



HOUSE MEMORIAL 35

**ECONOMIC SECURITY FOR THE HEALTH OF
WOMEN AND FAMILIES**

FINAL REPORT

Executive Summary and Recommendations

Printed November 2010

"...the major institutions of society have not transformed themselves as rapidly as men, women and children have changed their lives..."

*Heidi Hartman, Ashley English, and Jeffrey Hays,
Women and Men's Employment and Underemployment in the Great Recession,
Institute for Women's Policy Research, February 2010.*

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EXECUTIVE SUMMARY

For most parents, balancing education, work, and family can be detrimental not only to their own health, but to the health of their children and families. The past few decades have seen tremendous changes in the role of women in society, yet workplace policies have remained stagnant.

This taskforce has been charged with recommending policy solutions to these challenges. More women today are heads of households and are balancing home, work and community responsibilities. When an estimated 20% of new mothers report symptoms of maternal depression, 56% of girls report lack of strong support from caring adults in the school environment, and only 66% of New Mexico employers sampled in a recent Workforce Solutions Department survey offer full time workers paid time off, we must ask the question: What do women need in order thrive, be economically secure, and have a better chance at good health?

Passed in 2010, House Memorial 35 requests the Office of the Council on Women's Health to convene a task force to assess and recommend policy options to address the economic security and health of New Mexico women and families, and requests the Workforce Solutions Department to perform a statewide survey of employee benefits.

The task force included a diverse membership and met four times between May-September 2010. This report is divided into 6 main areas that impact the health of women and families through economic security: Compensation, Family Friendly Workplaces, Benefits and Supports, Business Development and Education for Women in the Workforce, Education for Future Workers, and Dependent Care for Working Families. Each section includes various policy recommendations along with short and long term goals. The Short Term Goals are policy and programmatic changes the task force agreed could be implemented in 2011. Additional goals that will require planning and funding were organized under Long Term Goals.

University of New Mexico
Bureau of Business and Economic Research



Legislative Health and Human Services Committee

Economic Security for Women and Families (HM 35 - 2010)
Presentation on Economic Situation of Women and Families
In New Mexico

November 9, 2010

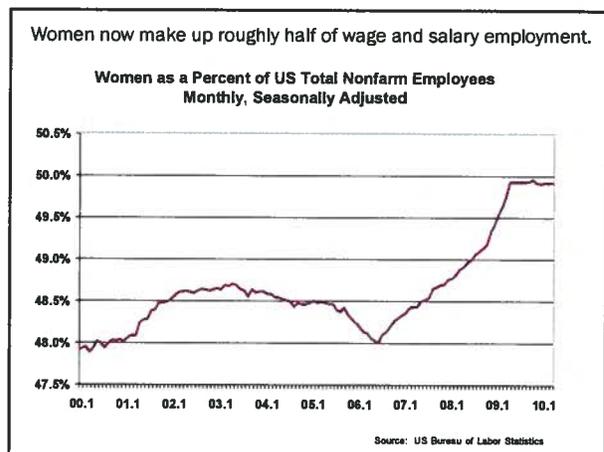
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Women Making Gains

Educational Attainment by Sex and Age Group, US and NM, 2009

	United States		New Mexico	
	Men	Women	Men	Women
POPULATION 18 YEARS AND OVER	133,228,601	119,286,726	726,247	765,750
18 to 24 years				
Less than 9th Grade	2.1%	1.8%	1.7%	3.0%
9th to 12th grade, no diploma	12.2%	12.0%	18.8%	18.1%
High school graduate, GED, or alternative	24.8%	27.3%	27.7%	28.8%
Some college, no degree	28.1%	42.7%	30.1%	40.4%
Associate's degree	1.1%	1.5%	2.7%	3.0%
Bachelor's degree	3.1%	10.2%	3.4%	9.4%
Graduate or professional degree	0.8%	2.8%	3.4%	5.2%
25 to 34 years				
Less than 9th Grade	2.0%	2.5%	2.1%	3.9%
9th to 12th grade, no diploma	5.2%	7.4%	6.5%	10.0%
High school graduate, GED, or alternative	14.9%	21.1%	18.2%	22.2%
Some college, no degree	11.8%	24.1%	13.8%	25.9%
Associate's degree	3.7%	8.0%	3.9%	9.4%
Bachelor's degree	10.8%	24.2%	7.2%	14.4%
Graduate or professional degree	3.7%	10.8%	2.3%	11.7%
35 to 44 years				
Less than 9th Grade	5.2%	4.4%	5.9%	5.1%
9th to 12th grade, no diploma	8.1%	6.7%	8.9%	8.8%
High school graduate, GED, or alternative	28.6%	23.8%	23.8%	23.7%
Some college, no degree	18.0%	22.5%	18.0%	25.8%
Associate's degree	8.8%	13.4%	8.5%	13.0%
Bachelor's degree	17.8%	21.1%	10.9%	18.2%
Graduate or professional degree	9.7%	11.8%	6.4%	12.1%
45 to 64 years				
Less than 9th Grade	9.9%	4.8%	8.2%	6.8%
9th to 12th grade, no diploma	7.7%	8.7%	8.8%	8.9%
High school graduate, GED, or alternative	28.8%	28.8%	25.9%	27.1%
Some college, no degree	21.1%	22.7%	24.5%	23.9%
Associate's degree	7.4%	13.3%	8.7%	11.8%
Bachelor's degree	17.7%	18.8%	18.8%	16.4%
Graduate or professional degree	12.9%	10.8%	12.9%	12.8%
65 years and over				
Less than 9th Grade	11.7%	12.0%	14.7%	14.2%
9th to 12th grade, no diploma	10.8%	12.3%	8.8%	10.8%
High school graduate, GED, or alternative	29.9%	28.1%	23.8%	28.2%
Some college, no degree	17.8%	17.7%	18.2%	21.2%
Associate's degree	4.8%	4.2%	4.2%	4.8%
Bachelor's degree	13.8%	8.5%	13.8%	10.0%
Graduate or professional degree	12.8%	8.1%	18.8%	8.0%

Source: US Census Bureau, American Community Survey



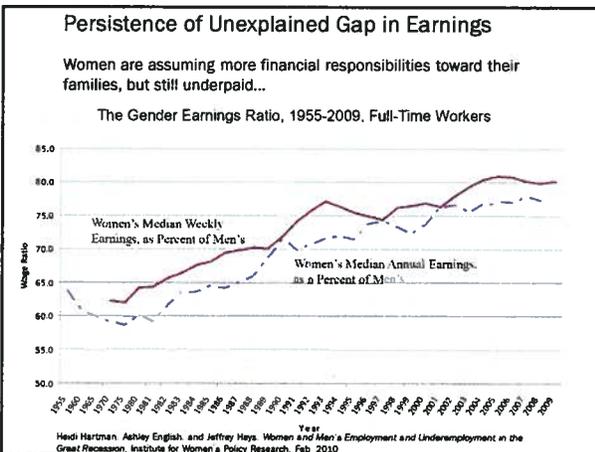
Families with Children, Labor Force and Employment Status of Parents, 2009

	United States	New Mexico		US	NM
Families with children under 18	34,374,217	218,304			
Parents in the labor force in 2009			In labor force		
Married Couple Families	68.1%	61.6%	Dads	71.4%	68.5%
Both husband and wife in labor force	45.7%	37.9%	Moms	65.1	64.0
Only husband in labor force	18.9%	19.1%	Working		
Only wife in labor force	2.4%	2.9%	Dads	67.1%	63.2%
Neither in labor force	1.1%	1.6%	Moms	62.7	60.0
Male head of household	7.5%	11.1%			
In labor force	6.9%	9.5%			
Female Head	24.4%	27.4%			
In labor force	20.0%	23.2%			
Employed in 2009					
Married Couple Families	68.1%	61.6%			
Both husband and wife working	40.4%	33.8%			
Husband only employed	20.6%	20.1%			
Wife only employed	4.6%	4.8%			
Neither working	2.5%	2.8%			
Male head of household					
Male employed	6.1%	9.2%			
Male not working	1.4%	1.9%			
Female head					
Female employed	17.6%	21.4%			
Female not working	6.7%	5.9%			

US Census Bureau, American Community Survey, 2009

"A child today is as likely to be living in a family with a working mom as a working dad..." -Hartman, English & Hays

Despite these gains...

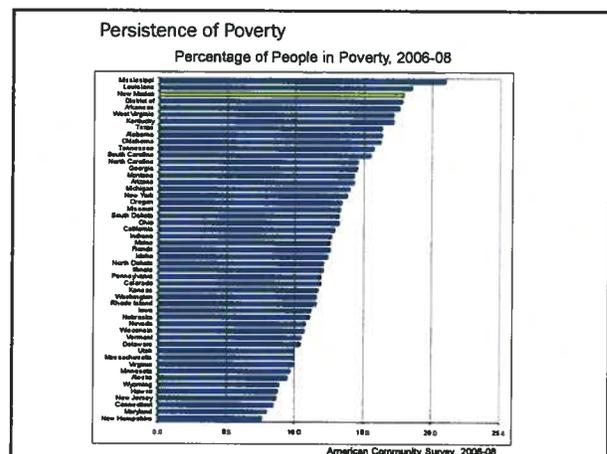
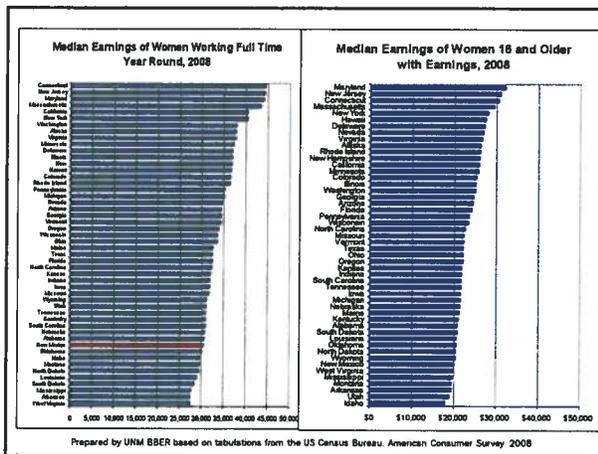


Earnings Gap in New Mexico

In New Mexico in 2008, women who worked full-time year-round earned just under 76% of their male counterparts. New Mexico ranked 23rd among the states. However, median earnings for these women was only \$30,623 - almost \$10,000 less than NM men.

And many New Mexico women (43%) worked part-time or only part of the year. Including these women, the median earnings for women falls to \$20,222 which ranked 44th among the states, highest to lowest.

UNM BBER calculations from the US Census Bureau, *American Consumer Survey*, 2008



Population Below Poverty Level, 2006-08

	Total Population		White, NonHispanic		Hispanic/Latino		Native American	
	New Mexico	United States	New Mexico	United States	New Mexico	United States	New Mexico	United States
Total:	1,818,938	293,288,504	805,721	193,670,431	854,064	44,485,177	177,390	2,329,830
Income in the past 12 months below poverty level:	348,983	38,573,382	85,738	17,796,138	190,468	8,441,998	54,593	588,735
Male:	151,857	16,882,840	37,811	7,842,154	84,110	4,331,387	24,289	254,385
Under 18 years	80,265	8,895,846	8,819	2,247,389	38,812	2,177,589	10,474	110,206
18 to 64 years	79,845	8,071,247	24,971	4,710,871	38,426	1,983,656	12,675	142,178
65 years and over	11,257	1,115,833	3,722	883,820	5,678	176,102	1,350	10,681
Female:	191,738	21,690,535	48,128	10,122,864	106,358	5,110,811	30,294	329,370
Under 18 years	81,300	8,507,377	8,110	2,172,008	38,858	2,192,506	11,520	111,989
18 to 64 years	109,285	12,728,418	32,348	8,363,727	56,656	2,707,107	18,822	181,489
65 years and over	21,121	2,454,789	7,672	1,587,251	8,644	300,904	2,942	72,892
Percent:								
below poverty level:	19%	13%	11%	9%	22%	21%	31%	25%
Male:	16%	12%	10%	8%	20%	19%	29%	23%
Under 18 years	24%	19%	12%	11%	29%	29%	39%	32%
18 to 64 years	14%	10%	10%	9%	16%	14%	29%	20%
65 years and over	10%	7%	6%	9%	17%	16%	24%	14%
Female:	20%	15%	12%	10%	25%	24%	32%	27%
Under 18 years	25%	19%	12%	11%	30%	29%	40%	33%
18 to 64 years	18%	14%	12%	10%	22%	21%	38%	29%
65 years and over	18%	12%	9%	10%	23%	21%	38%	24%

Calculations by UNM Bureau of Business and Economic Research from Data Set: 2006-2008 American Community Survey 3-Year Estimates

Women more likely than men to be below the poverty level, And poverty rates are much higher among Hispanics and Native Americans. Highest rates are for young people under 18.

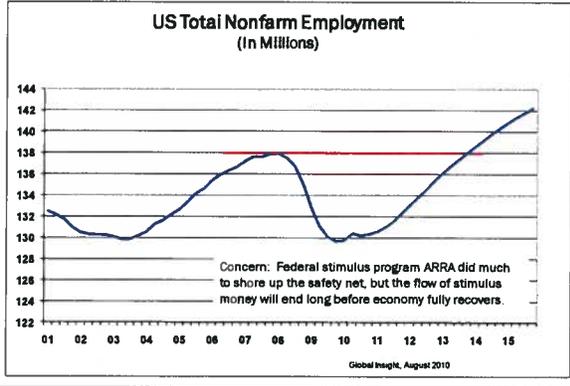
Over 27% of NM families with children under 18 have a female head of household. Most are in the labor force and yet...

PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL, 2008-08

	United States		New Mexico		Bernalillo County	
	%	error	%	error	%	error
All families	8.6%	+/-0.1	13.7%	+/-0.5	11.1%	+/-0.8
With related children under 18 years	14.9%	+/-0.1	21.3%	+/-0.8	16.1%	+/-1.5
With related children under 5 years only	18.1%	+/-0.1	28.1%	+/-1.9	20.8%	+/-2.9
Married couple families	4.6%	+/-0.1	7.2%	+/-0.5	8.1%	+/-0.6
With related children under 18 years	6.4%	+/-0.1	10.4%	+/-0.8	7.8%	+/-1.2
With related children under 5 years only	6.6%	+/-0.1	6.6%	+/-1.7	6.2%	+/-2.1
Families with female householder, no husband present	28.2%	+/-0.1	34.7%	+/-1.4	30.6%	+/-2.9
With related children under 18 years	38.5%	+/-0.2	44.1%	+/-1.9	39.7%	+/-3.6
With related children under 5 years only	44.9%	+/-0.4	55.2%	+/-4.6	53.8%	+/-7.9
All people	13.2%	+/-0.1	17.8%	+/-0.5	15.2%	+/-0.8
Under 18 years	18.2%	+/-0.1	24.9%	+/-1.0	22.2%	+/-1.9
Related children under 18 years	17.8%	+/-0.1	24.6%	+/-1.0	22.0%	+/-2.0
Related children under 5 years	21.0%	+/-0.2	29.0%	+/-1.5	28.0%	+/-2.5
Related children 5 to 17 years	16.6%	+/-0.1	22.7%	+/-1.1	20.2%	+/-2.1
18 years and over	11.8%	+/-0.1	15.8%	+/-0.4	12.8%	+/-0.6
18 to 64 years	11.8%	+/-0.1	16.8%	+/-0.5	13.8%	+/-0.6
65 years and over	9.6%	+/-0.1	13.2%	+/-0.7	9.3%	+/-1.1
People in families	10.7%	+/-0.1	16.8%	+/-0.6	12.8%	+/-1.0
Unrelated individuals 18 years and over	24.0%	+/-0.1	28.2%	+/-0.8	23.3%	+/-1.2

American Community Survey, 2006-08

Now looks like 6 years before employment recovers and unemployment then will be above 7% – the “new normal”.



And unfortunately, “the major institutions of society have not transformed themselves as rapidly as men, women and children have changed their lives...”

-Hartman, English & Hayes

If look at what happens in the workplace, the US is one of the least family-friendly countries in the world.

Maternity Leave

2009 study UN Statistics Division

US, with 12 weeks, ranked 154th with 39 other countries, out of 180 countries in terms of the total number of the mandated number of days of maternity leave – right near the bottom. It was one of only a couple countries in the world that had no requirement that leave be paid. Where most stipulated that pay would be provided by “social insurance” or by the employer, there was no entry for the US, simply a footnote explaining that “there is no national program. Cash benefits may be provided at the state level.”

Other Family Leave

FMLA – 3 months but not paid unless have accumulated paid leave. Only applies where 50 or more employees.

In fact, according to a Department of Labor study, only 8% of US workers get paid leave – for maternity or paternity, to take care of a sick child, to take care of relatives. And that figure drops to 6% in the Mountain West.

Flexibility In Work Schedules.

Less than 27% of women and about 28% of men have what DOL calls “flexible schedules” and “can vary or make changes in the beginning or ending of work.” Dropping hours to work part time if family requires has to be negotiated. On the other hand, finding full time work in today’s job market may be impossible.

Childcare

Typically the responsibility of the family – to arrange, to pay for, and to provide necessary transportation to and from.

School Schedules

Designed for an agricultural society and certainly do not work well for the majority of working parents, who must figure out what to do before or after school, how to transport kids who have extra curricular activities before or after... what to do with kids during the summer.

Health Insurance

Until reform, only if lucky enough to work for an employer who offers and pays substantial part of the premium... NM after Texas, highest % people without health insurance coverage and women higher % than men.

HM 35 Taskforce 2010
POLICY GOALS

Family- Friendly Workplaces

Short-term

- Establish an advisory group to report to the legislature on “Family Friendly Policies and Practices” (FFPP) such as Parent Involvement Leave, telecommuting, job share, wellness programs, breastfeeding support, and dependent care. Review and define family friendly workplaces and develop FFPP.
- Reward Family Friendly Businesses: Develop an awards program with both private and public sector categories and small and large employers. Reinforce the idea that business has a role in creating health and wellness.

Long-term

- Review state of NM employee benefits package and develop FFPP to be included.
- Set standards for “Family Friendly Policies and Practices” (FFPP) that can be measured.
- Require state contractors to offer FFPP.
- Ensure that the workplace is health and safe for women workers by setting standards.
- Encourage employer based wellness programs.
- Permit employers to offer rewards for participation in wellness programs.
- Expand FMLA in New Mexico: Extend unpaid leave to businesses with fewer than 50 employees and to domestic partners.
- Provide business incentive to offer paid family leave.
- Pass a paid leave bill.
- Pass a parent involvement leave bill.
- Require state contractors to offer FFPP.
- Change procurement practices to include family friendly policies in state procurement policies.
- Provide business incentive to offer Health Savings Accounts.
- Create tax incentives for businesses with FFPP.
- Protect employees who need flexibility to take care of sick family members.
- Tax credit to businesses with less than fifty employees to establish match for dependent care and insurance.

Compensation for Women in the Workforce

Short-term

- Establish advisory group that would study and develop recommendations to address retirement insecurities.
- Define “living wage.”
- Define “good job”

Long-term

- Amend the state minimum wage act to include automatic cost of living increase based on inflation.

- Collaborate with Wider Opportunities for Women (WOW) on a study of what a full time worker at minimum wage can afford.
- Amend the state minimum wage to include all domestic workers.
- Require state contractors to offer a living wage.
- Change procurement practices to include living wage requirements in state procurement policies.
- Support recommendations from the Pay Equity Taskforce 2009 to achieve pay equity in New Mexico.
- Study how wage increase may turn bad jobs into good jobs and give workers more skills, more income, and a career ladder.
- Reduce wage theft: Workforce Solutions Department should implement more aggressive enforcement, including targeting offending sectors of the economy, bringing actions on behalf of a large group of employees, and seeking the full extent of remedies provided by law.
- Identify sectors of the economy where wages and overtime are not paid in full.
- Create long term security for retirement and security from medical bills.
- Create a taskforce to evaluate workplace safety and standards which are appropriate for a diverse group of women.

Benefits and Supports for Women and Families

Short-term

- Create a taskforce to look at current benefits certifying and recertifying process and make recommendations for improvements. Create a committee to research best practices and benefits access from other states.
- Assess the feasibility of statewide broadband access to help families access benefits.

Long-term

- Create an integrated one-stop online resource of benefits and supports screening and application of all benefits administered through the state.
- Create a tiered system that supplements benefits to address benefit cliff from part time moving to full time work- students to full time workers and from prison to re-entry).
- Support grandparents raising grandchildren: Give grandparent guardians the authority to apply for and receive benefits such as Medicaid, food stamps and stipends for childcare
- Ease (and make more efficient) process of qualifying and recertifying for Medicaid, SNAP, and child care assistance. Qualify clients for at least one year and/or allow clients to recertify by phone, email or postal mail.
- Maintain current childcare eligibility for childcare assistance.

Business Development and Education for Women in the Workforce

Short-term

- Promote financial competence with comprehensive educational and coaching initiatives, tied to incentives (like IDA's) that will specifically impact adult women.
- Improve knowledge of financial products, services and behaviors that promote financial stability.

Long-term

- Target women starting in the teen years with business mentorship and apprenticeship programs.
- Seek tax incentives for mentors.
- Promote Buy Local campaigns and Local Business Alliances statewide similar to the Santa Fe Alliance and tied to national programs.
- Create childcare centers as sustainable businesses.
- Provide support for employees' continuing education and/or professional development.
- Change the lottery scholarship to include non-traditional students by expanding qualifications.
- Support service learning requirements for high school and college students.
- Get college and scholarship information out to students at an earlier stage.
- Develop protocol and training for clinicians in school-based health centers and public health centers on advising young people about their reproductive health.
- Increase access to credit and offer alternatives to high interest lenders.
- Limit interest rates charged by lenders.
- Determine how all training and education programs can better serve women and girls.
- Develop financial literacy programs in schools that utilize certified staff.
- Fund programs like Carve your Path (HSD, an online-based portal in the design stage that helps a student plan courses through high school and college in order to pursue a given career).
- Workforce development should be calibrated to increase the number of "good jobs" and career paths that meet the needs of working parents.

Dependent Care for Working Families

Short-term

- Encourage partnership and growth of online resources to provide information about benefits, including: www.mycommunitynm.org and www.newmexicoresources.org.

Long-term

- Create an interagency Commission of state, federal and community members to oversee development of a plan to research available resources and needs for statewide online screening and application for benefits and support.
- Make family workrooms available with computers in major support services offices such as ISD, CYFD, and Human Services for clients to use to apply for services and benefits, browse job postings, and recertify.
- Provide differentiated reimbursement for special needs child care.
- Increase reimbursement rates to childcare providers.
- Implement at home infant care statewide.
- Enhance home visitation programs for both medical and social services, pre-natal care.



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