

CHAPTER 1:

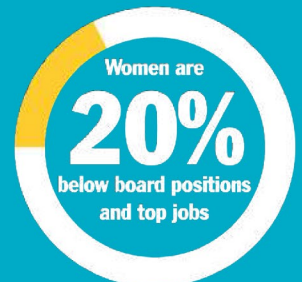
Economic Security

CHALLENGE

The Great Recession of 2007-2009 precipitated a slide from the middle class to poverty for millions of people, including many women who are now experiencing severe economic insecurity. Mayors can take concrete steps to make real improvements in women's economic situation—from increasing wages and providing financial literacy and retirement planning, to developing important family-supporting policies that ensure women can support themselves and sustain their families, to expanding job opportunities and ensuring fair pay.

At the same time, more women are rising in management and becoming entrepreneurs, running their own businesses. This is great progress, but there is a persistent ceiling for women in business, where women hold below 20% of corporate board positions and top jobs. City leaders can uplift women who are struggling at the bottom and middle of the economic ladder, and they can support women's rise to the top in management and entrepreneurship. It is particularly important to address these issues because women are living longer and need to be economically self-reliant throughout their lifetimes.

Education equity for women is key to economic equity. Although women are earning more degrees than men, they often work in jobs traditionally held by females that pay less. The fastest-growing sector of high-paying jobs is in STEM (science, technology, engineering and math), where women are vastly underrepresented. Girls need better STEM education and more



female role models in STEM jobs. Another section of this report addresses how to close the gender wage and wealth gaps by encouraging women and girls into STEM career paths and other occupations that are not traditionally held by females.

The unique circumstances of being a woman should not push anyone into economic insecurity. The number one factor associated with a woman living in poverty is being a mother. Women are aging into poverty—often because they are a primary caregiver in their families, to children and to aging adults. For all women to rise economically, it is important to address not only a woman's individual educational and career opportunities, but also her access to health and reproductive services, and to find new ways to support women as caregivers that ensure their economic stability in the long run.



RECOMMENDATIONS

WOMEN'S ECONOMIC SECURITY SUMMIT

Establish a task force to host a women's economic security summit to connect people who are working on these issues.

- Create an economic agenda.
- Set measurable goals and outcomes for tracking progress.

ASSESSMENT

Data Collection:

- Collect data to assess the current economic status of women in your city. Look specifically at wealth and income. Some resources to start with are the Bureau of Labor Statistics, Cultural Population Survey, [IWPR Quick Figures](#), [Femstats](#), and [The Status of Women in Your County: A Community Research Tool](#), which is a free download.
- Collect data on pay equity in your city, as [San Francisco](#) does.

PLAN OF ACTION

Convene Key Players to:

- Develop a plan of action to address concerns discovered in the assessment.
- Recommend a comprehensive budget for a plan of action.

IMPLEMENTATION

- **Funding:** Fully fund the budget for implementation of the plan of action.
- **Staffing:** Approve or hire staff to implement the plan of action.

JOBS

- **Gender Equity Staffing:** Review and report on gender and racial diversity for city hires to ensure gender equity at every level of staffing, including top positions. Implement a simplified, transparent recruitment process for city hires.
- **Contract Worker Requirements:** Report on gender and wages of workers who work for city contractors; require city contractors to hire women and pay them equally.
- **Minimum Wage:** Support and enact \$15 per hour minimum wage or community-appropriate minimum wage.
 - ▶ Religious institutions and faith-based communities have played a central role in the [minimum wage campaign](#).
 - ▶ Many minimum wage workers are women.
 - ▶ [Eliminate sub-minimum wage](#) for tipped workers, who are predominantly female.
- **Just Hours and Scheduling:** In addition to raising wages, it's important to make sure that women have access to enough hours of work and control over their schedules to be able to sustain their families and basic needs.
 - ▶ [DC Just Hours](#) is leading a campaign to transform service sector jobs into jobs with just hours and fair scheduling.
- **Paid Sick Days:** Ensure that city workers receive paid sick days.

WAGES (CONT.)

- **Paid Family Leave:** Ensure that city pay policies include paid family leave.
 - ▶ **Department of Labor** offers grants for states and municipalities to conduct feasibility studies on family leave.
- **Childcare and eldercare:** Make every effort to ensure childcare and eldercare are included in benefits packages for workers.
 - ▶ Provide childcare for city workers via direct services, strategic partnerships and/or subsidies.
 - ▶ Ensure that educational and job training programs are more equitable by providing before and after school childcare.
- **Welfare to Work Programs:** Implement welfare to work programs that are effective and provide training and child care support to help women get off welfare and into jobs.
- **Health Insurance:** Ensure that city workers receive quality health insurance, including full reproductive healthcare.
- **Family Friendly Workplace Ordinance:** Enact a Family Family Workplace ordinance; offer flexible scheduling and the right to request flexible working conditions. This addresses the issue of taking care of children, a sick spouse/partner/family member and elder parents.
- **Expand Work Opportunities** through public-private partnerships.
 - ▶ Encourage non-traditional jobs for women and girls.
 - ▶ Education should include entrepreneurship training.
 - ▶ Options include hospitality and many other opportunities; ask hotels to take on students for career exposure.
 - ▶ Non-traditional work programs for city projects can provide exposure and experience. Offer small WPA projects for 16-24-year-old women. Host or co-sponsor job fairs that feature inclusive and women-owned companies, STEM job opportunities for women, and female role models.

EDUCATION

Strengthen Partnerships between cities and schools to promote:

- **Financial Literacy:**
 - ▶ Provide educational programs in financial literacy so women can learn skills in earning, managing and investing money, along with learning about retirement planning. Classes can be provided in partnership with and conducted at high schools, community colleges, community centers—and on job sites for easy accessibility.
 - ▶ Provide high school, college and adult programs for women that teach salary negotiation skills. Research shows that women are much more reticent than men to negotiate their salary offers.
 - ▶ Engage local and national celebrities and/or professionals—such as Suze Orman and Oprah Winfrey—to address financial literacy in an interactive forum.
 - ▶ Post programs on the city’s website to increase access.
- **Equal Access:** Ensure women and girls across race and class have equal access to quality, affordable education. Education is the doorway to

EDUCATION (CONT.)

opportunity for women: unequal education contributes to inequality and diminished earning power for a lifetime.

- **STEM Programs:** The largest job growth and highest-paying job opportunities now and in the next few decades will be in science, technology, engineering and math (STEM). Encourage STEM education for girls, women and mid-career women.
- **Education Funds:** Explore the development of an education fund. Deposit \$100 to \$200 at the birth of each child, to be made available when a person turns 18, for college, trade school or other educational programs/training.
- **Research:** Provide scholarships in higher education for research in early child development and women in the job sector.
- **Support for Young Parents:** Ensure that young parents have the support they need to finish high school and receive their GED.
- **Sex Ed:** Ensure that students are receiving comprehensive sex education that is medically accurate, culturally competent and includes LGBTQ issues.
- **Girls:** Invest in their future by building support for public and private school programs.
 - ▶ Make science an educational priority in the 5th grade; identify which kids need extra support via mentorship and internship and provide it. Exposure is critical very early on.
 - ▶ Create private partnerships with women-owned companies and provide early mentoring for girls.
 - ▶ Have a tech “take your daughter to work” day.
 - ▶ Instill confidence in young women at an early age. Let them know that they can do it, whether it’s in the classroom or with a mentor.

ENTREPRENEURSHIP

- **Encourage public-private partnerships to help women entrepreneurs succeed and grow.**
 - ▶ Provide access to mentors who can help them.
 - ▶ Provide information on finding capital to grow their business, including better understanding of crowdfunding and access to angel investors.
 - ▶ Provide information about doing business in other countries.
- **Reach out to women business owners** for participation in initiatives like having model workplace policies (e.g., paid family leave, pay equity), stopping human trafficking, helping the homeless (e.g., making packages of personal care items), raising minimum wage and registering women to vote.

MODELS AND IMPACT

- The Center on Wage and Employment Dynamics published a policy brief, [The Impact of Oakland's Proposed City Minimum Wage Law: A Prospective Study](#) to determine the potential impact of minimum wage policies in Oakland, CA.
- The San Francisco Foundation and the Core Community Benefits Agreement Implementation Committee granted \$600,000 to the [San Francisco Housing Development Corp](#) to provide those in the Bayview Community/District 10 a case manager to help people with credit, loans and other financial service programs.
- The San Francisco office of [PwC US](#) donated \$160,000 in grants from the [PwC Charitable Foundation, Inc.](#) to three Bay Area-based nonprofit organizations: [Larkin Street Youth Services](#), [San Francisco Beacon Initiative](#) and [Faith Network of the East Bay](#) to develop financial literacy programs for youth, women and families.
- Financial literacy education is offered by the [Family Support Network in San Francisco](#). It has implemented standards, and community-based and school-based models are being adopted and looked at by the state. Current funding is being implemented by Department of Children, Youth and Their Families and the Mayor's Office of San Francisco.
- Vermont's [Commission on the Status of Women](#) hosted a [Vermont Women's Economic Security Summit](#) in October 2015 with 150 civil society leaders to create an economic agenda for their state.
- In 2015, Minnesota hosted a [Women's Economic Security Summit](#) as did [Michigan](#), [Mississippi](#) and [Maine](#).

EDUCATION
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RESOURCES

Articles, Books, Organizations, Videos

- **The Economic Policy Institute** - in its report [**Closing the Pay Gap and Beyond: A comprehensive strategy for improving economic security for women and families**](#), examines the gender wage gap, shows how wage growth for women and men has failed to keep up with productivity gains in recent decades and concludes with a comprehensive [**Women's Economic Agenda**](#) to close the gender wage gap and raise wages to improve living standards for all working people.
- Articles about the power of mayors to impact student achievement:
 - ▶ [**10 Ways a Mayor Can Help Improve Public Education**](#)
 - ▶ [**Center for Public Education: Mayoral Involvement in Urban Schools**](#)
 - ▶ [**Center for American Progress: Top 5 Things to Know About Mayoral Control of Schools**](#)
 - ▶ [**Mayoral Governance and student achievement**](#)

Reports and Research

- [**The Shriver Report**](#) - A nonpartisan initiative that raises awareness, ignites conversations and inspires impact around the [**defining issues and fundamental changes**](#) facing modern women and their families and is an initiative of [**A Woman's Nation™**](#).
- [**The Status of Women in the States: 2015**](#) - published by the Institute for Women's Policy Research, provides critical data to identify areas of progress for women in states across the nation and pinpoints where additional improvements are still needed. It presents hundreds of data points for each state across seven areas that affect women's lives: political participation, employment and earnings, work and family, poverty and opportunity, reproductive rights, health and well-being and violence and safety.
- [**Administering Paid Family and Medical Leave**](#) and [**Moving America's Families Forward: Lessons Learned from Other Countries**](#) - two reports published by [**The Center for American Progress**](#). Its [**Women's Initiative**](#) is a comprehensive effort to promote public policies that enable women to participate fully in our economy and our society. It has launched the [**FAIR SHOT**](#) campaign to promote a plan for women and families to get ahead.

Expert Contact Info

- [**Sarah Jane Glynn**](#), Director of Women's Economic Policy at [**The Center for American Progress**](#), has a Women's Initiative

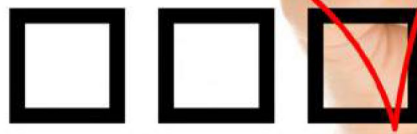
- **Nancy Duff Campbell**, Co-President, and Joan Entmacher, Vice President for Family Economic Security at the [National Women's Law Center's](#) program on [Poverty and Economic Security](#)
- **Cary Brown**, Executive Director of the Vermont Commission of Women Vermont Economic Summit Desk: 802-828-2840. VCW's toll-free #: 800-881-1561 or cary.brown@vermont.gov
- **Latifa Lyles**, Director, [Women's Bureau at the U.S. Department of Labor](#): 800-827-5335 or 202-693-6710

Organization Contact Info

- **San Francisco Family Support Network** - A unique partnership of stakeholders in the Family Support field: families, community-based organizations, public departments and private foundations.
- **Urban Solutions** - Working to strengthen underserved neighborhoods in San Francisco by supporting small businesses, job creation, diversity and sustainability.
- **Mission Asset Fund** - A nonprofit organization helping financially excluded communities—particularly low-income and immigrant families—become visible, active and successful participants in the U.S. financial mainstream.
- **EARN** - A national nonprofit that gives working families the power to create prosperity for generations. As the nation's leading microsavings provider, EARN gives families the tools to achieve life-changing goals, such as saving for college, buying a first home or starting a small business.
- **Mypath** - Places low-income youth and young adults on a path to economic mobility by ensuring they have access to quality financial products, a working knowledge of the financial system, and a peer-based social support system that encourages personal goal-setting and accountability.
- **California Capital Women's Business Center** (SBA) - Committed to helping entrepreneurs start and grow their businesses through educational workshops, one-on-one assistance, online learning and connection with local resources.
- **Watermark Entrepreneur Conference** - A nonprofit and community of executive women who have risen to the top of their fields—coming together to connect, develop and advocate for the advancement of women in the workforce.

The number one factor associated with a woman living in poverty is being a mother. It is important to find new ways to support women as caregivers that ensure their economic stability in the long run.

CHECKLIST



1. Convene a Women's Economic Security Summit.



2. Collect data on economic conditions of women in your community.



3. Develop, fund and staff the implementation of a plan of action to enhance economic security for women.



4. Report on gender and racial diversity for city hires to ensure gender equality at every level of staffing, including top positions.



5. Require contractors to hire women and pay them equally.



6. Enact \$15 per hour or community-appropriate minimum wage.



7. Enact "Just Hours and Scheduling" policies that ensure economic stability for working women.



8. Ensure city policies include paid family leave.



9. Provide childcare to city workers via direct services, strategic partnerships, and/or subsidies.



10. Support and provide education in financial literacy so women and girls can learn skills in earning, managing and investing money, especially planning for retirement.



13. Encourage women entrepreneurs to succeed and grow; help with access to mentors and capital.



14. Reach out to women business owners for participation in initiatives like having model workplace policies.



15. Explore the development of an education fund at the birth of each child.

