



FOR GENDER EQUITY

# SET WORKING PARENTS —AND THEIR CHILDREN—UP FOR SUCCESS IN YOUR STATE

It's tough to support a family in today's economy. Wages have stagnated for most working people, while the cost of raising children continues to increase. It's especially tough for women, who face a gender 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. And despite the Affordable Care Act's important advances, some working families may still lack health insurance and may face other barriers to accessing health care, especially reproductive health care. This denies women good health, the economic security that comes with it, and the opportunity to control their lives at the most basic level.

Working families need policies that will set them up to earn a good living and thrive. They are looking for advocates and legislators to advance policies that will level the playing field, promote equal opportunities for everyone, and ensure that the next generation can succeed.

## Working Families Need Policies that Will Work for Them

The jobs of too many working parents in effect set them up to fail: meeting both their work and family obligations becomes an impossible juggling act. And despite parents' best efforts, low wages and unfair work conditions can undermine their children's chances for success as well. Achievement gaps between poor and low-income children and their higher-income peers emerge in the earliest years of life. Other features of low-wage work that increase parents' stress—including constantly fluctuating work hours and a lack of any paid time off—can also adversely affect children's well-being. High-quality early care and education can help ameliorate the effects of poverty and instability and support children's healthy development—but parents with limited incomes and volatile schedules have tremendous difficulty finding and affording this care, and child care assistance is often unavailable for these parents or not designed to meet their needs.

To achieve economic stability, working families need higher wages, income supports such as 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, including expanded access to child care assistance and early education, fair work scheduling practices, and access to paid sick days and paid family leave.

For help crafting legislation, talking points, fact sheets, and for state-specific policy research and data, please contact us at [playbook@nwlc.org](mailto:playbook@nwlc.org).

Together, these policies can ensure working families in your state are set up to succeed.

Policies that will work together to ensure working parents and their children can thrive include:

**Raising the Minimum Wage.** People working hard to support their families should be able to make ends meet. But in most states, 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.

**Helping Families through a Fair Tax Code.** In nearly every state, 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.

**Expanding Access to Affordable, Comprehensive Health Insurance Coverage.** Access to affordable and comprehensive health insurance coverage is vital for working families. Health insurance coverage makes people healthier and protects them from going into debt to get the health care they need. Affordable and comprehensive health insurance coverage must be available to those who need it. And to be comprehensive, health insurance coverage must include birth control, abortion, prenatal care, childbirth, and post-partum care. Yet, far too many working women and those who struggle to make ends meet are denied this coverage. States can ensure access to affordable, seamless, and comprehensive health care coverage by taking actions such as expanding Medicaid for low-income adults and expanding Medicaid eligibility for family planning services, guaranteeing comprehensive birth control coverage without out-of-pocket costs, and ensuring all individuals have insurance coverage of abortion, regardless of their income or how they are insured.

**Increasing Families' Access to Affordable, High-Quality Child Care and Early Education.** Reliable, high-quality child care is essential to enable parents to work and to give children the early learning opportunities that help them get a strong start in school and in life. Yet, many families struggle to find and afford the child care they want and need for their children. At the same time, child care workers—the vast majority of whom are women—earn salaries that are very low and leave them struggling to support their own families. States can help families access the child care they need, and support the people who provide that care, by significantly increasing investments in child care, prekindergarten, and other early learning programs. States can adopt more generous income limits and other eligibility criteria and reduce administrative barriers to make it easier for families to access child care assistance. States can also raise payment rates for providers serving families who receive child care assistance and support child care workers' professional development through scholarships and bonuses. In addition, states can provide grants, loans, and other assistance to help boost the supply and quality of child care, with a focus on infant care, care for children with special needs, and care during nontraditional hours.

**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.

**Guaranteeing Paid Family and Medical Leave and Paid Sick Days.** Everyone needs time to care for themselves and their loved ones—but people working in low-wage jobs, who are least likely to be able to afford to take unpaid time off from work, are also least likely to have access to any paid sick days or paid family or medical leave. States can help ensure that parents are able to take the time they need to bond with a new addition to the family, or to care for themselves or their children when a serious illness strikes, by establishing a program to guarantee at least 12 weeks of paid, job-protected family and medical leave for all working people. And they can enable parents to take their children to doctor's appointments and deal with unanticipated illnesses, without threatening their economic security, by requiring employers to provide an adequate number of earned sick days.