sarah Jane Glynn, "Breadwinning Mothers, Then and Now" (Washington: Center for American Progress, 2014), available at https://cdn.americanprogress.org/wp-content/uploads/2014/06/Glynn-Breadwinners-report-FINAL.pdf.
- 9 Anna Chu and Charles Posner, "The State of Women in America: A 50-State Analysis of How Women Are Faring Across the Nation" (Washington: Center for American Progress, 2013), available at https://cdn.americanprogress.org/ wp-content/uploads/2013/09/StateOfWomen-4.pdf
- 10 National Women's Law Center, "The Wage Gap, State by State," available at http://nwlc.org/resources/women-andminimum-wage-state-state (last accessed June 2016).
- 11 Ibid.
- 12 "Available parents" refers to "resident parents." See Kids Count Data Center, "Children Under Age 6 with All Available Parents in the Labor Force," available at http://datacenter. kidscount.org/data/tables/5057-children-under-age-6-with-all-available-parents-in-the-labor-force?loc=1&loct=1#deta iled/2/2-52/false/869,36,868,867,133/any/11472,11473 (last accessed June 2016).
- 13 Child Care Aware of America, "Child Care in the State of: Colorado" (2015), available at http://usa.childcareaware.org/wp-content/uploads/2015/10/2015-State-Fact-Sheets-Colorado.pdf; Kids Count Data Center, "Median Family Income Among Households with Children," available at http://datacenter.kidscount.org/data/tables/65-median family-income-among-households-with-children?loc=1&loc t=2#detailed/2/2-52/false/869,36,868,867,133/any/365 (last accessed June 2016).

- 14 The cost reduction estimate assumes that the family using the credit is earning \$40,000 annually. Katie Hamm and Carmel Martin, "A New Vision for Child Care in the United States" (Washington: Center for American Progress, 2015), available at https://www.americanprogress.org/issues/early-childhood/report/2015/09/02/119944/a-new-visionforchild-care-in-the-united-states-3/.
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- 16 Economic Policy Institute, "State Tables: Characteristics of workers who would be affected by increasing the federal minimum wage to \$12 by July 2020" (2015), available at http://www.epi.org/files/2015/revised-minimum-wage-state-tables.pdf; David Cooper, "Raising the Minimum Wage to \$12 by 2020 Would Lift Wages for 35 Million Workers" (Washington: Economic Policy Institute, 2015), Appendix A: Data tables, available at http://www.epi.org/files/2015/ raising-the-minimum-wage-to-12-dollars-by-2020-wouldlift-wages-for-35-million-american-workers.pdf.
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- 23 Zach Stone, "The CHAS is Out, Health Insurance is In: Colorado's Uninsured Rate Plummets to 6.7 percent," Colorado Consumer Health Initiative, September 1, 2015, available at http://cohealthinitiative.org/blog/2015-09-01/chasout-health-insurance-colorado% E2%80%99s-uninsured-colorado% E2%90%99s-uninsured-colorado% E2%90%99s-uninsured-colorado% E2%90%99s-uninsured-colorado% E2%90%99s-uninsured-colorado% E2%90%90s-uninsured-colorado% E2%90s-uninsured-colorado% E2%90s rate-plummets-67-percent.
- 24 Reflective Democracy Campaign, "Who Leads Us?", available at http://wholeads.us (last accessed September 2015).

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- 25 Ibid.
- 26 Ibid.