



## ADVANCING ECONOMIC SECURITY FOR WORKING FAMILIES

Too many working families are struggling just to make ends meet. Millions of people across the country work in jobs where low wages, unfair scheduling practices, and minimal benefits make it difficult to meet both work and family responsibilities. Working families need policies that will set them up to make a good living and have a good life.

Working families are looking for advocates and legislators to advance policies that will level the playing field and promote equal opportunities for everyone. Polls show working women are particularly concerned with economic stability, ranking equal pay and comprehensive, affordable health care for all as priority issues for action.

### Working Families Need Policies that Will Work for Them

It's tough to support a family in today's economy. Wages have stagnated for most workers, while the cost of raising children continues to increase. It's especially tough for women, who face a wage gap that has not budged in nearly a decade and who make up the vast majority of single parents, as well as the majority of people in low-wage jobs.

For parents in the low-wage workforce, even a full-time job may not be enough to lift their children out of poverty. Their employers may give them only a few days notice of their work schedules, which can have too few hours one week and too many the next, wreaking havoc on child care arrangements. Access to health insurance may not be available for many working families—creating barriers to reproductive health care that denies them the economic security that comes with being able to plan when and whether to grow their families. Research shows that the stress imposed by these challenges takes a toll on parents and children alike.

To achieve economic stability, working families need higher wages and other income supports, including family tax credits, and affordable access to the full range of reproductive health care. They also need support to balance roles as breadwinners and caregivers, with expanded access to child care assistance and early education, fair work scheduling practices, and access to paid sick days and paid family leave. Together, these policies can ensure working people in your state are set up to succeed.

Policies that will work together to ensure working families can succeed at work and at home include:

**Expanding Access to Affordable, Comprehensive Health Insurance Coverage:** Access to affordable and comprehensive health insurance coverage is vital for working families, and that coverage must include reproductive health care services. Health insurance coverage makes people healthier and protects them from going into debt to get the health care they need. To be comprehensive, health insurance coverage must also include reproductive health care, which is necessary for each woman to be able to plan and space her pregnancies. Being able to make the decision about whether and when to have children is linked to greater educational and professional opportunities, increased lifetime earnings, and even higher family incomes and college completion rates for a woman's children. Yet, cost is the largest barrier for access to reproductive health care and many women—especially those in families struggling to make ends meet—have no affordable options for insurance coverage. States can ensure access to affordable, seamless, and comprehensive health care coverage by taking actions such as expanding Medicaid, expanding access to family planning and comprehensive birth control coverage, and ensuring all individuals have insurance coverage of abortion, regardless of their income or how they are insured.



**Raising the Minimum Wage:** People working hard to support their families should be able to make ends meet. But in almost every state, working full time at the minimum wage still leaves a mother with two children in poverty—and women are especially likely to hold jobs that pay the minimum wage (or close to it). A higher minimum wage can help working people support themselves and their families, allowing them to better afford necessities like housing, child care, reproductive health care, and groceries. States can make a difference for working families by gradually raising the minimum wage to \$15 per hour, then indexing it to keep pace with rising wages overall, and phasing out lower minimum wages applicable to tipped workers, youth, workers with disabilities, and others to arrive at one fair minimum wage for all working people.

**Promoting Fair Work Schedules:** Hardworking families shouldn't have to constantly sacrifice their families' needs to meet their bosses' demands. But too many employers give their employees little or no input into their work schedules and change those schedules at the last minute, making it incredibly difficult for working people—especially working parents—to care for their families and plan for child care, doctor's appointments, and other obligations. States can help ensure that working people can fulfill their responsibilities on the job and in the rest of their lives by implementing baseline protections to give employees a voice in their schedules and more predictable and stable work hours.

**Helping Families Through A Fair Tax Code:** The tax system shouldn't make struggling families worse off. In nearly every state, however, low- and middle-income families pay a larger share of their income in state and local taxes than higher-income people do, because most states and localities rely heavily on regressive taxes (like sales taxes) to raise revenue. States can make their tax codes fairer and improve economic security for families by establishing and/or strengthening state-level tax credits that enhance the benefits provided by the federal Earned Income Tax Credit, Child Tax Credit, and Child and Dependent Care Tax Credit. State credits that are calculated as a high percentage of the federal credit and are refundable offer the most help to families.

**The National Women's Law Center can help you craft a legislative agenda that is specifically tailored to your state. NWLC can:**

- **Provide research to identify specific needs or gaps in policies;**
- **Assist in crafting legislation;**
- **Provide state level data analysis;**
- **Help connect you with other advocates, legislators, and experts; and/or**
- **Create supporting resources including:**
  - o **Sample graphics and tweets;**
  - o **Talking points; and**
  - o **Fact sheets.**

**If you are interested in pursuing a policy agenda in your state, please contact the National Women's Law Center by e-mail at [roadmap@nwlc.org](mailto:roadmap@nwlc.org) or by phone at 202-588-5180.**

