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# A Fair Shot for Millennial Women and Families

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By Sunny Frothingham November 2016



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# Contents

- 1 Introduction and summary**
- 3 Fair wages**
- 10 Student debt**
- 12 Good jobs**
- 23 Conclusion**
- 24 About the author**
- 25 Endnotes**

# Introduction and summary

For Karen, a 31-year-old living in Bozeman, Montana, financial stability simply feels out of reach. “After the birth of our first child,” Karen says, “we had to use student loans to supplement our income while we tried to finish school. We lived with my husband’s parents for a time, but even with both of us working full time, we couldn’t make it on our own. Having student loan collectors call and tell you that you should find some other way to feed your already-hungry children so that you can pay them instead is an experience I don’t think anyone should ever go through.”<sup>1</sup>

As Millennials such as Karen access higher education, launch their careers, and raise their children, we all have a stake in ensuring that they have a fair shot at economic prosperity. But for many Millennials, the majority of whom came of age during the Great Recession, it is a struggle to get by, much less get ahead. Millennials are a huge—and hugely influential—generation spanning the birth years of roughly 1980–2000, or those who are 16 to 36 years old in 2016.<sup>2</sup> They account for more than a quarter of the national population, one-third of the labor force, and one-third of the eligible voting population.<sup>3</sup> Millennials are more educated than previous generations at the same age, and more racially diverse—44 percent of Millennials are people of color.<sup>4</sup> Because much of the generation came of age during the Great Recession and the subsequent recovery, many Millennials have searched for jobs in a tough labor market, sought higher education as student debt skyrocketed, and started their families in the face of economic uncertainty.<sup>5</sup>

Karen is not alone. Across the generation, Millennials have lower incomes and higher poverty rates compared to previous generations at the same age.<sup>6</sup> Cleo’s struggles, documented in *Fusion* earlier this year, mirror Karen’s. “I’m resolved to be poor for the rest of my life,” Cleo says.<sup>7</sup> She is a 26-year-old queer black woman living in Los Angeles who has been working since she was 14. Now, even with a college degree, she struggles to make rent.

It is no surprise, then, that economic stability is the top priority for Millennials, according to polling conducted by Hart Research Associates and Public Policy Polling on behalf of Generation Progress. Millennials have lived through the effects of a major recession, and they want an economy that works for everyone—not just the wealthy few. Sixty percent of Millennials believe “we need a strong government to handle today’s complex economic problems,” and more than half say they are extremely concerned with wage stagnation.<sup>8</sup>

As Millennials form households, start their own families, and take on caregiving responsibilities, they need policies that address the realities they face and give them a chance to succeed. Any discussion of working families today is incomplete without a generational analysis, and any discussion of Millennial economic stability is incomplete without a working family analysis—especially because the average age of first birth for women is 26, squarely in the center of the Millennial age range in 2016.<sup>9</sup>

This report examines the economic realities for Millennials in the context of being young adults during the Great Recession and subsequent recovery. It also explores the progressive policy solutions needed to provide Millennial families—especially Millennial families of color—with a fair shot at economic stability. Because in addition to being workers and students, millions of Millennials are also parents and caregivers—like the generations before them, the vast majority of babies are born every year to mothers younger than 36, or Millennials today.<sup>10</sup> At the same time, 34 percent of Millennial adults between the ages of 18 to 34 lived with their parents in 2015.<sup>11</sup>

Millennials face complicated economic circumstances and need comprehensive, inclusive policy solutions to help keep their families afloat. In order for Millennial workers to have the opportunity to succeed, they need fair pay laws and labor regulations that meet the needs of today’s workers. They need access to higher education that doesn’t come with insurmountable debt, and strong safety nets while they look for work. They need access to health care—including abortion care—to form families on their own terms, on their own timelines. When they take on caregiving roles, they need workplace standards such as paid family and medical leave, paid sick days, high-quality affordable child care, and flexible scheduling. Like the generations before them, parents today struggle to meet work and family obligations and provide both opportunity and stability for their families. But unlike the generations before them, Millennials have the added challenges and pressures of coming of age in the Great Recession.

“Even with both of us working full time, we couldn’t make it on our own.”

—Karen, 31, Bozeman, Montana

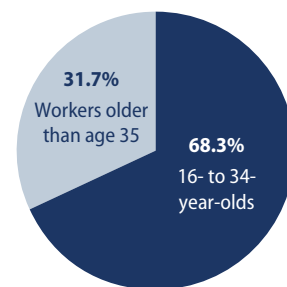
# Fair wages

As many Millennials can tell you, it is not enough to have a job—or two, or three—if you are not being paid fairly. And compared to previous generations at the same age, Millennials make less—even in a more productive economy with higher rates of educational attainment.<sup>12</sup> According to a 2013 analysis, Millennials working full time year-round earned \$3,472 less in a year than the same age group earned in 2000 and \$2,833 less than the same age group earned in 1990 after adjusting for inflation.<sup>13</sup> This comparison demonstrates the troubling decline in wages for young workers today compared with young workers in previous decades. Since 2013, Millennials, especially those aged 25 to 34, have seen income growth in 2014 and 2015, signaling that smart policy choices have put the economy on the path to recovery.<sup>14</sup> For Millennial adults who worked full time year-round in 2015, the median earnings were \$38,036—up more than \$2000 in real terms from 2014.<sup>15</sup>

Even as the median income for young workers recovers, many Millennials are also experiencing the brunt of a troubling decline in earnings for the lowest-wage workers. The minimum wage has fallen by one-third in real terms since 1968, which disproportionately effects younger workers—in 2015, 68 percent of minimum wage workers were 16 to 34 years old.<sup>16</sup> Jewel, a 19-year-old in Georgia, is emblematic of the challenges faced by low-wage Millennial workers: She is one of millions of Americans who earn at or less than the federal minimum wage of \$7.25. “I’m just running all the time and I never have any money left over for me. I’m still struggling from paycheck to paycheck,” Jewel says. Even working 52 hours every week between her two jobs, she cannot save enough to get a car or move out of her dad’s house.<sup>17</sup> If the federal minimum wage was increased to \$12 per hour by 2020, as proposed by Democrats in Congress, 57 percent of all workers who would receive a raise would be women, and a majority of the women affected by the rule would be Millennials.<sup>18</sup> Thankfully, 29 states and the District of Columbia have a higher minimum wage than the federal level, and 29 additional localities have passed minimum wages above their state’s minimum wage.

**FIGURE 1**  
**Minimum-wage earners in the United States**

Share of wage and salaried workers who are paid hourly rates with earnings at or below the prevailing federal minimum wage, 2015 annual averages



Source: Author's calculations based on Bureau of Labor Statistics, Characteristics of Minimum Wage Workers, 2015 (U.S. Department of Labor, 2016), available at <http://www.bls.gov/opub/reports/minimum-wage/2015/home.htm>.



But without a federal increase, workers in some states are left further and further behind.<sup>19</sup> New York and California are currently phasing in \$15 dollar per hour minimum wage laws, along with several localities across the United States—more than double the federal minimum wage.<sup>20</sup>

Unsurprisingly, this decline in wages, especially for the lowest-wage workers, has been accompanied by an increase in poverty rates. More than 1 in 5 Millennials—or 22 percent in 2015—are living below the federal poverty level, compared to 1 in 7 young adults in 1980.<sup>21</sup> One-fifth of Millennial parents live in poverty, as do more than one-fourth of Millennial women. Notably, though, when the benefits of anti-poverty programs are taken into account, that poverty rate falls to 15 percent—highlighting the importance and potential of existing social safety net programs—but the Millennial rate is still above the national rate for all ages.<sup>22</sup>

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For Millennials, the gender pay gap is narrower but persistent, especially for women of color

Millennials have a smaller gender wage gap nationwide than the broader labor force: In 2015 women aged 15–35 who worked full time year-round made 87.6 cents for every dollar their male counterparts made, compared to 80 cents on the dollar for all full time year-round women workers.<sup>23</sup> This Millennial gender wage gap still amounts to around \$5,000 less per year for the median earner,<sup>24</sup> and women can expect wage gaps to grow over time to tens of thousands of dollars per year over the course of their careers.<sup>25</sup> While the gender wage gap is narrower for Millennials, this comes in the context of a broader depression of wages across the generation. So instead of simply indicating that women are doing better, the Millennial wage gap also reflects the fact that Millennial men are doing worse than previous generations—the wage gaps may be smaller, but the paychecks are too.<sup>26</sup>

“I’m just running all the time and I never have any money left over for me. I’m still struggling from paycheck to paycheck.”

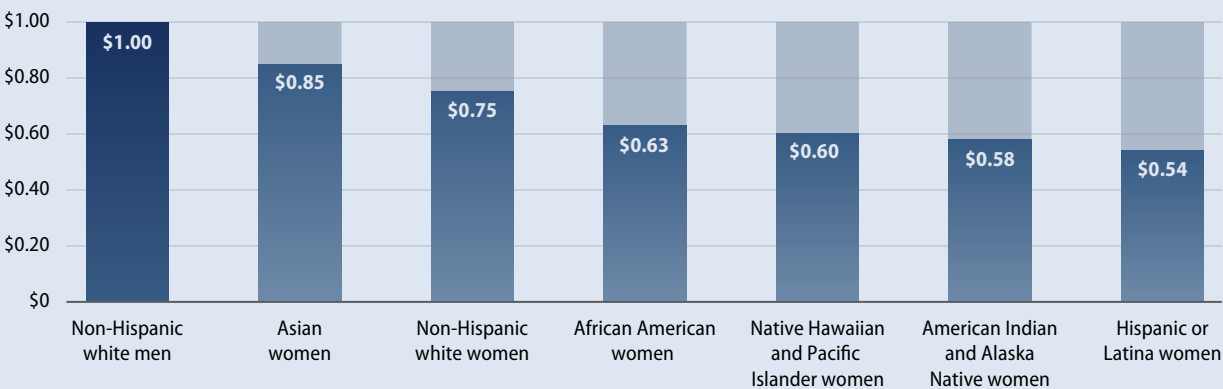
—Jewel, 19, Atlanta, Georgia

# The wage gap: Persistent disparities along lines of gender and race

The gender wage gap holds true for workers of all ages, and it's exacerbated by racial and ethnic disparities in pay. So while women working full time year-round in the workforce overall make about 80 cents for every dollar men earn, the disparities grow when the wages of women of color are compared to the wages of white non-Hispanic men, as seen below. In order to have consistent and statistically significant data across racial and ethnic groups, in Figure 2, the gaps are shown for workers of all ages. The data for young women are harder to parse as minutely, because isolating sex and age and race produces a much smaller set of data points for comparison, but it is important to consider how the Millennial wage gap fits into this broader context. For breadwinners of all ages who represent working families—but especially for young people—persistent wage disparities along gender, racial, and ethnic lines are a serious threat to economic stability.

**FIGURE 2**  
**Gender pay gap by race and ethnicity**

Earnings ratio of women working full-time year-round to white men working full-time year-round, 2015



Source: American Association of University Women, "The Simple Truth about the Gender Pay Gap," (2016) available at [http://www.aauw.org/aauw\\_check/pdf\\_download/show\\_pdf.php?-file=The-Simple-Truth](http://www.aauw.org/aauw_check/pdf_download/show_pdf.php?-file=The-Simple-Truth).



Both the workplace and families have changed in the past several decades, but today's public policies often don't reflect the reality modern families are facing. Millennials espouse more egalitarian values about parenting than previous generations: A study of 18-year-old to 32-year-old New Yorkers found that 80 percent of Millennial women and nearly 70 percent of men hope to share the load with their partners when it comes to caregiving and working. But without policies that support working women and caregiving dads, it is hard to live out those values.<sup>27</sup> Today, 62 percent of all mothers in the United States are either primary or co-breadwinners, with higher rates of being the sole or primary provider among black and Hispanic women.<sup>28</sup> Women are hard at work providing and caring for their families, but without fair pay, that is hard to do. Families need stronger equal pay protections that reflect the caregiving and breadwinning roles in the modern labor force, regardless of gender. Equal pay protections will strengthen all families by ensuring that women workers, and especially women of color, receive fair pay based on their work.

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### The Great Recession and the erosion of labor standards

Millennials also fit into broader trends. Workers of all ages are struggling with labor standards that have not kept pace with the modern workforce—including declines in union density and the erosion of existing wage laws. Compared to previous generations at the same age, Millennials are much less likely to be covered by a union, meaning that as they enter the weak labor market, they lack access to a key institution that would help them build up worker power and negotiate basic standards.<sup>29</sup> Only about 4 percent of workers age 16 to 24 and 9 percent of workers age 25 to 34 belong to a union, less than one-third the rate of their counterparts in 1980.<sup>30</sup> In addition to the broadly positive effects that unions have on worker pay and benefits, unions can be especially beneficial for women of color who face wage gaps. When black and Hispanic women are able to join unions, their wages are 11 percent and 16 percent higher, respectively—helping to chip away at the gender wage gap.<sup>31</sup>

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### Equal pay and workplace standards

The hardship of stagnant wages is wide-reaching, affecting the education, career, and family options for Millennials, especially for already marginalized groups. For Mallorie, a 27-year-old working in Michigan, the current situation feels bleak. She says, “I live paycheck to paycheck. I can't buy a house [and] I live in fear that something will go wrong with my car.”<sup>32</sup> Fortunately, there is already a

“I live paycheck to  
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—Mallorie, 27, Ferndale,  
Michigan

range of state and federal legislative efforts in motion to protect workers, raise wages, address debt, and fight poverty—including equal pay protections. Each of the policies outlined below are likely to disproportionately benefit young workers, especially women and people of color.

### Implement comprehensive equal pay protections

In order to ensure that all workers are paid fairly for their work, including Millennials, Congress must pass equal pay legislation that promotes transparency. Legislation must include requirements that employers disclose pay to enforcement officials, provisions for research on disparities, protections for workers who inquire about pay disparities, and stipulations that any pay disparities are business related.<sup>33</sup> Two strong proposals include The Fair Pay Act, introduced by Rep. Eleanor Holmes Norton (D-DC), and the Paycheck Fairness Act, introduced by Sen. Barbara Mikulski (D-MD) and Rep. Rosa DeLauro (D-CT). The Fair Pay Act would protect workers by broadening “equal work” to “equivalent work” to prevent misclassification. The Paycheck Fairness Act would require employers to provide a job-related reason for pay differences and to regularly report pay data. Both bills would augment protection for workers who discuss their pay and increase the penalties for pay discrimination.<sup>34</sup>

Another example of promising legislation comes from Massachusetts, which recently passed a ban on employers asking potential hires for their salary history before making an offer with compensation. Reps. Norton and DeLauro joined Rep. Jerrold Radler (D-NY) to introduce a similar federal bill this fall, the Pay Equity for All Act.<sup>35</sup> Banning the use of salary history will help ensure that companies compensate new hires fairly, which is especially beneficial to women, people of color, and young workers who may have experienced depressed wages in previous employment due to pay disparities and the Great Recession.<sup>36</sup>

### Strengthen unions

In Congress and at the state level, conservative lawmakers have undermined unions. These attacks—which range from blocking updates to streamline union elections, blocking unions from collecting dues from the workers for whom they negotiate, and undermining public sector unions—have constrained unions’ ability to bargain on behalf of Millennials and all other workers. Anti-union elected officials have frequently pushed so-called right-to-work legislation, which

effectively constrains unions from bargaining on behalf of workers. These laws have been passed in several states, and Sen. Rand Paul (R-KY) has introduced a federal legislation, the National Right to Work Act.<sup>37</sup>

In addition to blocking anti-labor legislation, Congress could pass national legislation that would strengthen unions and help restore bargaining rights, such as the Workplace Democracy Act, introduced by Sen. Bernie Sanders (I-VT). This bill would set up timelines for settling disputes and amend the National Labor Relations Act to ensure that if a majority of a group of employees in a bargaining unit sign cards in favor of joining a union they would be recognized as a union—without employers being able to make them take the added step of holding an election.<sup>38</sup>

### Improve job quality and wages

Raising the minimum wage would improve economic stability for millions of workers and their families and disproportionately help young workers and women of color.<sup>39</sup> While 29 states and the District of Columbia have established minimum wages above the federal level, as have dozens of localities, access to fairer wages should not be limited by which side of a state or county border a worker lives on.<sup>40</sup> On the national level, the Raise the Wage Act, introduced by Sen. Patty Murray (D-WA) and Rep. Robert “Bobby” Scott (D-VA), would raise the federal minimum wage to \$12 per hour by 2020.<sup>41</sup>

The Obama administration and the Department of Labor worked together to finalize a new rule restoring overtime rights to cover a broader swath of salaried workers. If Congress does not interfere with the rule implementation, the rule will go into effect on December 1, 2016, and benefit 4.5 million Millennial workers.<sup>42</sup> Millennials in particular stand to benefit from the new rule because they are more likely to have salaries below the new threshold.<sup>43</sup>

### Expand working family tax credits to address Millennial economic insecurity

The Child Tax Credit is a critical tool to fight poverty, but it currently has several limitations. To address these limitations, the Child Tax Credit must be indexed to inflation so that the value of the credit does not erode over time, and it must be made fully refundable in order to reach families with the lowest incomes. In addition, the minimum earnings requirement currently excludes families who experience job loss, and should be eliminated.<sup>44</sup>

In order to boost caregivers' income during their children's early years of life—the most critical stage in a child's development—Rep. DeLauro introduced the Young Child Tax Credit Act. It would expand the existing Child Tax Credit to include an additional benefit—delivered on a monthly basis—for families with children under the age of 3.<sup>45</sup>

The Earned Income Tax Credit, or EITC, is one of the largest and most effective anti-poverty programs provided by the U.S. government. It fights poverty and increases labor force participation by boosting the earnings of low-income workers. However, many low-income Millennial workers are excluded from eligibility, either because they do not have a qualifying dependent or because they are younger than 25. Expanding the EITC to be available to all low-income workers 18 and older and increasing the credit available to workers without a qualifying dependent would greatly benefit Millennial workers and their families. Furthermore, according to a recent Center for American Progress analysis, higher wages for workers without a qualifying dependent under the EITC would also have the added benefit of reducing crime.<sup>46</sup> Expanding the EITC to workers 18 and older would also benefit lesbian, gay, bisexual, transgender, and queer, or LGBTQ, Millennials in particular—more than 20 percent of same-sex couples under 25 are living in poverty and transgender people are nearly four times more likely to have a household income less than \$10,000 per year than the population as a whole, despite having higher levels of education.<sup>47</sup>

# Student debt

The Millennial generation faces unprecedented levels of student debt, which is more difficult for women to pay off due to pay disparities. Cassandra, 26, went to college because she wanted “a more secure financial future,” but now her student debt feels “insurmountable.”<sup>48</sup> Julianna tells a similar story about finishing graduate school, with \$84,000 in student loan debt. She says, “I came back home and still couldn’t find a job in my field. I took a job that barely paid the bills, but still struggled.”<sup>49</sup> With debt hanging over them, many Millennials are putting off having children, delaying or forgoing larger investments such as houses, and saving less for their futures, which affects every area of their economic stability.

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## Millennial women access higher education at higher rates, but graduate to debt and a pay gap

Millennial women are more educated than Millennial men—36 percent of women aged 25–34 have a bachelor’s degree or higher, compared to 28 percent of men the same age.<sup>50</sup> Notably, women facing some of the steepest pay gaps—including black women, American Indian women, and Latinas—possess a bachelor’s degree or advanced degrees at greater rates than men of the same racial or ethnic group.<sup>51</sup> Increased access to higher education for women is an important factor to consider in the context of a narrowing gender wage gap for younger workers; unlike previous generations, the educational attainment comes with a massive burden of student debt—an average of \$37,000 for 2016 graduates.<sup>52</sup> Students of color, especially black students, must borrow more and more often than white students in order to access higher education.<sup>53</sup> And data show that even much smaller debt burdens can lead to default, especially for black and Latino students who face pay gaps, lower graduation rates, less access to accumulated wealth, and less access to nonpredatory banking products.<sup>54</sup>

Even as women access higher education at higher rates than men in their cohort, the wage gap persists, and when they graduate the pay gap makes student loan debt even more burdensome to pay off.<sup>55</sup> According to a Center for American

Progress analysis, working women's earnings 10 years after they first enrolled in public or private college are lower than working men's just six years after they enrolled.<sup>56</sup> When the American Association of University Women analyzed the debt burden of 2008 graduates four years later who were working full time and did not pursue an additional degree, the results were striking. By 2012, male graduates had paid off 44 percent of their debt, whereas female graduates had only paid off 33 percent. Black women and Latinas of the same graduating class, who face steeper wage gaps than women overall, had paid off 9 percent and 3 percent of their debt, respectively.<sup>57</sup> Higher education boosts wages for workers across gender, race, and ethnicity and is a critical path to added economic stability for millions of Millennials—but stubborn gaps persist in pay despite educational attainment, which means that women, and especially women of color, carry a heavier, lengthier debt burden from a bachelor's degree.<sup>58</sup>

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### Address the student debt crisis

At the national level, Senate Democrats crafted the Reducing Educational Debt Act, which brings together three bills on the issue. The first, introduced by Sen. Elizabeth Warren (D-MA), would allow borrowers to refinance their loans in order to get a lower interest rate. The second, which comes from Sen. Mazie Hirono (D-HI), would index Pell Grants to inflation to ensure that the grants—which help low-income students afford college—retain their value. Third, the bill includes Sen. Tammy Baldwin's (D-WI) plan to match federal and state funding to make community college affordable.<sup>59</sup>

“I wanted to attend college not only to educate myself, but also to have a more secure financial future. I wanted to be able to not struggle on a daily basis.”

—Cassandra, 26, Clifton, New Jersey

# Good jobs

Like Cleo and Karen, whose stories were highlighted above, many Millennials have been hard at work for years. As younger Millennials enter the workforce and start their families in uniquely challenging circumstances, they face added job insecurity. The unemployment rate for youth, or those who are 16 to 24 years old, has gradually declined since peaking in 2010, and fell to 10.3 percent in September 2016—comparable to prerecession levels in 2007—demonstrating the effects of progressive policy in spurring economic recovery.<sup>60</sup> However, the youth unemployment rate continues to sit at around double the unemployment rate for all workers 16 and older, which was largely unchanged at 5 percent in September. The unemployment rate for those who are 25 to 34 years old largely matches the trends for all workers 16 and older, with the startling exception of black workers, who face unemployment rates close to double the rate for workers 16 and older, mirroring instead the youth unemployment rate.<sup>61</sup> Notably, even through the recession, the labor force participation rate for those who were 25 to 34 years old stayed above 80 percent, higher than the national average for workers of all ages.<sup>62</sup>

In addition to the higher unemployment rates younger workers face, Millennials may also be more likely to lose their jobs through no fault of their own because they have less job tenure than other workers.<sup>63</sup> And to complicate their heightened job insecurity, young workers have had less of an opportunity to accumulate savings to cushion their budgets during unemployment. Thus, Millennials are especially likely to benefit from expanding unemployment protections and implementing a job seekers allowance system.

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## Expand unemployment insurance and create a jobseeker's allowance

Many young workers, alongside low-wage workers, part-time workers, and women—especially women of color—are excluded from unemployment insurance. A recent report by the Center for American Progress, the Georgetown Center on Poverty and Inequality, and the National Employment Law Project



proposes to bolster unemployment protections for these groups by harmonizing and improving states' benefits and eligibility rules. The proposal would help more workers find and keep jobs by bolstering re-employment services and expanding work sharing programs. And it would strengthen the ability of unemployment insurance to automatically stabilize the economy during recessions by ensuring the system's solvency and repairing the extended benefits program for long-term unemployed workers.<sup>64</sup> The report recognizes that even if eligibility rules were enhanced across the country, some workers—especially young workers—would still fail to qualify for unemployment insurance. The authors propose a modest, short-term weekly allowance, called a jobseeker's allowance, to help these workers search for jobs and access training opportunities and employment services.<sup>65</sup>

# Reproductive rights

Winnie is an activist with Advocates for Youth and a part of the organization's Young Women of Color Leadership Council. When asked about her work, she says, "As the daughter of a Chinese-Cambodia refugee, my life has been informed by the idea of access—who has it and who doesn't. As a woman of color, I've lived my life on the margins . . . At the end of the day, everyone should be able to live a healthy, safe, and productive life."<sup>66</sup> As Winnie points out, access to health care can be a deciding factor in a young person's economic future. And as discussed above, Millennials already face added economic instability, which comes with its own significant health effects—both because lower-income people have less access to health care and because of the stress that economic insecurity causes.

When researchers at the University of Kentucky and the University of Illinois examined the mental health effects of the Great Recession, they found that the associations between economic stressors and the symptoms of depression and anxiety were "significantly greater" for Millennials than Baby Boomers.<sup>67</sup> Millennials are less likely to consistently see a primary care doctor than Baby Boomers or seniors,<sup>68</sup> and 26-year-olds have had the highest rate of uninsurance of any age in 2013, 2014, and 2015 data.<sup>69</sup> A subset of Millennial women, those 20 to 29 years old, are most likely to seek abortion care—reflecting the disparate unmet need for contraception in that age group<sup>70</sup>—and young adults 20 to 24 years old consistently have the highest rates of common sexually transmitted infections.<sup>71</sup> Reproductive health care is critical to ensuring that young workers are able to stay healthy, plan for their futures, and raise children if and how they choose—and policies that limit the accessibility and affordability of reproductive health care are especially burdensome for young people. As they navigate their education, their jobs, and their families—especially in their lowest earning years<sup>72</sup>—Millennials need access to comprehensive reproductive health services, including affordable contraception, maternal care, preventative care, and abortion.

Since the Affordable Care Act, or ACA, was implemented in 2010, an unprecedented number of young adults have gained health insurance coverage. The ACA also put key standards in place such as prohibiting discrimination based on preexisting conditions, providing access to birth control without a copay, and establishing standard screenings for sexually transmitted infections. However, the uninsured rate remains especially high for Millennials of color. While the nationwide uninsured rate for all ages fell to 9.1 percent in 2015, the rate for Hispanic Millennials was 24.1 percent and the rate for black Millennials was 18.9 percent.<sup>73</sup> But even for Millennials who have insurance, private insurers do not always cover abortion—in fact, they are actually prevented from covering abortion under some state laws. And Congress banned Medicaid coverage of abortion under the Hyde Amendment, although some states cover abortion with state funds for low-income people.<sup>74</sup> In addition to addressing the continued disparities in health and the barriers to accessing comprehensive care that Millennials face, Congress must respond to emerging crises, such as Zika, which are exacerbated by these disparities.

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## Protect access to abortion care

Repealing the Hyde Amendment, which banned Medicaid coverage of abortion care in 1976, is a critical step in ensuring that all women have agency over their reproductive health and choices. The Hyde Amendment disproportionately blocks abortion access for young women and women of color, both of whom are more likely to live in poverty and more likely to seek abortion care.<sup>75</sup>

The Equal Access to Abortion in Health Insurance, or EACH Woman Act, introduced by Rep. Barbara Lee (D-CA), would ensure that public health insurance programs—such as Medicaid, Medicare, and Children’s Health Insurance—cover abortion care, that federal employee plans cover abortion care, and that no level of government can prohibit abortion care coverage in private insurance plans.<sup>76</sup>

In response to targeted regulation of abortion providers, or TRAP laws, which impose medically unnecessary barriers to abortion access, Sen. Richard Blumenthal (D-CT) introduced the Women’s Health Protection Act. The bill would prohibit added requirements that make abortion services more difficult to access if they do not significantly advance women’s health or safety.<sup>77</sup>

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## Expand Medicaid under the Affordable Care Act in all states

In the states that still have not expanded Medicaid, millions are excluded from the access to health care and added financial stability that health insurance provides.<sup>78</sup>

A significant part of the continued disparities in Millennial uninsurance rates could be addressed by expanding Medicaid coverage in the remaining 19 states that have failed to expand thus far.<sup>79</sup>

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## Allocate emergency funding for combating Zika

Congress must allocate significant funding to address the spread of the Zika virus, including resources for family planning in affected areas. When pregnant women contract Zika, the virus can cause microcephaly, a serious and sometimes lethal birth defect. More than 2 million pregnant women in the United States are potentially at risk for Zika infection—and many of the women at risk live in Southern states that have yet to expand Medicaid. Young women, women of color, and low-income women already face challenges accessing reproductive health care, and the threat of the Zika virus makes that need even more urgent.<sup>80</sup>

When Destiny<sup>81</sup> found out she was pregnant, she felt “doomed.” Destiny was a junior in high school at the time and already a mother of two. Because she was not yet 18 and living in Texas, she had to get a judicial bypass to access abortion care, and even though she already had two children, doctors could not prescribe birth control without parental consent. Through a Texas nonprofit, Jane’s Due Process, Destiny received legal aid, help with her medical bills, and transportation and child care for her appointments—all critical to her ability to access abortion care. After her abortion, the organization helped her access contraception through one of Texas’s Title X clinics, which receive federal funding to

provide reproductive health care to low-income women. It took a small army of donors and volunteers to get Destiny the care she needed, but many young people across the United States do not even get the chance Destiny did. Destiny knows that her case was an exception. “I’m lucky to have gotten help,” she explained. “I didn’t want to be pregnant. I didn’t want to have another baby . . . I didn’t have the means to carry a healthy baby . . . I wanted something else entirely, and Jane’s Due Process helped me.” Especially in states such as Texas, which has extreme restrictions on abortion and still has not expanded Medicaid under the ACA, accessing health care can be nearly impossible.<sup>82</sup>

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## Update workplace standards for working families

As Millennials build their futures amidst depressed wages and student debt, it is important to note that many of them are providing for others in addition to themselves. Already, more than 22 million Millennials are parents, and 10 million Millennials are providing care for an adult family member, most often a parent or grandparent.<sup>83</sup> Without workplace standards that reflect the modern workplace—in which more families have all parents working and fewer families have a stay-at-home caregiver—working caregivers face impossible choices between work and family obligations.<sup>84</sup> Paid family and medical leave, paid sick leave, high-quality, affordable child care, and fair scheduling policies help working caregivers—including a large and growing number of Millennials—make ends meet.

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## Provide paid family and medical leave

Existing legislation falls far short for many workers, especially Millennials.<sup>85</sup> The 1993 Family and Medical Leave Act, or FMLA, provides vital job protection for workers who qualify but only guarantees unpaid leave—which many workers cannot afford—and the eligibility requirements exclude 39 percent of workers. Millennials are less likely to be eligible for unpaid FMLA leave, less likely to be able to afford to take it if they are eligible, and less likely to have access to paid leave through their employers.<sup>86</sup>

To be eligible for unpaid FMLA leave, workers must have been with their employer for at least a year, worked at least 1,250 hours in the previous year, and work for an employer with at least 50 employees within a 75-mile radius of the employee's work site. As younger workers enter the workforce, they face far higher unemployment rates and may not have been in the workforce long enough to qualify by the time they need leave.<sup>87</sup> Young parents may have a hard time meeting the job tenure requirement—it prevents almost half of all mothers ages 18 to 25 with an infant from being eligible for FMLA coverage.<sup>88</sup> In addition, contingent workers, including part-time workers and freelancers who are less likely to have job protection under the FMLA, are twice as likely to be younger than 25 and more likely to be people of color than noncontingent workers.<sup>89</sup> In addition to being less likely to have access to unpaid leave through the FMLA, younger workers are less likely to be able to afford to take unpaid leave due to the falling or stag-

nant incomes described above, along with having had less time in the workforce to build up savings. Today, Millennial caregivers have to weigh the impossible dilemma of losing a day's paycheck or even losing a job to care for themselves, a child, a partner, or a parent.

In addition to expanding paid family and medical leave, many young families would benefit from a more inclusive definition of family for a variety of government programs. LGBTQ people have historically faced barriers in gaining legal recognition of their partnerships and families and may rely on or be relied on for care in ways that fall outside of current legal categories. More broadly, across the generation, Millennials are getting married later than previous generations<sup>90</sup> and are more likely to live with a partner<sup>91</sup> or have children outside of marriage than previous generations.<sup>92</sup> By updating family definitions across government programs to include family members by “blood or affinity,” as the U.S. Office of Personnel Management and the U.S. Department of Labor prescribe, social supports can better reflect the realities of today's families.<sup>93</sup>

There are different ways to implement a national paid family and medical leave program, but an adequate program must be available to all workers, comprehensive and specific in addressing serious family and medical needs, affordable and cost-effective, inclusive of diverse family structures, and available without any adverse employment consequences.<sup>94</sup>

### Implement a national, inclusive paid leave program

Two models of paid family and medical leave currently exist that would meet the criteria laid out by the Center for American Progress and the National Partnership for Women and Families.<sup>95</sup> The Family and Medical Insurance Leave Act, introduced by Sen. Kristen Gillibrand (D-NY) and Rep. DeLauro would provide paid family and medical leave access to millions of American families by creating a national social insurance system for paid leave.<sup>96</sup> The other, a business-government partnership, would expand leave through a partnership with employers, the Internal Revenue Service, and the Department of Labor.<sup>97</sup>

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## Increase access to paid sick days

In addition to the strong need for paid family leave, all workers need access to paid sick days. As young people start their careers and families, they face myriad obstacles to economic stability, and unfortunately, a lack of access to paid sick days is one of them—especially for low-income workers and younger workers.<sup>98</sup> In contrast to paid family and medical leave, paid sick days are crucial for shorter-term illnesses and routine doctor’s visits, but 39 percent of all employees still lack access to any paid sick days.<sup>99</sup> Without paid sick days, workers are less likely to access preventative care and more likely to go to work sick and possibly spread illness to their coworkers, customers, students, patients, or others with whom they interact at work.<sup>100</sup> And the disparities in access are troubling: Black and Hispanic workers are less likely than otherwise comparable white workers to have paid sick days—by 5.3 percent and 11.5 percent, respectively.<sup>101</sup> And for Millennials broadly, workers who are 18 to 24 years old are the least likely age group under 65 to have access to paid sick days, followed by those who are 25 to 34.<sup>102</sup> Without wider access to job-protected paid sick days, Millennials—many of whom are already parents—could miss out on a day’s wages to care for a sick kid, lose a job when they get the flu, or be unable to access health care screenings and preventative care that would improve family health outcomes over the long term.

Paid sick days can also be written to double as safe days, which workers can use to deal with the aftermath of sexual assault or domestic violence. Safe days are critical for ensuring that workers are able to keep their jobs if they or a family member need to access care or resources after experiencing trauma or abuse. They are especially important for Millennials: According to the Bureau of Justice Statistics, women between the ages of 18 to 24 and 25 to 34 experience the highest rates of intimate partner violence, and survey data found that almost one-third of Millennials reported experiencing financial abuse by a partner.<sup>103</sup>

## Guarantee the right to earn paid sick days

Federal legislation, such as the Health Families Act introduced by Sen. Patty Murray (D-WA) and Rep. DeLauro, is needed to ensure that workers can accrue seven paid sick days per year to use for preventative care, in the case of personal or family illness, or to allow victims of sexual assault, domestic violence, or stalking to recover or seek assistance.<sup>104</sup>



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## Increase access to high-quality, affordable child care

As Millennial parents struggle to access financial stability, they also face the added pressure of increasing child care costs: Over the past 30 years, child care costs have grown nearly 40 percent,<sup>105</sup> and today, center-based care for an infant and a preschooler exceeds the cost of annual median rent in every state.<sup>106</sup> Without affordable, high-quality child care, Millennial parents, who are often in their lowest earning years when they have their first child,<sup>107</sup> are stuck without a way to manage work and family obligations. And child care is especially expensive for young children. The average annual cost of child care for an infant younger than 12 months old is \$18,000 for a year of 45-hour weeks—more than the entire annual income of a parent earning the federal minimum wage for the same number of hours.<sup>108</sup> And again, the majority of minimum wage earners were 16 to 34 years old in 2015 by a wide margin.<sup>109</sup>

But cost is not the only issue. Families need a national child care solution that addresses quality and access in addition to cost. As parents go to work every day, they need to know that child care facilities are equipped to provide the best care possible and are held to adequate quality standards. High-quality early childhood education has wide and far-reaching benefits, including improved cognitive development, social skills, and health outcomes—but high-quality programs are often out of reach for families.<sup>110</sup>

While Millennials are a more racially and ethnically diverse group than their peers, their children are even more so. In 2014, the majority of Americans younger than 5 years old were nonwhite.<sup>111</sup> Thus it should be particularly concerning that when it comes to high-quality child care access, many children of color face added barriers. Black children are the least likely to be in high-quality programs and the most likely to be in low-quality programs, while Latino children are generally less likely to access early childhood education than their peers.<sup>112</sup> For black families in particular, the negative effects of the lack of access to affordable high-quality child care is compounded by other inequities. Black women have worked at higher rates than other women for decades, all while earning significantly less, meaning they face a greater need for child care options as well as an added barrier to being able to afford it.<sup>113</sup>

In addition, for families who cannot find affordable high-quality child care, many parents consider interrupting their career to stay home as a caregiver. When Jo had twins in 2013, she quickly found that “two newborns in full-time day care in Seattle is not cheap, affordable, [or] possible.”<sup>114</sup> Jo and her husband were both

early on in their careers, but when they did the math, it seemed as though Jo didn't have the option to keep working. "I would be making so little, if anything at all (after day-care bills), that it didn't make sense for me to return to the workforce."<sup>115</sup> However, as Jo realized, the cost of leaving the workforce is much higher than just lost wages. Workers who leave the workforce also miss out on wage growth and retirement assets and benefits—as well as the fulfillment many workers find in their careers. For example, a woman making the median income for her age group—\$30,253 a year—who leaves her job for five years after having a child at age 26, the average age of first childbirth, would lose \$467,000 over her working career, reducing her lifetime earnings by 19 percent.<sup>116</sup> Today, Jo's twins are 3 years old and she's back at work. Child care costs take up most of her paycheck, but being back at work allows her to keep moving forward in her career.<sup>117</sup>

"Two newborns in full-time day care in Seattle is not cheap, affordable, [or] possible."

—Jo, 33, Seattle, Washington

### Bring child care within reach with a high-quality child care tax credit

A tax credit for low- and middle-income families who access high-quality child care, as proposed by the Center for American Progress, would help these families afford care while incentivizing the creation and expansion of high-quality child care options.<sup>118</sup> The credit could be combined with a sliding scale family contribution and could be paid directly to qualifying high-quality providers of the parents' choice. More than 6 million children younger than age 5 would benefit from the program.<sup>119</sup>

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### Increase flexible scheduling

For Millennials juggling family responsibilities, such as child care and elder care, along with their own health, bringing home a paycheck can be a huge challenge, especially if their job requires unpredictable or unaccommodating hours.<sup>120</sup> To fulfill their family's needs along with their career demands, some workers will need flexibility. For example, workers may need to start work early in order to get home by the time their kids come home from school or in order to relieve a paid caregiver. However, workers who request workplace flexibility today could be fired or retaliated against. And for parents whose work schedules shift significantly week to week or month to month, care arrangements can be nearly impossible to manage without adequate advance notice of these changes.<sup>121</sup>

Younger workers are more likely to have jobs with erratic and volatile schedules, wherein employers, not by the workers themselves, control the days of the week and/or hours these Millennials work. Low-wage workers and younger workers are

more likely to be in jobs with schedules that have irregular hours or change with little notice, known as just-in-time scheduling. A study of early career workers in hourly jobs, with the age range defined as 26 to 32 years old, found that 41 percent reported being told their hours a week or less before the schedule began.<sup>122</sup> These unpredictable work hours dictated by employers can push stable child care or elder care arrangements further out of reach for vulnerable families, and parents could lose their jobs if they are unable to finesse a caregiving solution in time for their ever-changing shifts.<sup>123</sup>

Across the country, legislators are fighting to add protections for workers, such as advance notice of schedules, consideration of worker's preferences in work schedules, and limits on overwork. The cities of San Francisco and Seattle have passed legislation to protect certain workers, and similar bills have been introduced in several other states—but workers deserve a national solution.<sup>124</sup>

### Protect workers who request flexible scheduling

The Schedules That Work Act, introduced by Sen. Warren and Rep. DeLauro, would protect workers who submit a workplace flexibility request from experiencing discrimination or retaliation. Employers would be required to post schedules two weeks in advance in order to allow workers adequate time to prepare. In addition, they would have to seriously consider any flexibility requests and only deny them for valid business reasons.<sup>125</sup>

# Conclusion

The workplace has changed, as have the workers in the labor force. Millennial workers face added economic barriers that stem from entering the labor force during the Great Recession and its recovery, as well as from persistent disparities in access to fair wages and economic policies that do not give families a chance to succeed. Millennials are hard at work launching their careers, achieving academically, and striving to provide both opportunity and care for their loved ones. Ensuring that every family has access to fair wages, paid family and medical leave, paid sick days, high-quality affordable child care, fair schedules, and reproductive health care will lead to broader economic stability for families, for communities, and for the nation as a whole.

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