

Women's  
Funding  
Alliance™

# On Her Way

Pathways to Opportunity  
So All Washington  
Women Thrive



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# Introduction

## **INVESTING IN WOMEN AND GIRLS BENEFITS ALL OF US.**

**At Women’s Funding Alliance, we believe investing in women and girls is the path to a more vibrant future for Washington State.** When women and girls are supported and have the tools they need to succeed, their individual triumphs have ripple effects throughout our communities and our state. When girls are encouraged to lead with strong, confident voices, they grow up to be powerful change agents. And, when women have clear pathways to leadership and economic opportunity, their successes create social and financial benefits — not just for themselves and their families, but for all of us.

As a women’s fund, Women’s Funding Alliance plays a unique role in bringing together more than 6,000 supporters across Washington State to be a force for change for women and girls. Since 1983, we’ve been working with supporters and partners to make the case, mobilize communities, and drive solutions. And, while we have made great progress to foster more equitable opportunities for women and girls throughout Washington, **there is still more work to do.**

## **OUR WOMEN THRIVE INITIATIVE SEEKS TO IMPROVE ECONOMIC OPPORTUNITY.**

**To advance our shared vision of an equitable, prosperous Washington, Women's Funding Alliance launched the Women Thrive initiative**, which aims to forge a clear pathway to financial self-sufficiency for women and their families. From providing for their children, to supporting communities, to sustaining local economies, women's contributions to society are critical. And, while many women are well on their way to economic success, many face significant barriers on the path to quality jobs that pay a living wage.

In phase 1 of the Women Thrive initiative, we commissioned quantitative and qualitative research with the Institute for Women's Policy Research (IWPR) and Elizabeth Knaster Consulting, LLC to better understand how post-secondary education and workforce development systems in Washington State are faring for women. We also made grants to promising organizations that are helping low-income women gain solid economic footing. Through this research and these grant-funded projects, we endeavored to learn more about the barriers and opportunities for women, specifically low-income women and women of color who often face discrimination and greater obstacles.

What we found is detailed in this report. We offer this evidence to ground our collective understanding about what's needed and inspire how we can break through barriers so all women in Washington have a fair chance to build a good life. Whether you are a policymaker, community and technical college administrator, Women's Funding Alliance supporter, or individual who wants to learn more and get involved, we hope there is something in this report to get you started in improving economic opportunity for women and our state.





# Research Takeaways

## **OPPORTUNITY IS A VALUE WE HOLD DEAR IN OUR REGION.**

Yet, many women in Washington State, particularly women of color and single mothers, face barriers to opportunity because of inequitable policies and practices. Our research shows just how deeply those barriers are rooted, but it also offers insight into how we can begin to knock them down and make opportunity a reality for all women in our state.

The Institute for Women’s Policy Research (IWPR) conducted quantitative research, updating indicators from “The Status of Women in Washington” report and analyzing new indicators about women’s employment and their participation in community and technical college and workforce training programs. The data come from various sources, which are noted. Many of the figures rely on analysis of data from the State Board of Community and Technical Colleges, as well as the U.S. Census Bureau’s American Community Survey from the Minnesota Population Center’s Integrated Public Use Microdata Series. To complement the quantitative data, Elizabeth Knaster Consulting, LLC conducted qualitative research, interviewing women enrolled in workforce development and job training programs, single mother students, and community and technical college administrators. Following are key findings from this research.

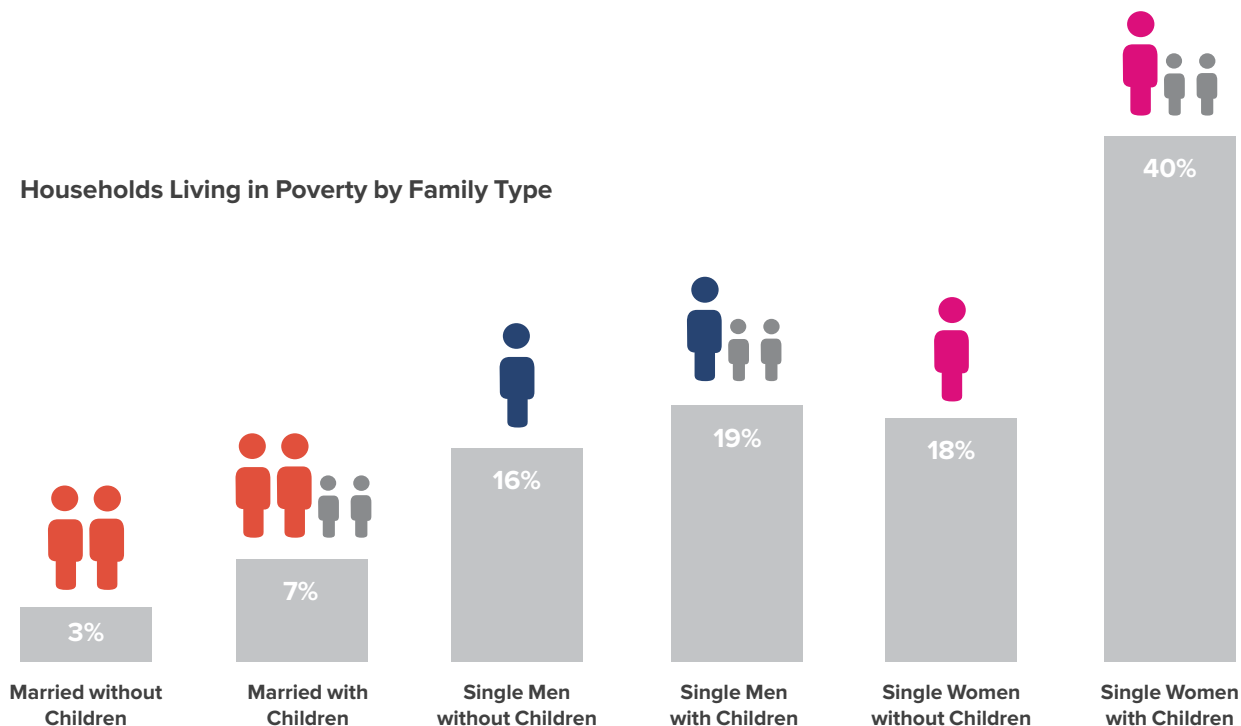
## 1. IN WASHINGTON STATE, POVERTY LIMITS OPPORTUNITY FOR WOMEN AND THEIR CHILDREN.

In Washington State, 12.4 percent of working-age women experience poverty.<sup>1</sup> Hispanic, Black, and Native American women in Washington are the most likely to experience economic hardship.<sup>2</sup> Women of color tend to disproportionately experience poverty because of racism, decades of discriminatory policies, and unequal investments in communities of color.<sup>3</sup> At the same time, four out of 10 Washington households headed by single mothers live in poverty.<sup>4</sup> Many

single mothers encounter high costs for childcare and lack of work-family supports, which make it difficult to achieve economic security. In addition, many single mothers are women of color who not only experience gender biases and these systemic obstacles, but also racial biases that significantly impede their opportunity to get ahead.

Poverty not only impacts women’s health and well-being, but also children’s health and access to quality education, contributing to an uphill battle to economic stability throughout their life. Reclaiming the promise of opportunity benefits everyone — women, children, and communities.

Households Living in Poverty by Family Type



<sup>1</sup> Center for American Progress. Talk Poverty. Poverty by State, Washington 2017. <https://talkpoverty.org/state-year-report/washington-2017-report/>, accessed May 2018.

<sup>2</sup> Hess, C. and J. Milli. The Status of Women in Washington. Institute for Women’s Policy Research and Women’s Funding Alliance. February 2015.

<sup>3</sup> Delgado, R. and J. Stefanic. Critical Race Theory: An Introduction. March 2017.

<sup>4</sup> IWPR analysis of U.S. Census Bureau American Community Survey from the Minnesota Population Center’s Integrated Public Use Microdata Series, 2012-2014. Data are three-year averages.



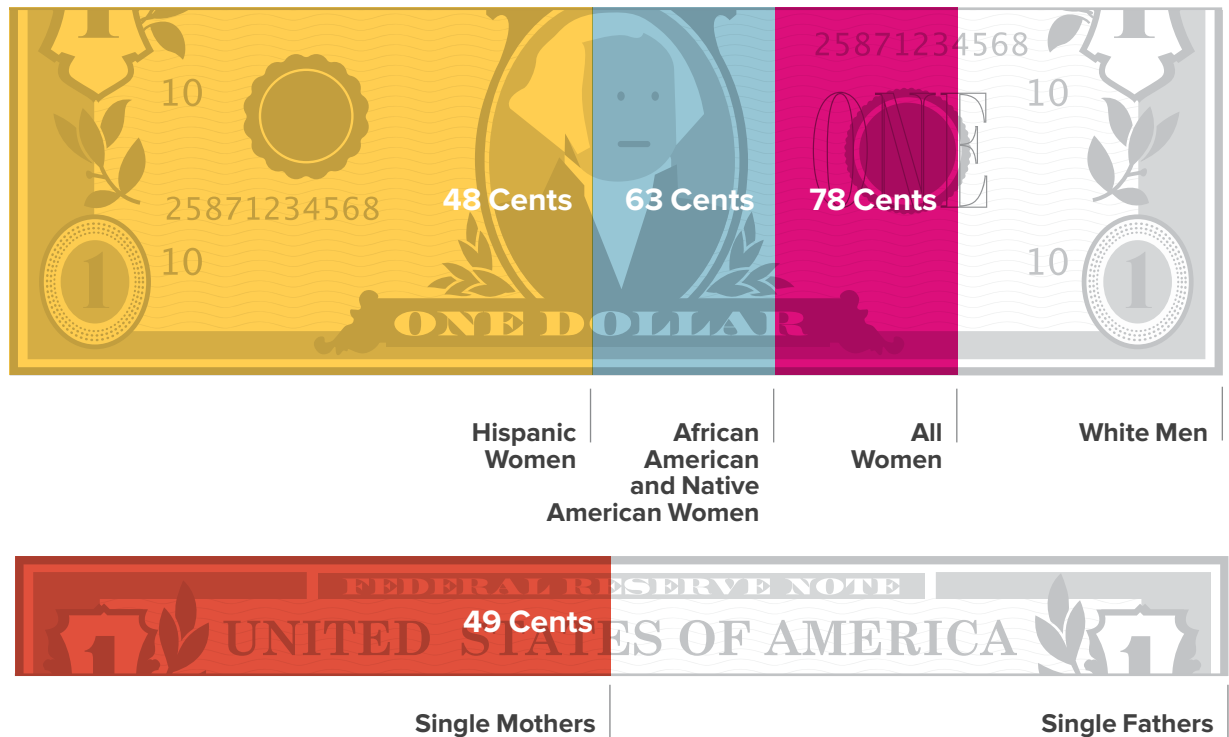
## 2. THE GENDER WAGE GAP IMPEDES WOMEN'S ABILITY TO GAIN ECONOMIC FOOTING.

While the wage gap has narrowed slightly, women in Washington continue to earn less than men, and face persistent inequities that prevent them from reaching their full potential. In Washington State, women experience one of the largest wage gaps in the country. On average, Washington women earn 77 cents to men's dollar, and are paid \$12,400 less in median annual income than men, which affects women's ability to meet basic needs and save for the future.

The gaps are even greater for Hispanic, Native American and African American women, who earn just 48 cents and 63 cents to the dollar earned by white men, the largest demographic of our workforce.<sup>5</sup> Single mothers also face a large wage gap compared to single fathers, earning just 49 cents to a single father's dollar.<sup>6</sup>

Closing the gender wage gap would help many Washington women achieve economic security. If women working in our state earned equal pay for equal work, our state's gross domestic product, or GDP, would grow by 3 percent or more.<sup>7</sup>

### Gender Wage Gaps in Washington State



<sup>5,6</sup> IWPR analysis of the American Community Survey Microdata Series, 2014-2016. Children include biological, step, and adopted children. For women and men aged 16 and older employed full-time, year-round. Full-time, year-round work is defined as working an average of 35 or more hours per week for at least 50 weeks per year. Racial groups are non-Hispanic; Hispanics may be of any race or two or more races. Dollar values adjusted to 2016 dollars using the CPI-U index.

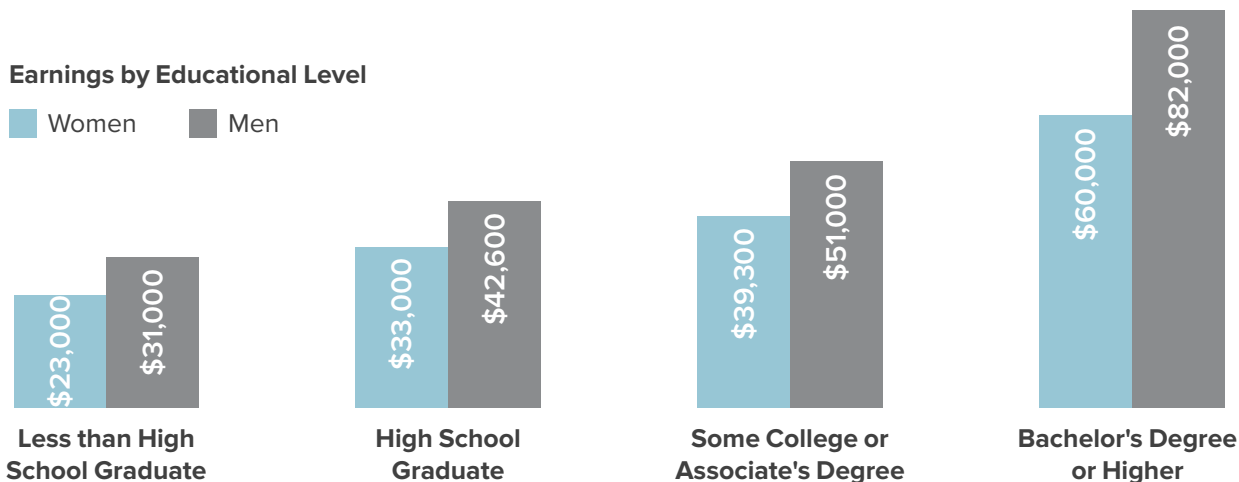
<sup>7</sup> Hess, C. The Status of Women in Washington. February 2015.

### 3. ACROSS EDUCATIONAL LEVELS, WASHINGTON WOMEN EARN LESS THAN MEN.

The gender wage gap persists across educational levels. Even women with some college or an associate's degree earn less than men with only a high school diploma.<sup>8</sup>

Earnings by Educational Level

■ Women ■ Men



<sup>8</sup> IWPR analysis of American Community Survey Microdata Series, 2012-2014. For women and men aged 25 and older employed full-time, year-round. Data are three-year averages.

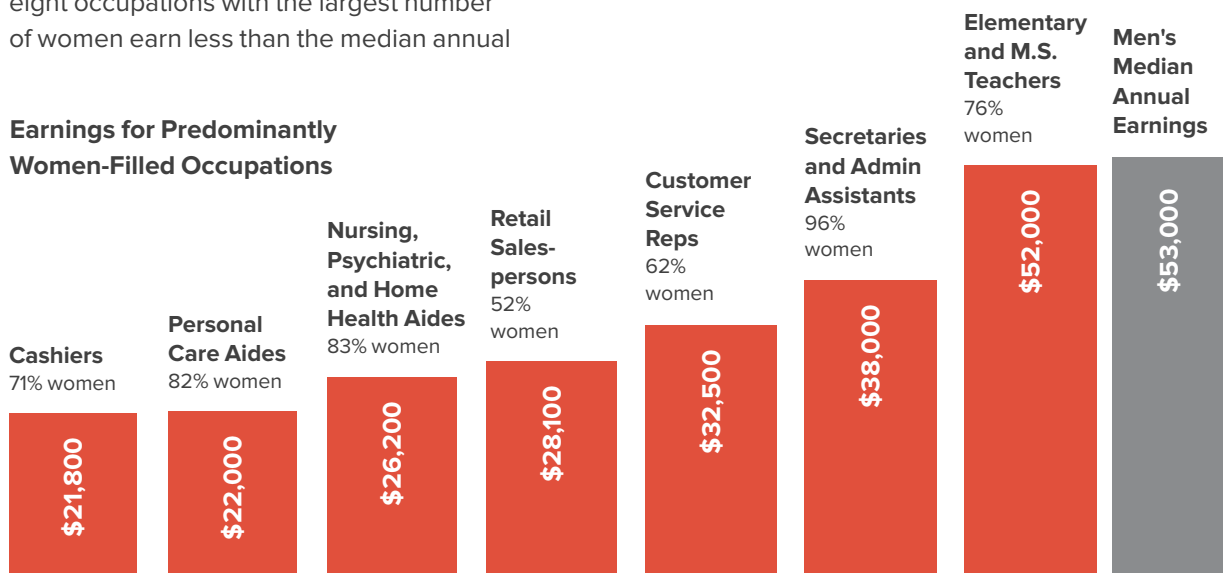
<sup>9</sup> IWPR analysis of American Community Survey Microdata Series, 2012-2014. For women and men aged 16 and older employed full-time, year-round. Data are three-year averages.

#### 4. OCCUPATIONS WITH THE LOWEST EARNINGS HAVE THE HIGHEST CONCENTRATION OF WOMEN.

Fields and occupations traditionally thought of as “women’s work” continue to be undervalued. In Washington, occupations with the lowest earnings — personal care aides, cashiers, and home health aides — have the highest concentration of women, with median annual earnings of \$21,800 to \$26,200. Seven of the eight occupations with the largest number of women earn less than the median annual

earnings for Washington men of \$53,000. Even within these occupations, there is still a gender wage gap, though it’s less pronounced. One exception is registered nurses, among whom there is no wage gap. Another is retail salespersons, among whom there is nearly an equal share of women and men, as well as the greatest wage gap, with women on average earning 74 percent of what men earn.<sup>9</sup>

#### Earnings for Predominantly Women-Filled Occupations



#### 5. WOMEN AREN'T ENROLLING IN OR ENCOURAGED TO EXPLORE HIGHER-WAGE EARNING FIELDS, LIKE THOSE IN STEM.

Washington State has one of the nation’s fastest growing economies, with significant job growth in Science, Technology, Engineering and Math (STEM) and tech innovation.<sup>10</sup> Still, men are much

more likely to attain a degree in STEM fields than women. Three out of five top fields of study pursued by men are STEM, where as one out of five top fields of study pursued by women are STEM.<sup>11</sup> And, when women do pursue higher-wage earning fields, there’s often a mismatch between training and eventual job placement. Nearly half of women receive managerial, professional, or technical training, while less than a quarter get jobs in those fields.<sup>12</sup>

<sup>10</sup> Washington State STEM Education Innovation Alliance. “2018 STEM Education Report Card.” <https://stem.wa.gov/wp-content/uploads/2018/01/2018-STEM-Education-Report-Card.pdf>, accessed May 2018.

<sup>11</sup> IWPR analysis of data from State Board of Community and Technical Colleges, 2014-2015.

<sup>12</sup> IWPR analysis of Employment Security Department, PY 2014 Databook.

## 6. SINGLE MOTHERS ARE TAKING STEPS TO GREATER FINANCIAL SECURITY, BUT ARE NOT PERSISTING IN COMMUNITY COLLEGE AT THE SAME RATE AS OTHER STUDENTS.

Women are the primary consumers of Washington community and technical colleges, comprising 55 percent of the student population. In particular, single mothers and single mothers of color are turning toward community or technical college and workforce development systems for economic opportunity.

However, just 22 percent of all single mother students graduate with an academic associate's degree that can provide a stepping stone to a living-wage job.<sup>13</sup> Full-time students have higher retention rates than part-time students, and single mothers often attend school part-time as they juggle multiple responsibilities.

While single mothers obtain certificates at higher levels, these certificates don't hold the same earnings potential as an associate's, bachelor's, or more advanced degree.

Post-secondary education is an important pathway to obtaining family-sustaining employment and long-term financial security. With each additional level of education, single mothers experience a roughly 32-percent average decline in their likelihood of living in poverty.<sup>14</sup> In addition to increased earnings, post-secondary attainment can lead to greater civic engagement, improved health for a mother and her children, as well as improved educational outcomes for her children.<sup>15</sup>

### Single Mothers in an Academic Associate Program who Graduate



<sup>13</sup> IWPR analysis of data from the State Board of Community and Technical Colleges, 2014-2015.

<sup>14</sup> Institute for Women's Policy Research, "Single Mothers with College Degrees Much Less Likely to Live in Poverty." July 2018.

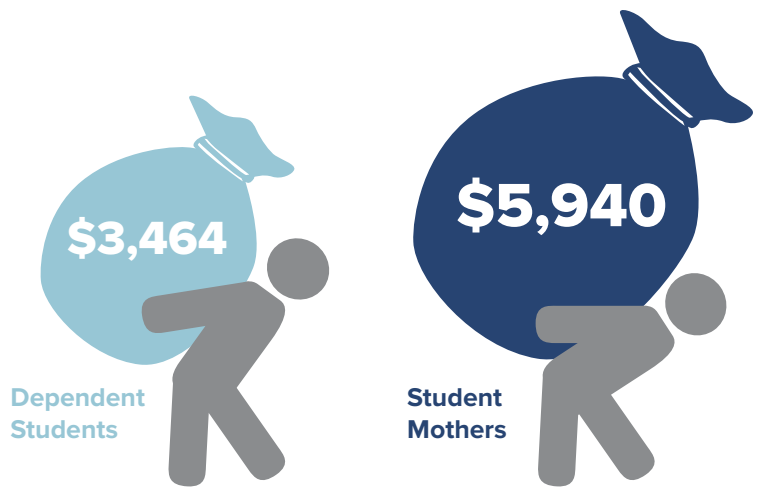
<sup>15</sup> Gault, B., J. Milli, and L. Reichlin Cruse. "Investing in Single Mothers' Higher Education: Costs and Benefits to Individuals, Families, and Society." June 6, 2018.

## 7. SINGLE MOTHERS ARE OFTEN BURDENED WITH MORE COLLEGE DEBT THAN OTHER STUDENTS.

Whether or not they graduate with a degree or certificate, single mothers are likely to leave school with large amounts of student debt — on average \$2,500 more debt than “dependent” students, who are by definition under 24 and do not have children.<sup>16</sup> Of single mothers in college, 63 percent live in poverty.<sup>17</sup>

Four out of five single mothers report their Expected Family Contribution (EFC) as \$0 and are unable to contribute to college costs.<sup>18</sup> As a result, many single mothers seek financial aid. While in school, many single mothers also face costs that non-parenting or dependent students do not have, which can add to the debt they incur. Accruing such debt can further hamper single mothers’ ability to meet basic needs, support their children, and save for the future.

Median Student Loan Debt for Students Receiving Financial Aid



<sup>16</sup> IWPR analysis of data from the State Board of Community and Technical Colleges, 2014-2015.

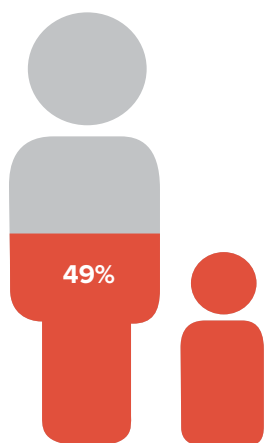
<sup>17</sup> Reichlin Cruse, L., E. Eckerson and B. Gault. “Understanding the New College Majority: The Demographic and Financial Characteristics of Independent Students and their Postsecondary Outcomes.” Feb. 20, 2018.

<sup>18</sup> Kruevelis, M., L. Reichlin Cruse, and B. Gault. “Single Mothers in College: Growing Enrollment, Financial Challenges, and the Benefits of Attainment.” Sept. 20, 2017.

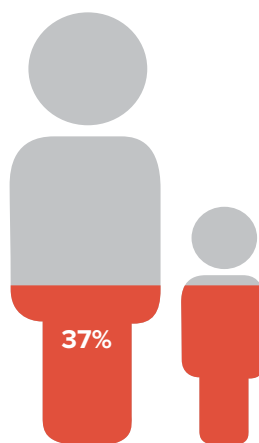
## 8. FOR SINGLE MOTHERS, ACCESS TO AFFORDABLE QUALITY CHILDCARE IS ONE OF BIGGEST BARRIERS TO COMPLETING A POST-SECONDARY EDUCATION.

Caregiving responsibilities can be a significant obstacle for single mothers enrolling and persisting through post-secondary education. Single mothers delay starting college or put their studies on hold because of lack of access to childcare that's high-quality, affordable, close to or on campus, and open at the times needed. A survey by IWPR found four in 10 single mothers at two-year colleges say they are likely or very likely to drop out of school due to their dependent care obligations.<sup>19</sup> In interviews, community college administrators cited a loss of childcare and no adequate backup as a common problem.

*“Having access to affordable childcare near school or home would have the biggest impact for a single mother to stay in school.”*



**Percent Single Mothers Pay of their Income for Infant Care**



**Percent Single Mothers Pay of their Income for Young Child Care**

In Washington State, center-based childcare is among the least affordable in the nation — even more costly than college tuition. This can be a daunting expense to meet for anyone, but even more so for single mothers, who spend on average half (49 percent) of their income on infant care and more than a third (37 percent) of their income on young childcare.<sup>20</sup> And, while many community colleges have campus care, it's very difficult to obtain a slot due to high costs and years-long waiting lists.

Like other states, Washington offers some assistance to student parents who need help paying for childcare. However, these childcare subsidies can be difficult to access, as they often require working a minimum of 20 hours a week, while going to school, studying, and taking care of your child. Or, they require making little to no income — not enough to feed your child or make ends meet.

Recent IWPR analysis finds that student parents who had access to and used campus childcare had more than triple the on-time graduation rate of student parents who did not use the center.<sup>21</sup>

<sup>19</sup> Ibid, 2017.

<sup>20</sup> IWPR analysis of American Community Survey Microdata Series, 2012-2014 and Childcare Aware Report on Childcare in the State of Washington.

<sup>21</sup> Gault, B., J. Milli, and L. Reichlin Cruse. "Investing in Single Mothers' Higher Education: Costs and Benefits to Individuals, Families, and Society." June 6, 2018.

<sup>22</sup> Ibid, 2018.

## 9. COMMUNITY COLLEGES TEND TO LACK THE SUPPORTIVE SERVICES THAT SINGLE MOTHERS NEED MOST.

Community and technical college staff affirm what student data says, that single mothers, like most women, face challenges with campus culture and are often steered toward opportunities below their skill level and potential.

In addition to childcare, services such as peer support programs for single mothers, flexible financial aid, and case management can help single mothers persist to complete their post-secondary education, and go on to secure a family-wage job. Recent analysis by IWPR shows investment in these types of supportive services would more than pay for itself through single mothers' increased tax contributions and lower use of public services.<sup>22</sup>

### Community and Technical College Administrators say...

*“It’s a two-generation approach. You pay a small price for a huge advantage to that family and the entire community by helping single mothers pay for childcare so they can focus on academics. In the end, they are going to be more successful and get a higher paying job. And there is the greater likelihood their kids will go to college, too.”*

*“There is a frigid climate for student parents. Instructors have little to no understanding or compassion for the fact that you are a parent.”*

*“Single moms tend to be more living on the edge of things where a flat tire can make or break someone’s ability to persist in college and be successful.”*

*“Many [single mothers] are a \$100 rent hike away from not being able to afford their housing.”*





# What She and We Can Do

## **“MOM” AND “STUDENT” SHOULDN’T BE MUTUALLY EXCLUSIVE.**

Being a mother should not be a barrier to opportunity. Nor should the color of her skin or where she lives dictate opportunity. There are 26,000 single moms of color enrolled in the Washington Community and Technical College system. All of these women can be successful when barriers to economic opportunity are removed.

Let’s work together to create a more robust support system for single mothers. From what we’ve learned so far, this might include:

- Access to stable, affordable, quality childcare on or near campus.
- Counseling on career pathways that are easy to navigate and complete on time.
- Peer support programs where single moms can share with and cheer for one another.
- Flexible financial aid that recognizes the particular financial vulnerability of single mom students.
- Emergency funds and services that are easily accessible in times of need.

## **JOIN OUR PHASE 2 EFFORTS**

Informed by the data and stories we have collected, Women’s Funding Alliance is beginning phase 2 of the Women Thrive initiative to ensure that single mothers — especially women of color — have the same successful outcomes in education and workforce training programs as their peers. Our goal is to help clear the pathway for single mothers to secure and maintain family-wage jobs.

During the 2018-2019 school year, we will convene women, community and technical college leaders, service providers, policymakers, and Women’s Funding Alliance supporters to share promising practices and develop solutions. Armed with this research, we will work together to identify and begin to implement the optimal program and policy changes that will lead to improved outcomes for single moms in these formal education and training programs.

Together, we can ensure a more stable and vibrant future for women, their families, and all of Washington State.

# Action Steps

## EVERYONE CAN PLAY A ROLE.

### SHARE.

Pass on this report and talk about the data with your colleagues, neighbors, and friends. Explore how women are faring in your community. Discuss whether low-income women, women of color, and single mothers in your community have equitable access to a post-secondary education, a living-wage job, or quality childcare. What are the community benefits when everyone has a fair chance to build a good life?

### GIVE.

Contribute to Women's Funding Alliance's efforts to improve opportunities for women and girls in your community and across our state. Lend your voice and your financial support to advocate for gender equity.

### VOTE.

Seek to understand where candidates and current elected officials and representatives stand on policies and issues affecting women and girls. Ask them how they are going to improve opportunities for women and girls in Washington. Support candidates who champion gender equity.

## WASHINGTON LEADERS — INCLUDING CORPORATE, ELECTED, AND EDUCATIONAL LEADERS — CAN MAKE A DIFFERENCE.

### COLLECT DATA.

Commit to gathering more data on the status of women and girls — by race and ethnicity, geography, income level, parental status, etc. and examine the intersection of these experiences. The more informed we are, the better we can make decisions and direct resources.

### APPLY A GENDER LENS.

Ask for input and feedback from women and girls to understand their experiences and inform priorities. Consider the specific needs of women and girls in shaping policy and decision-making.

### FUND.

Invest in initiatives and programs designed to meet the unique needs of women and girls and that will create equity in our state.

**BE A FORCE FOR CHANGE FOR WOMEN AND GIRLS!**





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