



national partnership for women & families

An Agenda for Progress for Women and Families

The National Partnership for Women & Families seeks to improve the lives of women and families and create a more fair, just and inclusive country in which all individuals have the opportunity to fully participate in our society.

Our work is informed by the struggles of real families...

Kim Nelson is a 38 year old mother of two children—Kara, age 6, and John, age 11. Recently, her long-term partner, Jason, 40, was suddenly hospitalized. Although the family expected him to be discharged quickly, Jason remained in the hospital for several days. Kim is now preparing to provide long-term care to Jason. Like many women, Kim is her family's primary breadwinner, but as a full-time cashier at a local grocery store, she is unable to afford child care and relies on family and friends for support as she monitors Jason's hospitalization. If Jason is unable to return to work, Kim will become her family's sole breadwinner. Kim recently found out that she is pregnant, and she is unsure about whether she and Jason want to expand their family. Before Jason became ill, Kim hoped to transition to a more flexible, higher paying job. She has put that aspiration on hold - along with visits to the doctor for her own health - as she takes care of everyone else in her family.*

*All names and identifying details in this policy agenda have been changed to protect the privacy of the individuals.

Women's economic security and health are essential to their full participation as equal members of society.

But, the significant challenges women like Kim face severely undermine their financial stability, equality, dignity and agency to make decisions that will help them thrive.

Like Kim, most women bring home a substantial share of household incomes and do the bulk of caregiving in their families, yet are still paid lower wages relative to men. Women of color tend to face even greater wage inequities compared to men, and large percentages of women of color are key breadwinners for their families. When faced with a family emergency, such as the one Kim is now dealing with, many people are unable to take paid time away from work and – like Kim – women are disadvantaged the most because they tend to be their families' primary caregivers. Women also face barriers to their employment or advancement because workplace policies fail to adequately address gender-based discrimination and sexual harassment. LGBTQ workers, women with disabilities, immigrant workers, and older workers face additional layers of discrimination and stigma.

Due to the high costs of health care, women are often forced to forgo or postpone needed care. The health care services they need use up a higher proportion of their already smaller incomes and assets. Women also tend to live longer, but often with a disability or multiple chronic conditions. Yet, too often, women put the health care needs of others above their own, just as Kim has been forced to do.

When women do seek care for themselves, they face discriminatory laws barring access to care. For example, across the country, women face myriad of barriers to accessing a critical part of health care - reproductive health services, including family planning, abortion care, and maternity care. Access to these services greatly contribute to a family's economic security, and just as important, facilitates women's autonomy, dignity, and the ability to make decisions about their bodies, their lives and their futures.

Racial disparities further compound negative health and economic outcomes for women of color. The systemic racial bias women of color face throughout their lives, from unsafe or unstable housing during childhood and diminished educational options, to unequal pay and employment opportunities, to lack of access to insurance coverage, affordable health care, and reproductive health services, has a profound impact on a woman's health throughout her lifetime. Women of color die from cervical cancer at twice the rate of white women; experience higher rates of diabetes, hypertension, and cardiovascular disease; have higher death rates from breast cancer; and are more likely to experience sexual and interpersonal violence. Black women, in particular, are more likely to die during and after childbirth, regardless of their socioeconomic status and education levels. Women of color are also less likely to have access to paid leave to care for themselves and their families and less wealth or

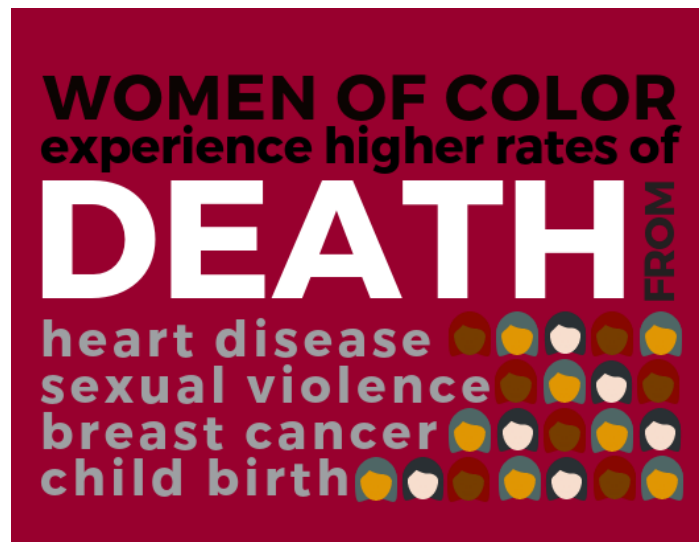
savings to cushion the income shock of needing unpaid leave.

These barriers to equity are unacceptable.

It is time to eliminate the barriers that women continue to face in their pursuit of whole, healthy, and economically secure lives. Women's contributions - and ability to adequately care for themselves and America's families - depend on stronger policies that promote economic equality and access to affordable, quality, comprehensive health care, including reproductive health care.

As federal and state policymakers take office in 2019, the National Partnership for Women &

Families urges them to commit to the following seven goals to address important needs of women and families, and improve the health and well-being of all.



GOAL #1: All women and families should be able to live in a safe and healthy environment.

The impact of hate, discrimination, violence, and other threats to health and safety are affecting women and families every day. Even as Kim attends to Jason,

she is deeply concerned that her young children will be the victims of police brutality and unjust school disciplinary actions that disproportionately impact children of color, like hers. Every year, almost 3,000 children lose their lives to gun violence where they live, attend school, and play. Due to ongoing environmental racism, low-income communities and communities of color more frequently face contaminants in water and air. In addition, immigrants to this country and those who are perceived as immigrants live in fear of harm and hateful immigration policies.

Our laws and policies should protect and provide opportunity to everyone living in our country. To ensure that women and families can thrive in a safe and healthy environment, policymakers must act to:

- Address policies that disproportionately over police and criminalize people of color.
- Support strong environmental regulations that require companies to reduce the toxicity of their products and reduce the burden of environmental exposures on low-income communities and communities of color.
- Implement fair and just immigration policies that create a pathway to citizenship, including for undocumented people and Dreamers, and immediately end family separation, inhumane policies at the border and terrifying workplace and community raids.
- Address gender-based violence—including domestic violence and sexual assault, as well as the disproportionate impact of violence on women and girls of color.
- End discriminatory school discipline policies and practices in schools that disproportionately affect children of color.
- Enact strong gun safety legislation to address intimate partner gun violence, gun violence in communities of color, mass shootings and all other gun violence.



GOAL #2: All working people should be free from wage and employment discrimination.

An economy that works for all is not possible without fair workplace policies that protect women from sex discrimination, including unequal pay, pregnancy discrimination and harassment. Women continue to face pervasive and varying forms of sex discrimination, with women in low-wage jobs and immigrant women

especially vulnerable to exploitation. Workplace harassment can have a devastating impact on people's lives and keep women out of the workplace or force them to stay in jobs with low pay and few benefits. Worse still, workplace remedies can be non-existent, weak, or re-traumatize women who speak up.

Due to factors that include but are not limited to discrimination and implicit bias, women who work full-time, year-round are typically paid less than men. Women of color are hit hardest by the wage gap. Latinas who work full time, year-round are paid 53 cents to every dollar earned by white men. The disparity for Native women is 58 cents, Black women earn 61 cents, white women 77 cents and Asian women 85 cents, although some ethnic subgroups of Asian women fare much worse. These lost wages can result in the loss of more than \$1 million in income for a woman of color during her working years. This means Kim and her family will have less money to support themselves, make it through medical emergencies like Jason's, and invest in their futures.

We encourage policymakers to:

- Support policies that help close the gap between women's and men's pay, including the freedom for employees to discuss wages without retaliation, more transparency about employers' pay practices, and a higher standard that would require employers to justify pay differences.
- Strengthen and expand existing workplace discrimination and harassment laws, including by explicitly covering direct care workers, farm workers, and LGBTQ workers and ending workplace policies that silence or penalize people who experience workplace discrimination, harassment or sexual assault.
- Ensure pregnant people can obtain reasonable workplace accommodations when needed, such as more frequent restroom breaks or a water bottle at their work station.
- Improve wages and working conditions by increasing the federal minimum wage to at least \$15 for all workers, including workers with disabilities and tipped workers; supporting fairer standards for overtime pay; and by promoting the right of workers to organize and oppose erosions of collective bargaining rights.
- Ensure women do not face discrimination in health care or employment, based on their reproductive health care choices.



GOAL #3: All working people should be able to take paid time away from their jobs to care for themselves and their families.

Like Kim, nearly all working people need to take time away from their paid work at some point to deal with a serious personal or family illness, or to care for a new child. This burden falls more heavily on women, who are often the primary caregivers in their families, and particularly on women of color, who are both more likely to be primary or sole caregivers and less likely to have paid leave than workers overall. Without paid time off, Kim and her family would be financially strapped, and they could fall into a downward financial spiral if her employer were to terminate her employment. The persistent racial wealth gap means that Latinx and Black families like Kim's have fewer resources to absorb the effects of a serious personal or family medical issue. In addition to benefiting families, paid leave policies benefit businesses' bottom lines by improving worker retention and reducing turnover costs, increasing worker productivity and morale, and making small and large businesses more competitive.

We urge policymakers to support policies that:

- Guarantee workers the right to earn paid sick time to deal with a routine illness or health care need, a health care need of a loved one, and for purposes related to domestic violence, sexual assault or stalking.
- Create a sustainable, affordable paid family and medical leave program that covers all working people and businesses and allows people to care for their family members, a new child or their own serious health issue for at least 12 weeks, without facing adverse consequences at their job.
- Give workers more control over their schedules, offering them predictability and stability in shifts and work hours.

GOAL #4: Our nation's caregivers should have support to meet their responsibilities at work and at home.

Women should not face discrimination or be financially penalized for being family caregivers. Kim's difficulty affording high quality child care that would ensure her children are safe, while she works or tends to Jason, is a common challenge low-income families face and is a barrier to women's employment. In addition, women, like Kim, make up 60 percent of family caregivers who provide care to an ill, older or disabled loved one; the value of the care family caregivers provide is estimated at \$470 billion annually. As our country's population ages and people live longer, the need for family caregivers is rapidly growing. By 2050, there will be 88.5 million older adults, a majority of whom are expected to be living with at least two chronic conditions and to rely exclusively on family or friends to provide care. Without interventions



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to improve access to paid care and supportive workplace policies, women and their families will continue to face reduced wages and employment opportunities and diminished retirement security as a result of family caregiving responsibilities.

Caregiving also takes a toll on women’s health. Middle-aged and

older women who provide care are six times more likely to struggle with depression, high stress, and poor health, particularly if they have limited resources. Women of color face additional challenges due to higher rates of poverty that prevent them from using paid support for assistance and respite from their caregiving duties. This means that women like Kim who are already in financially precarious situations face increased risk of lost wages from reduced work hours, losing their jobs, being forced into early retirement, and living the rest of their lives in poverty.

Family caregiving is just one part of the care supports the country needs. Paid or formal caregiving provided by direct and home care workers will be the largest occupation by 2020, yet these workers are also severely undervalued; the average caregiver makes \$11 an hour, does not have health insurance or paid leave, and often must rely on public assistance to make ends meet. Child care workers also endure low wages and few health or income protections.

To support caregiving, family caregivers and care workers, policymakers should:

- Provide caregiving credits that make it possible for people to take time out of the workforce to care for their loved ones without substantially diminishing their own Social Security retirement security.
- Strengthen Social Security by raising or eliminating the cap on taxable wages for high-income workers.
- Support policies, like a bill of rights for domestic workers, which extends workplace protections and benefits to domestic workers.
- Include direct and home care workers and child care workers in infrastructure and job creation legislation.
- Make child care more affordable for working families, increase the availability of high-quality child care, and ensure that care jobs are good jobs.

GOAL #5: Every woman should have the tools to be able to decide whether and when to become a parent or grow her family, free of shame or stigma.

A woman's access to the full range of reproductive health services helps enable her to participate equally in society. Having the freedom to decide if, when, and how to start or grow a family benefits a woman's health, education, career, earnings, and ability to save for retirement. Women should not be stigmatized for their decisions, but many women face multiple barriers to accessing the reproductive health care they need.

If Kim decides to end her pregnancy, abortion coverage bans could mean that she is forced to pay for her care out-of-pocket. Kim may also have to travel long distances because of restrictive state laws that have closed abortion clinics, and make additional, unnecessary state-mandated trips to the clinic, requiring her to find care for her family and take unpaid time away from work – all of which would continue to stress her already stretched finances, if she's able to obtain care at all.

At the same time, the United States continues to experience dismal outcomes for maternal and newborn health care with stark disparities by race and ethnicity. Black women like Kim, as well as American Indian and Alaska native women, experience a maternal mortality rate that is nearly four times higher than that of white women. Severe maternal morbidity is also increasing and is disproportionately experienced by Black, Native and other women of color. Similarly, women living in rural areas are significantly more likely to suffer pregnancy related death than women living in urban areas.

All women deserve access to high-quality, comprehensive reproductive and maternal health care.

We urge policymakers to:

- Ensure abortion coverage for women enrolled in Medicaid and other government-managed health programs, and prohibit restrictions on private health insurance coverage of abortion care.
- Repeal, reject and combat restrictions that push abortion care out of reach.
- Ensure access to the full range of contraceptive options, as well as comprehensive, medically-accurate counseling about contraception methods.
- Advance policies that improve access to reproductive health care by supporting the reproductive health care infrastructure and workforce, increasing the availability of medication abortion, and supporting advancements in care delivery such as telemedicine.
- Ensure access to high-quality, unbiased, culturally sensitive maternal health care.
- Ensure that people get medically accurate and evidence-based health care and

information.

- Support young people's access to comprehensive sexuality education and confidential, LGBTQ-inclusive, sexual and reproductive health care.



GOAL #6: Everyone should have access to affordable, comprehensive insurance coverage and health care.

Women and families rely on affordable, quality insurance coverage to access care if they get sick or need to see a doctor. All women should have access to health care and insurance coverage that meets their needs, whether through Medicaid, Medicare, the Children's Health Insurance Program (CHIP), the Marketplaces, their employer, or another source. The Affordable Care Act (ACA) has made it easier for women like Kim, who have low-wage jobs, to access preventive care, primary care, maternity care, behavioral health and treatment for chronic conditions.

Under the ACA, women cannot be denied coverage or charged more because of their gender, however, much still needs to be done.

To reduce the financial burden of health care for all women and families, policymakers should:

- Protect the Affordable Care Act (ACA), including guaranteed coverage of pre-existing conditions and essential benefits like maternity care and behavioral health care.
- Work toward universal coverage for all women and families, including by expanding Medicaid coverage in all states.
- Remove barriers immigrant women and their families face in obtaining health coverage.
- End the Hyde Amendment and all other abortion coverage bans.
- Ensure all women have copay-free coverage of all FDA-approved contraceptives and contraceptive counseling.
- Prohibit skimpy, junk insurance options – such as short-term plans, association health plans, and health care sharing ministries.

GOAL #7: Health outcomes should be the same for everyone living in the United States.

Historic and ongoing systemic racism, sexism, and discrimination are fundamental causes of health disparities in the United States. Many women, particularly Black women, struggle to get doctors to believe their health care concerns, often with fatal consequences. As a result, Black women are three to four times more likely to die during or after pregnancy than white women. Women living in rural areas often lack access to many health care services, while immigrant women may fear obtaining health care due to immigration policies or face language barriers. LGBTQ individuals, especially transgender and gender non-conforming people, are regularly stigmatized and denied care due to their identities. In order to eliminate these disparities so that everyone has an opportunity to live a long, healthy, and productive life, we need policies that will meaningfully advance health equity.

Policymakers can advance health equity by working to:

- Encourage efforts to educate health care providers about the impacts of bias and structural racism on health outcomes.
- Eliminate maternal health care disparities so that all pregnant people can thrive during and after pregnancy and childbirth.
- Ensure women with disabilities have equal and full access to unbiased health care.
- Support comprehensive legislation for addressing persistent racial and ethnic health disparities and improving health outcomes in communities of color.
- Advocate for robust implementation and enforcement of anti-discrimination laws prohibiting discrimination on the basis of race, color, national origin, sex, age and disability in health care.
- Prohibit the use of religion as a way to prevent women, LGBTQ individuals and their families from receiving the care, information or coverage they need, particularly in the context of reproductive and transgender specific health care.

Women Need Policymakers to Act Now

We urge policymakers to advance progress for women and families. We need policies that expand opportunities for women and promote the security and well-being of our nation's families. Women are essential to healthy families, economies, and communities, and deserve full equality and dignity. It is critical that policymakers become champions for women and families, and invest in a thriving society for generations to come.



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