

Permanent Commission on the
Status of Women



Women and Economic Security: Hard to Get, Hard to Keep

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Permanent Commission on the Status of Women
Making Women Visible Day
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Women and economic *insecurity.....*

- We earn less.
- We carry a disproportionate share of family obligations.
- And we live longer.

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Why do women earn less?



Discrimination

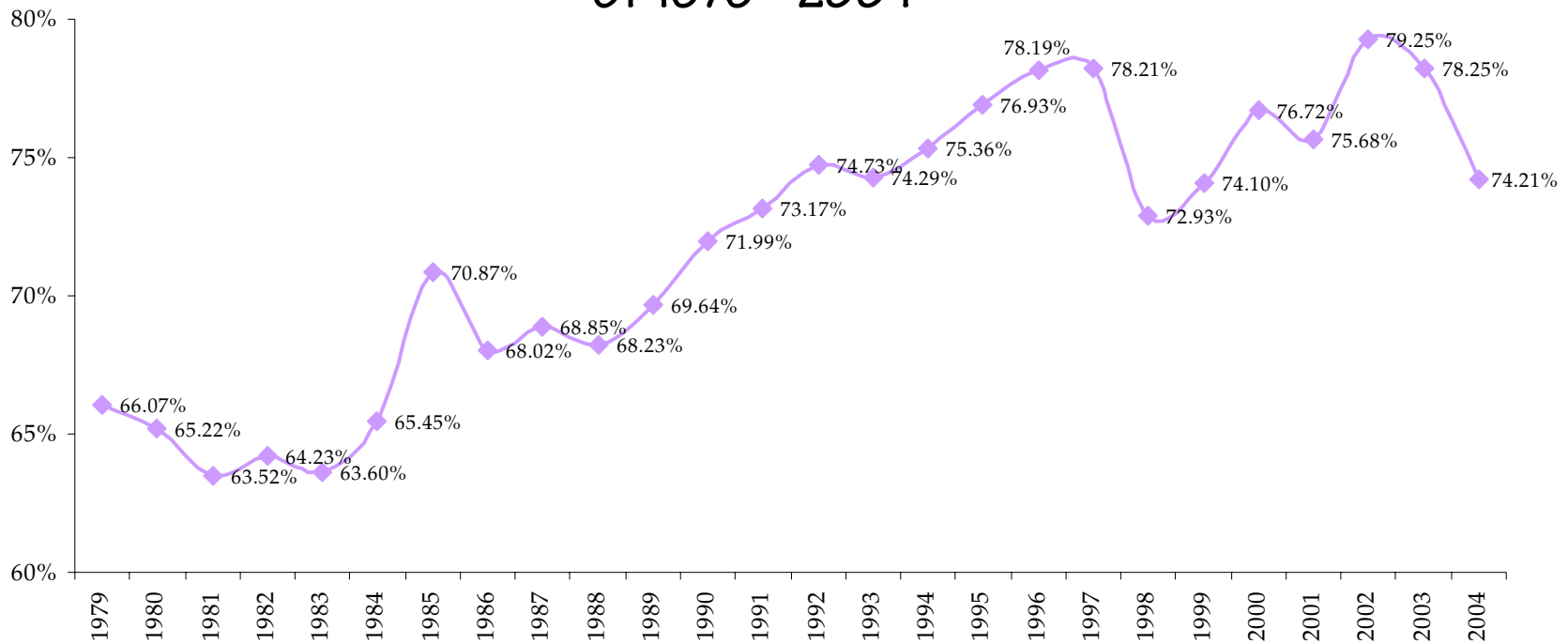
Balancing work
and family

Job segregation

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Women's Median Wages as Percentage of Men's Median Wages: CT 1979 - 2004



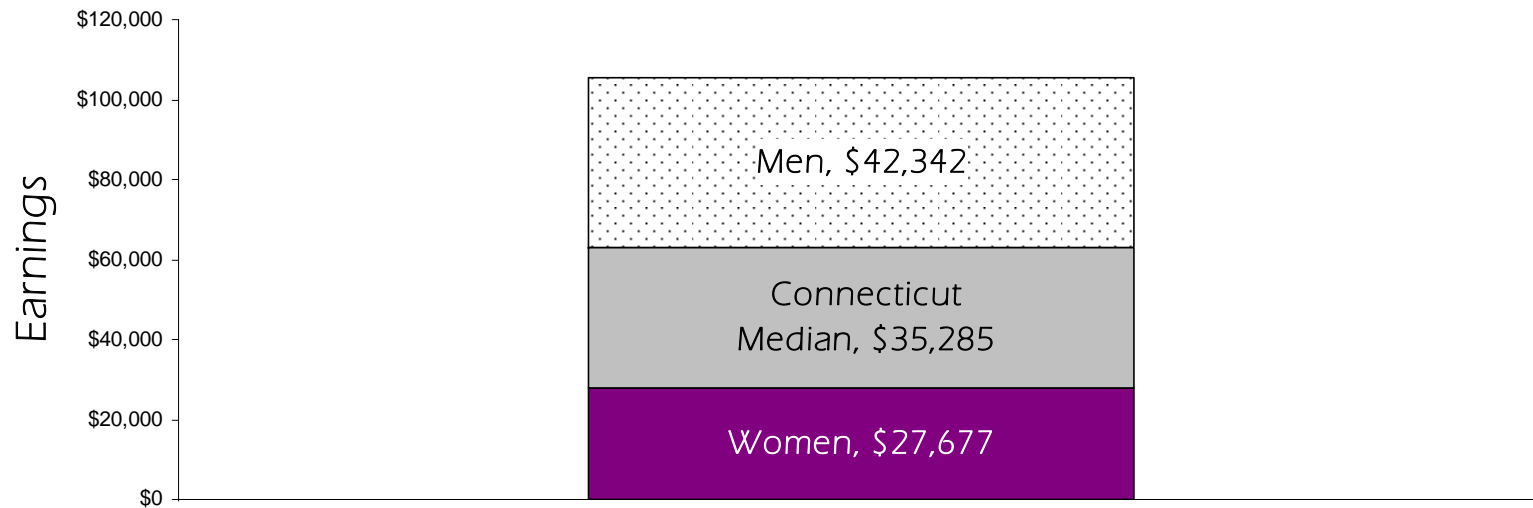
Source: Ct Voices for Children, State of Working CT 2005, <http://www.ctkidslink.org/>

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Connecticut women have lower incomes

Median Earnings in Connecticut



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Wage gap for women

1979 – 66%

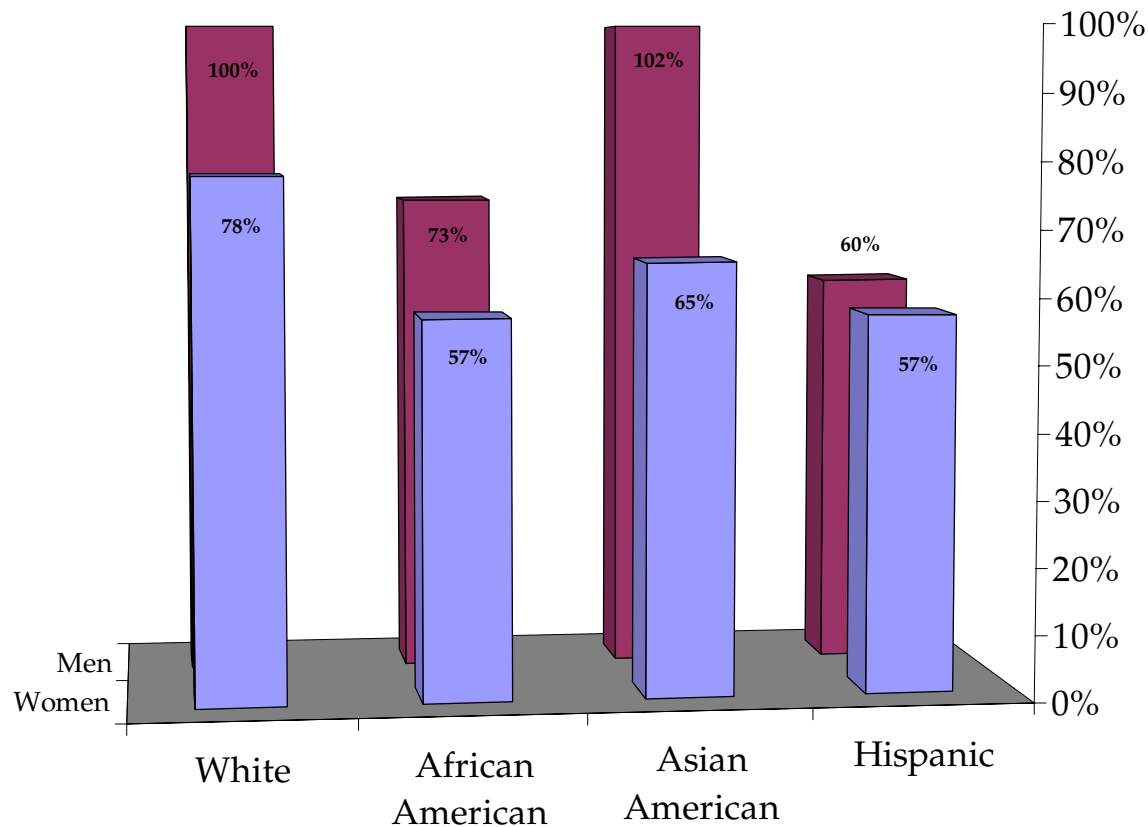
2004 – 74%

*At this rate of change, women will not
earn equal pay until 2086.*

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Median Annual Earnings as a Percentage of White Men's Earnings, by Race/Ethnicity in CT 2004



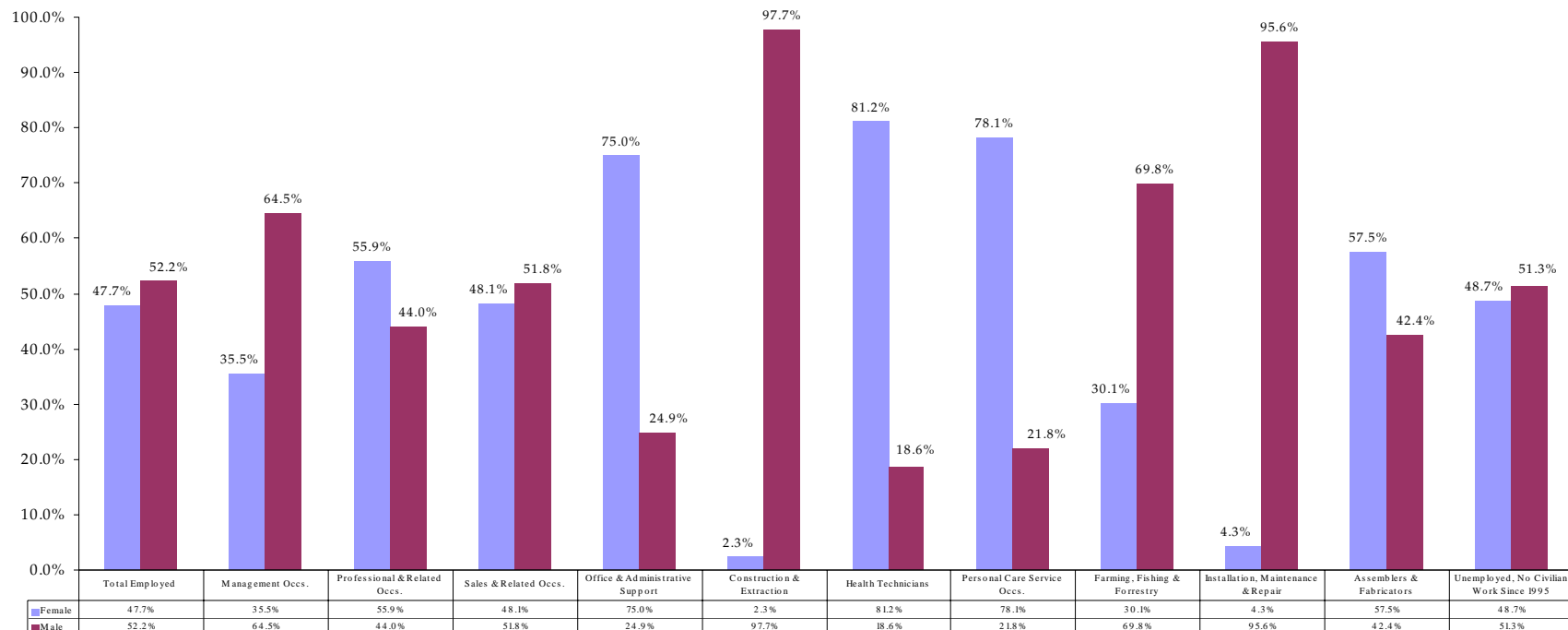
Source: U.S. Census, 2004 American Community Survey, Tables B20017, B20017A, B20017B, B20017C, B20017D, B20017I

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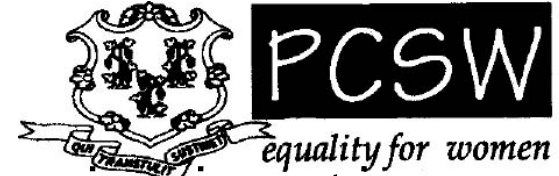
Job segregation by sex

CT Females and Males Employed Within Various Occupational Categories - 2000



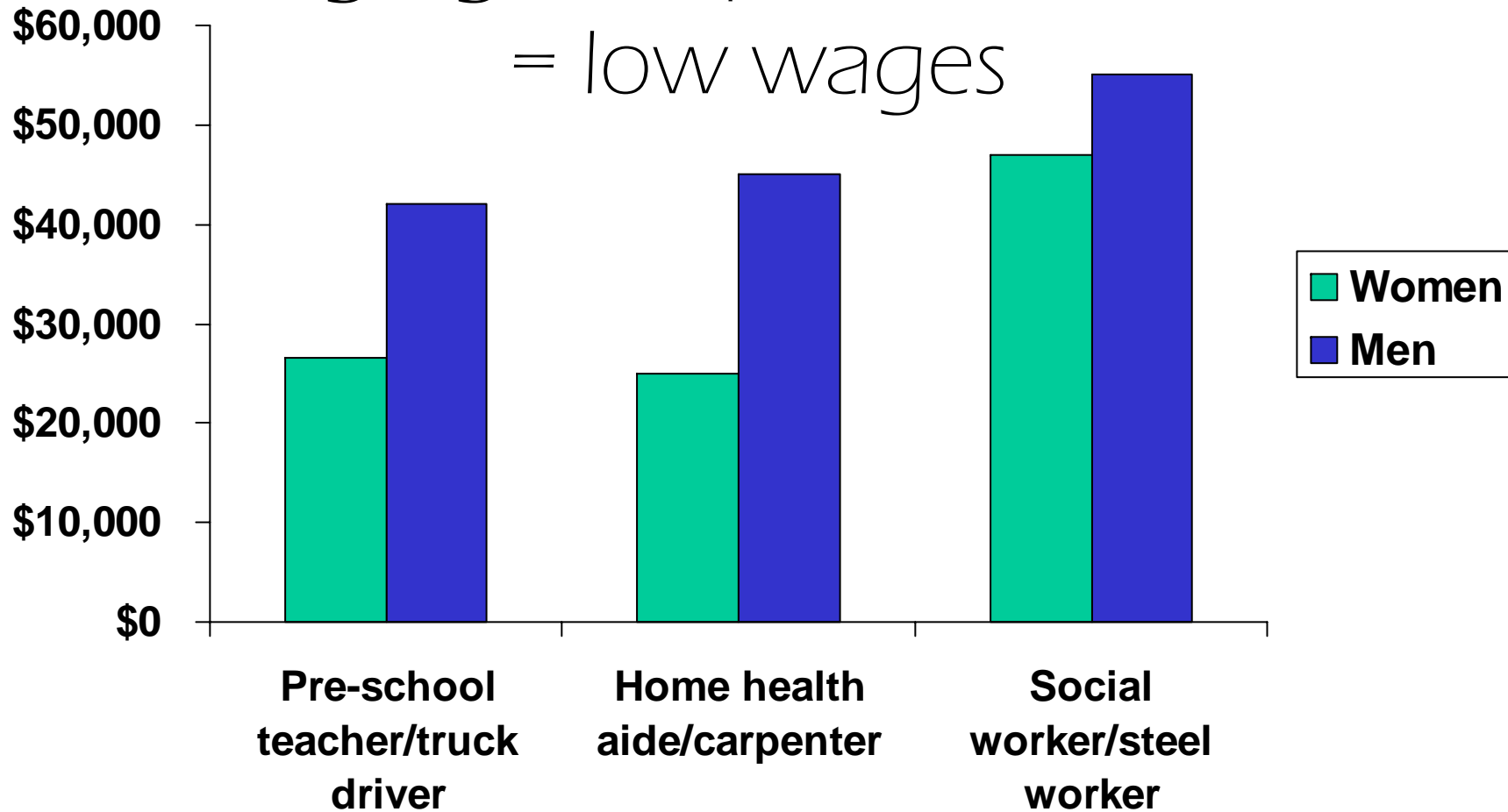
Source: Connecticut Occupational Statistics of the Civilian Labor Force, Connecticut Department of Labor based on 2000 Census at www.ct.dol.state.ct.us/lmi

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Job segregation plus discrimination

= low wages



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Tools to Measure Economic Security

- Self-Sufficiency Standard for Connecticut
- Health Economic Sufficiency Standard for Connecticut

The Self-Sufficiency Standard

measures how much income is needed for a family to adequately meet its basic needs without any public or private assistance.

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How much is enough in Connecticut?

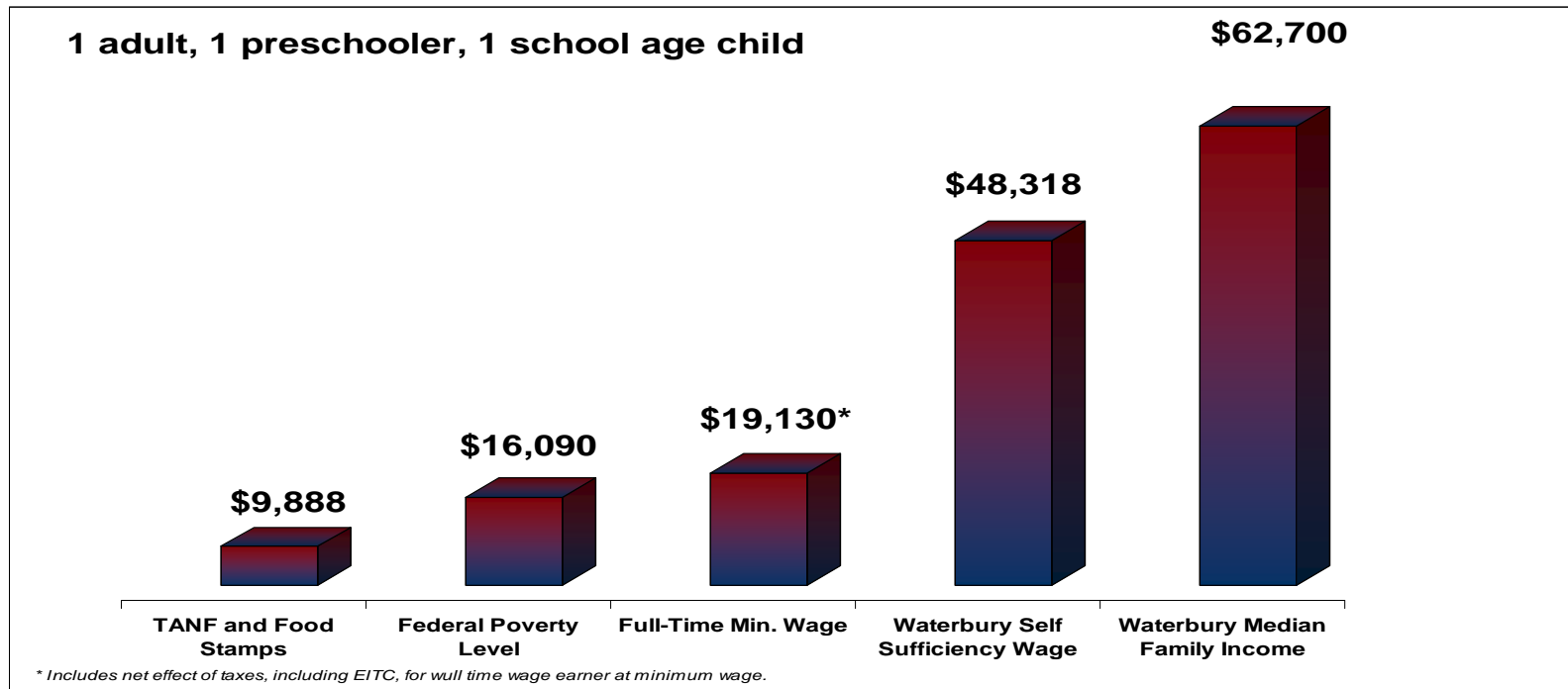
Self-Sufficiency Standard – 1 adult, 1 preschooler and 1 school age child
in 5 regions:

City of Hartford	\$21.13/hr \$44,628/yr
Northeast Corner	\$20.17/hr \$42,597/yr
Greater New Haven	\$25.10/hr \$53,007/yr
Stamford	\$29.07/hr \$61,394/yr
Greater Danbury	\$27.56/hr \$58,202/yr

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Comparing the Self-Sufficiency Standard to other income benchmarks



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What is the Connecticut Health
Economic Sufficiency Standard?

HESS measures the economic burden of
health care and illness on Connecticut
families

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Family health burdens threaten
economic security

The “family health burden” for different
families ranges from **\$1,322** to **\$37,306**

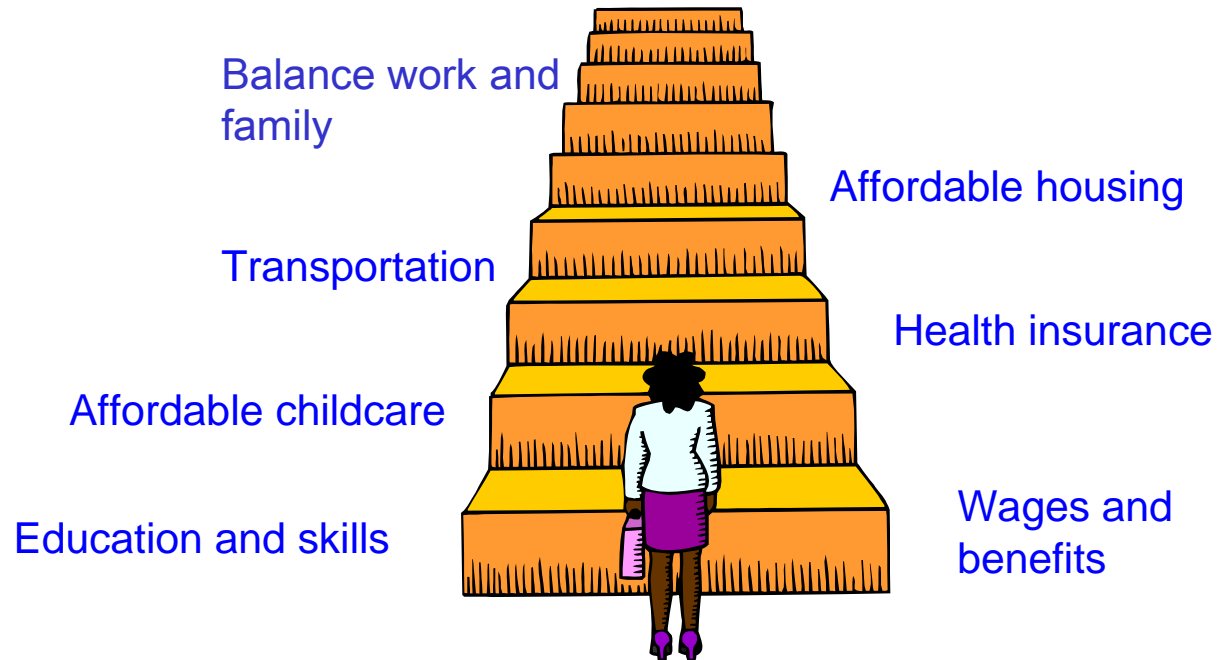
Impact of family health burden on self-sufficiency

- Family of 4 needs **\$54,575** per year for living expenses
- The same family with no employer sponsored insurance (ESI) needs **an additional \$6,553** *per year*
- Comparable family with no ESI *and* a family member in fair/poor health needs **an additional \$9,268**

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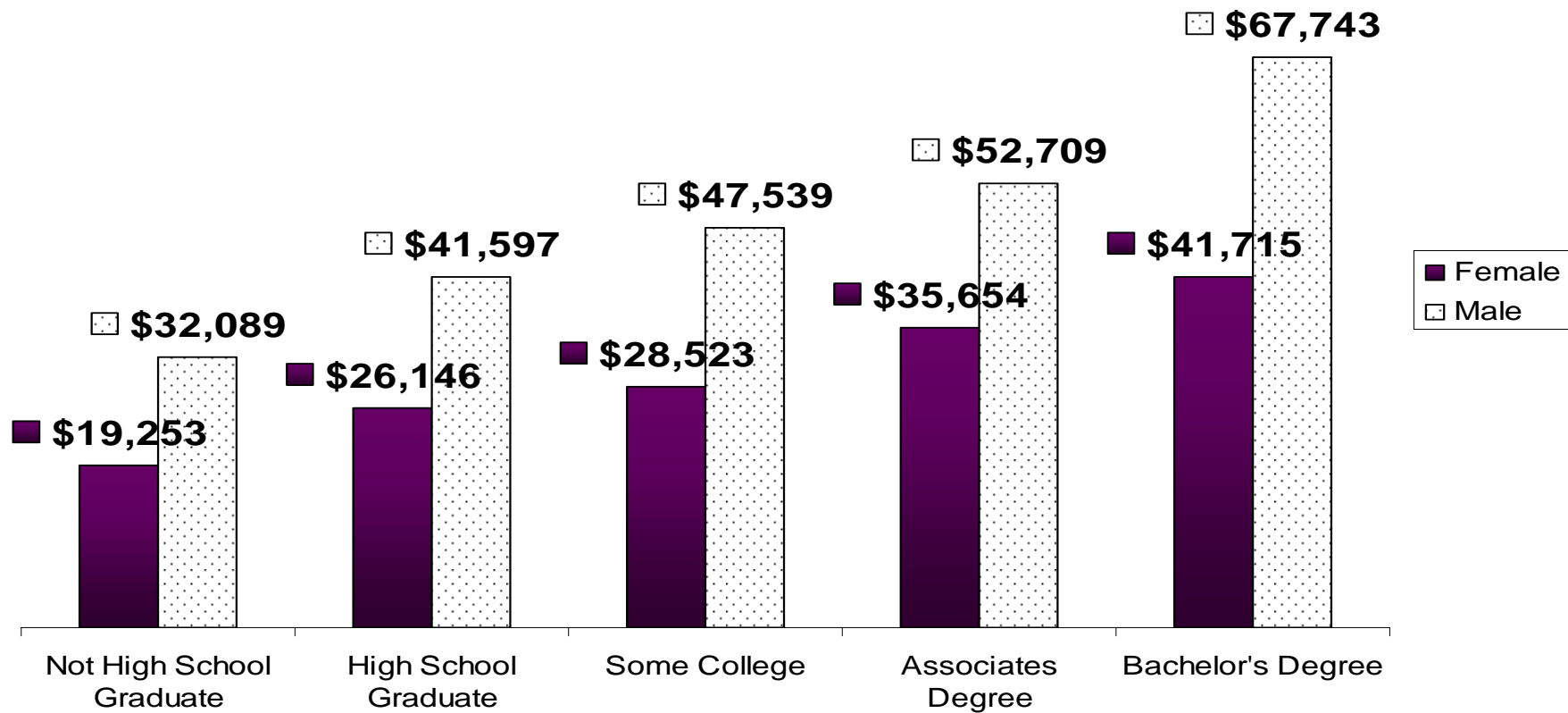
Family Economic Self-Sufficiency



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Impact of education on earnings, CT



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Monthly Cost of Child Care for Selected Regions of CT - 2005

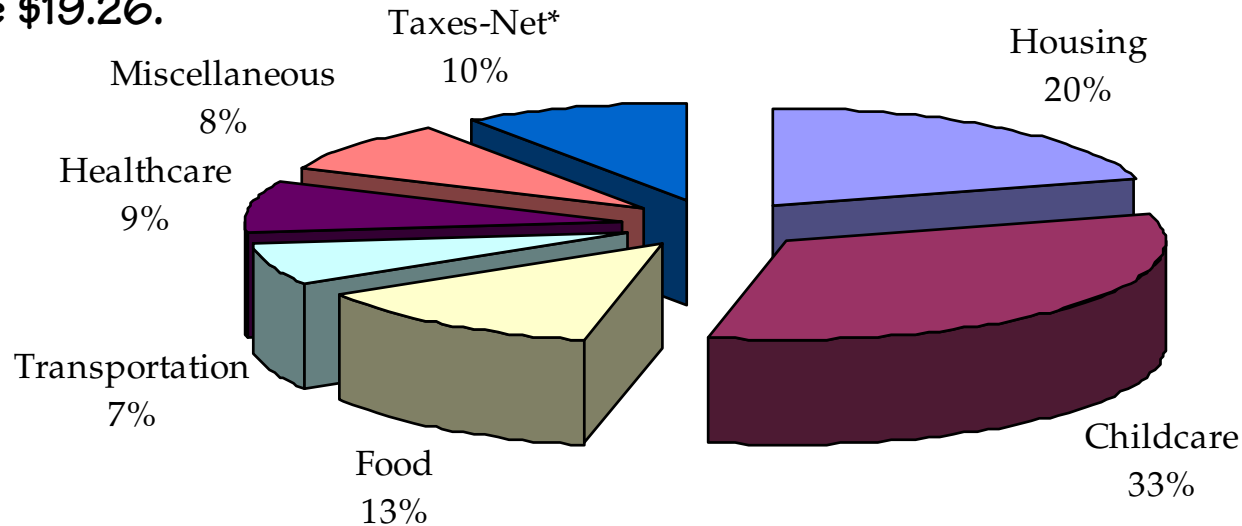
	Northeast Corner	Hartford	Greater New Haven	Greater Danbury	Stamford
one preschooler	\$738	\$866	\$879	\$905	\$1,015
one preschooler and one school age	\$1,193	\$1,401	\$1,422	\$1,462	\$1,643

Source: The Real Cost of Living in 2005: The Self-Sufficiency Standard for Connecticut

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Percentage of Income Needed to Meet Basic Needs of One Adult, Infant and Schoolage Child in New London, CT 2005. The Self-Sufficiency per hour wage would be \$19.26.



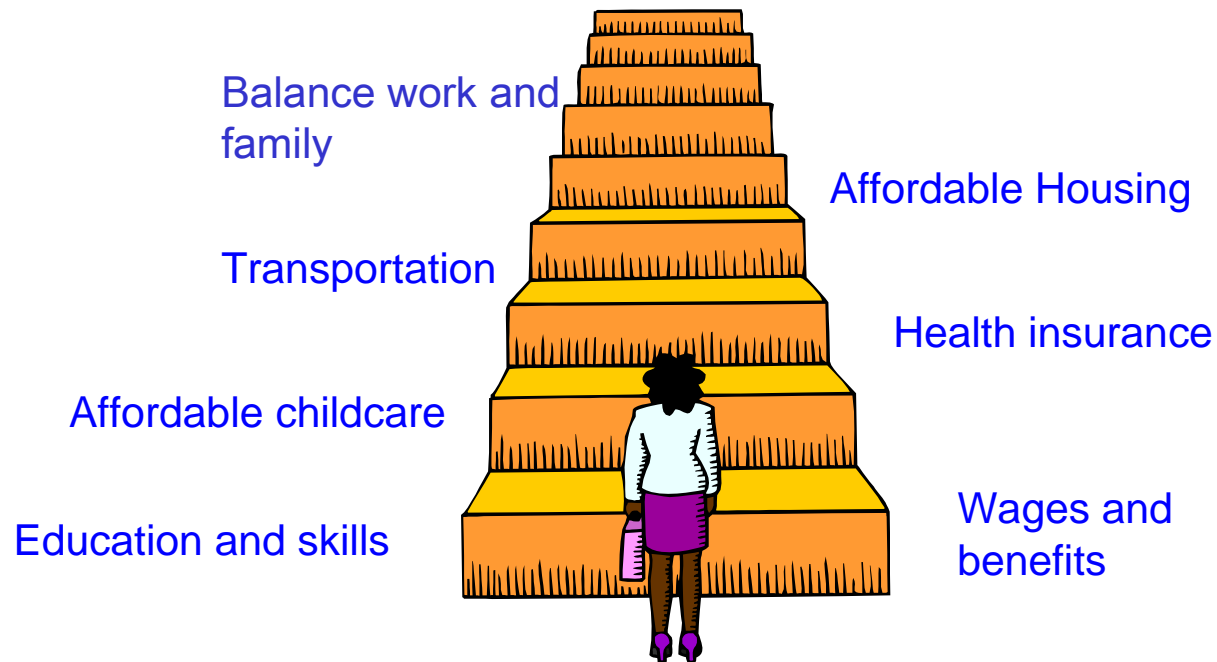
*Percentages include the net effect of taxes and tax credits.

Source: *The Real Cost of Making a Living in 2005: The Self Sufficiency Standard for Connecticut*, Office of Workforce Competitiveness, State of CT

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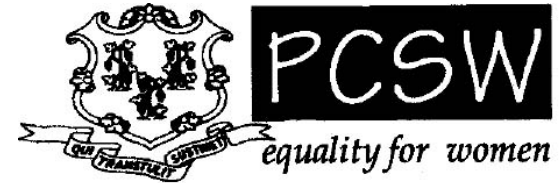
How do we build the ladder to economic security?





Education and Skills

- Invest in adult basic education
literacy, numeracy and ESL
- Invest in skill training
- Provide childcare assistance to learners
- Allow welfare recipients enough time to
learn



Wages and Benefits

- Target economic development strategies to companies who provide good jobs, benefits and career ladders
- Help women enter nontraditional occupations or start their own businesses
- Create career ladders to help low-wage workers learn and earn
- Maintain a level playing field for collective bargaining

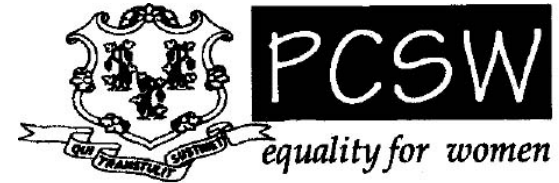
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Childcare

- Fully fund the Care 4 Kids program and remove the cap
- Restore eligibility to working families with incomes up to 75% of the state median
- Invest in pre-school education for all children

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Health Care

- Expand HUSKY eligibility to more adults and streamline enrollment for families
- Strengthen employer-based insurance
- Expand opportunities to purchase insurance through pools such as MEHIP
- Reduce the costs of prescription drugs

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Health Care

Provide universal healthcare coverage in
Connecticut.

Transportation

- Invest in public transportation that takes working parents where they need to go – to childcare, then workplace and back.
- Invest in public transportation that is available for second and third shift workers.



Affordable Housing

- Invest in new affordable housing units and rental assistance programs
- Invest in innovative transitional housing initiatives where low-income families can live and receive job training and other services



Balance work and family

- Guarantee paid sick days for all workers
- Provide family leave insurance
- Protect health insurance and other work supports for part time workers
- Make child care available for workers with non-traditional hours

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Can we afford to make these
investments?

Investing in work and work supports that lead
to economic security strengthens individuals
and families and...

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Can we afford to make these
investments?

Saves spending that results from poverty and
economic instability, for example:

- lost productivity;
- uncompensated health care;
- child welfare services;
- shelters and food pantries; criminal justice and
corrections.

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Economic Security for Women

- *An investment in women and their families.*
- *An investment in our economy.*
- *An investment in our community.*