



**The Women's  
Foundation of Colorado**

Women Thriving. Colorado Rising.™

# PROGRESS TOWARD PROSPERITY

*Priorities for Advancing and Accelerating Women's Economic Security*

Research by Joining Vision and Action  
Summarized by The Women's Foundation of Colorado  
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What we learned from nearly 1,300 diverse Coloradans throughout our state is that livable wages, equal pay, employment opportunities, child care, and higher education are the key resources women need to achieve economic security.

### Overview

For 30 years, The Women's Foundation of Colorado has worked to help women and their families achieve economic security. As part of the development of our 2017-2021 strategic plan, we asked stakeholders across Colorado to help us identify two things:

- Top priorities to help women achieve economic security
- Where women face gaps in accessing essential resources

What we learned from nearly 1,300 diverse Coloradans throughout our state is that **livable wages, equal pay, employment opportunities, child care, and higher education are top priorities for our work to help women achieve economic security**. Input from this broad pool of stakeholders also identified significant gaps in resources necessary to improve economic outcomes for women and their families in Colorado. Significant alignment of the priorities for advancing women's economic progress and recognized gaps in accessing those resources indicates the key areas in which change is needed, especially around earning a livable wage, securing employment and equal pay regardless of social identity, and accessing higher education and child care.

### Colorado Context

When considering the top priorities for improving economic outcomes for women and their relationship to gaps in essential resources and services, the context in Colorado is also important.

#### ● COLORADO'S PAY GAP

Colorado women earn less, on average, than men, which makes it more challenging for women to support themselves and their families. Data from 2016 show annual median earnings of \$41,690 for Colorado women working full-time, year-round, compared to median annual earnings of \$50,898 for men who work full-time, year-round. Women were paid 82 cents for every dollar paid to men and the gap was greater for black women and Latinas in Colorado, who earned 64 cents and 54 cents, respectively, compared to white, non-Latino men.<sup>i</sup>

#### ● COST OF LIVING

In our state, the minimum income required to meet a family's basic needs, including housing, food, healthcare, taxes, child care (for those with children), varies county by county and by family type, as does the gap between the cost of living and minimum wage. A 2015 analysis found the greatest gap for a single parent with one child in Pitkin county, where the difference between the hourly wage required to meet basic needs and the minimum wage was \$18.36. The gap was greater than \$17 per hour in Summit, Eagle, and Boulder counties, around \$15 in metro Denver counties, and lowest for counties on the eastern plains, at about \$13. Put another way, in even the most affordable parts of our state, workers need to earn at least \$13 per hour more than minimum wage to meet their families' most basic needs without public or private assistance. Women comprise the majority of the minimum wage workforce in Colorado and are breadwinners in nearly half of Colorado households with children under age 18, so improving career pathways for women is essential to strengthen family economic security in our state.

## ● COLORADO'S GROWTH ECONOMY

In Colorado's growing economy, five key areas are projected to experience employment growth (listed with 2015 average annual wages): construction (\$55,120); professional, scientific, and technical services (\$85,748); health care and social assistance (\$43,360); management of companies and enterprises (\$113,984); and administrative and support and waste management and remediation services (\$36,972).<sup>v</sup> Those that offer the highest earning potential generally require some level of higher education (e.g. certificate, associate's, or bachelor's degree). By 2020, 74 percent of all Colorado jobs will require some level of post-secondary education or training, compared to a national average of 65 percent, which ranks Colorado third nationally for education and training needs.<sup>vi</sup> In Colorado, the unemployment rate is highest for individuals with less than a high school credential (6.4%), followed by high school graduates (4.8%), some college or an associate's degree (3.8%), compared to 2.1 percent for those with either a bachelor's degree or a graduate or professional degree.<sup>vii</sup> As the training needs for Colorado jobs continue to increase, career-focused education and training are vital for increasing women's earning potential in our state.

## ● CHILD CARE IN COLORADO

Child care is an essential resource for women with children to participate in the workforce, but Colorado consistently ranks among the least affordable states when median income is compared to the costs of care. In 2013, the annual cost for center-based infant care in Colorado was \$13,143 and center-based care for a four-year-old in Colorado was \$9,871.<sup>viii</sup> Affordability challenges are compounded by availability. Licensed child care capacity is sufficient to serve only 23 percent of the children in our state, and capacity and costs both vary widely by geography. For example, child care costs are 85 percent higher in Vail than in Alamosa.<sup>ix</sup> Child care access and affordability must be improved because insufficient capacity and unaffordable prices are barriers to employment for Colorado women.

## Methodology

As the first stage of the strategic planning process, The Women's Foundation of Colorado (WFCO) and Joining Vision and Action (JVA), strategic planning partner to The Foundation, completed a discovery phase, in which input and insights were gathered through surveys of external and internal stakeholders, key informant interviews, and research on demographics, issues, and effective models for community impact.

## External Feedback Survey

The external feedback survey was designed to hear from individuals throughout Colorado regarding the resources needed to advance women's economic security and their experiences with and perspectives on gaps in resources and services. With the recognition that all social identities (e.g., race/ethnicity, age, education) come together to create unique experiences and shape how each individual is impacted by social issues, the external survey was designed to be attuned to multiple social identities and utilized an intersectional lens<sup>x</sup> to better understand how priorities and gaps might differ and/or converge based on individual social identities. The external feedback survey was offered online in both English (n = 1,569) and Spanish (n = 19), and a link was shared through direct outreach by WFCO grantees to those they serve (n = 302), direct outreach to former and current JVA clients with a request to further share with those they serve (n = 525), via social media posts (i.e., through WFCO, JVA, and personal networks; n = 755) and also through a press release shared with select newspapers around the state (n = 6). These outreach strategies resulted in 1,588 unique "clicks" on the survey, with 1,299 individuals completing at least part of the survey (82%). With the sample size of 1,299 and assuming a total Colorado adult population of 3.8 million, the response rate provides a strong  $\pm 2.72$  confidence interval.

**Child care access and affordability must be improved because insufficient capacity and unaffordable prices are barriers to employment for Colorado women.**

### Demographics

External survey respondents were asked to indicate several aspects of their social identities, including their genders, races/ethnicities, age ranges, sexual orientations, whether they identify as differently abled, education levels, geographies, marital and parental statuses, and whether they consider themselves to earn livable wages. The answers confirmed a very diverse respondent pool, as shown in the following figure. The survey respondents reflect the demographics of our state closely with regard to race/ethnicity, specifically when comparing to the Colorado population over the age of 18: Colorado American Indians/Alaska Natives: 1%, Colorado Asians: 3%, Colorado Blacks/African Americans: 4%, Colorado Latinos/Hispanics: 18%, Colorado Whites [non-Hispanic/Latino]: 73%, Colorado multiple races: 2%).<sup>xi</sup> The survey sample also aligns well with the estimated rate of Coloradans over the age of 21 who have a disability (~10.5%).<sup>xii</sup> Individuals who identify as members of the LGBTQ community are somewhat over-represented in the survey sample, compared to an estimated 3.2% of the Colorado population overall who identify as LGBTQ.<sup>xiii</sup> Those with at least a college degree and women were also over-represented in the survey sample compared to Coloradans overall.

In even the most affordable parts of our state, workers need to earn at least \$13 per hour more than minimum wage to meet their families' most basic needs.

Figure 1. Demographics of External Survey Respondents

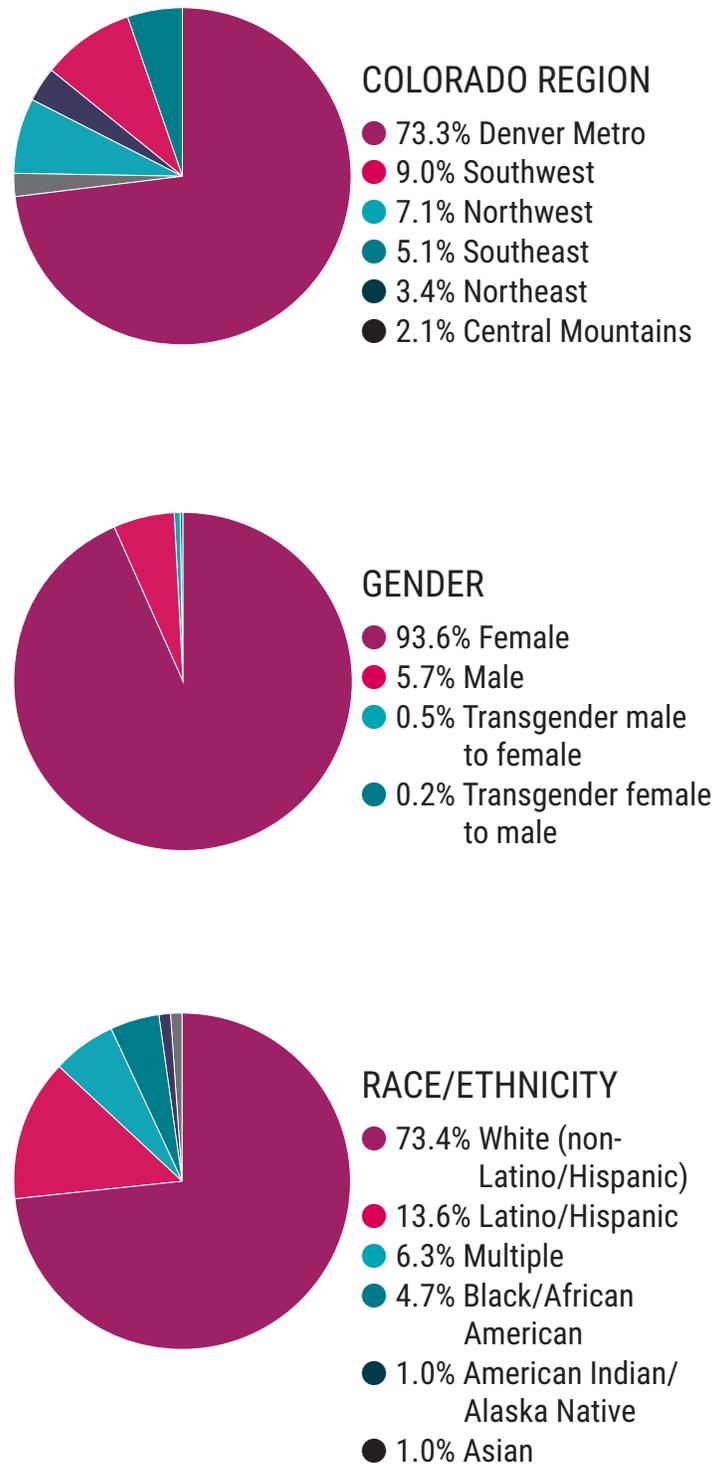
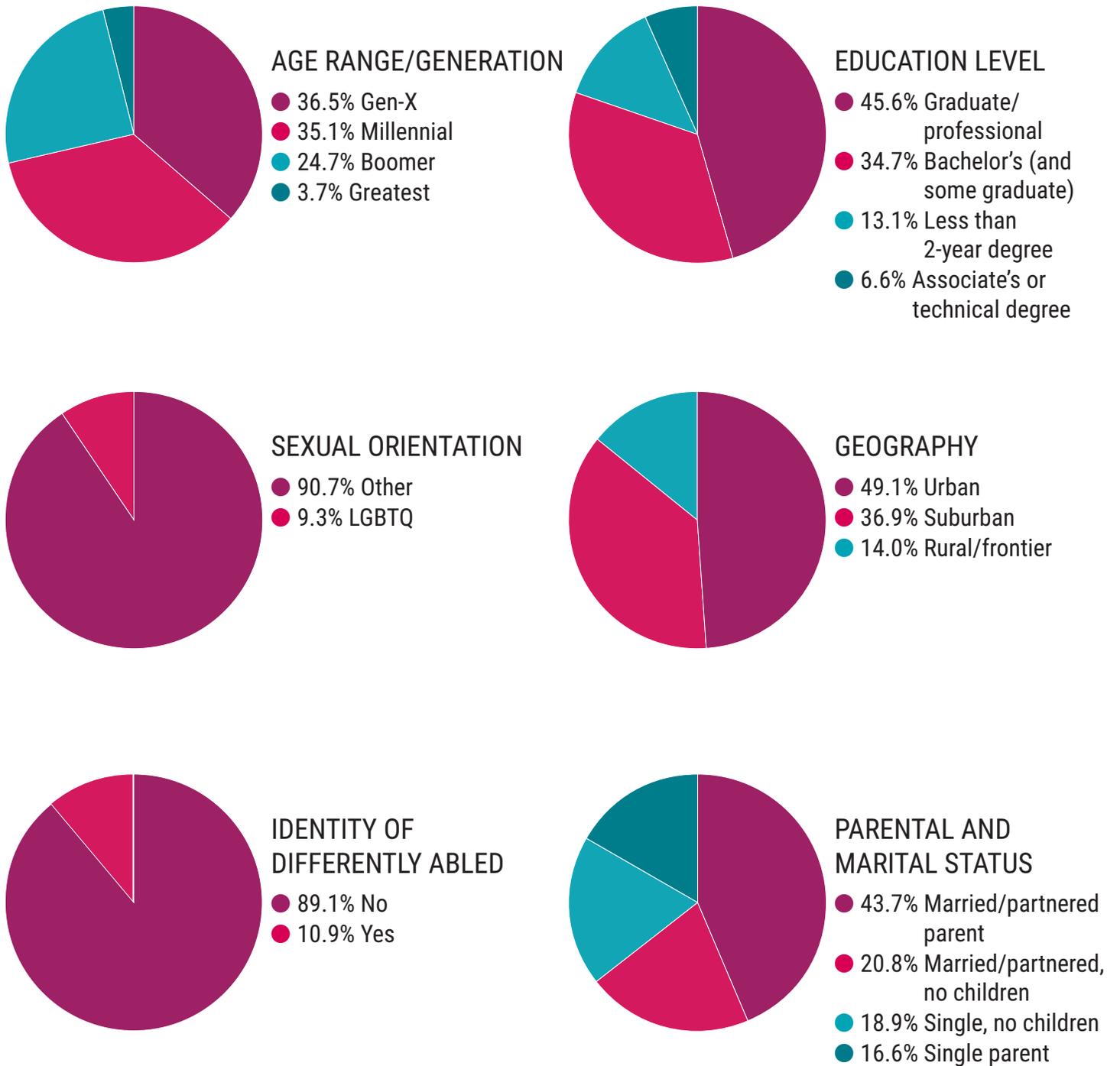


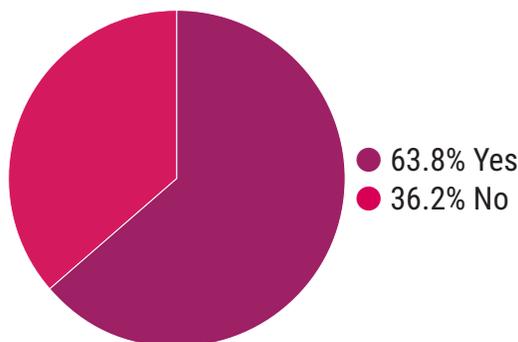
Figure 1. Demographics of External Survey Respondents, continued...



## Livable Wage

Among this diverse pool, when asked if they felt like they “are able to provide for yourself and for your family [if applicable] on the amount of money” they earn, more than a third (36.2%) selected “no.” Those who indicated that they do not earn livable wages were significantly more likely to report being paid hourly, significantly more likely to be paid less than \$18.00 per hour, and significantly more likely to report an annual household income of less than \$25,000. In contrast, those who report earning livable wages were significantly more likely to report earning more than \$24.00 per hour if paid hourly and if not, to report an annual household income of more than \$50,000. With this significant overlap between objective and subjective measures of socioeconomic status, livable wage is used as a proxy for income throughout this report.

Figure 2. Livable Wage Rate of External Survey Respondents



The nearly 1,300 external survey respondents were asked about priorities for advancing women’s economic security. Respondents were also asked to rate the importance of resources and services to themselves and their families, as well as how easy it would be to access those resources and services if they wanted to.

Results demonstrated significant convergence around perceptions of key resources and perceived and experienced resource gaps. Combined with the strong confidence interval, this convergence suggests that results from this survey are highly representative of our state’s priorities for advancing women’s economic security.

## Findings

Input from women and men across Colorado helped to identify the highest priorities for WFCO’s work to advance economic opportunities for women, and to also better understand gaps by rating 1) the importance of resources and 2) the ease of accessing those resources in their communities. When input from individuals across Colorado was compared with perspectives from stakeholders very familiar with The Women’s Foundation of Colorado’s work to advance women’s economic security, five top priorities emerged. There was great convergence on the relative rated importance of these issues across social identities, indicating that the following five priorities are important to Colorado women, regardless of identity, geography, or background:

- Livable wages
- Equal pay
- Employment opportunities
- Child care access (rated similarly to access to higher education)
- Access to higher education (rated similarly to child care access)

By rating the importance of resources and services to themselves and their families and indicating how easy it would be to access those resources and services if needed or desired, responses identified resource gaps, which were ranked according to their relative importance. The following list identifies resources ranked as important, as well as difficult to access:

1. Livable wages
2. Affordable child care
3. Housing to own
4. Behavioral health care
5. Housing to rent
6. Quality early childhood education
7. Career/technical skills training
8. Employment advising
9. 2-Year degree/technical training/certifications

### Results Rooted in Community

Results of statistical analyses examining for differences between and within groups demonstrate that for the most part, more vulnerable (underrepresented) populations perceived greater gaps, particularly in livable wage, housing, career/technical skills training, and two-year degrees. For example, those who indicated they do not earn a livable wage reported significantly greater gaps with regard to access to two-year degrees, career/technical skills training, employment advising, housing, and behavioral healthcare. As shown in Table 1, there were also differences in perceived gaps by education level and race/ethnicity. Those without a college degree perceived greater gaps in several areas, including access to livable wages, career/technical skills training, two-year degrees, employment advising, housing, and behavioral healthcare. People of color reported significantly greater gaps regarding access to livable wages, quality early childhood education, housing, career/technical skills training, and two-year degrees.

### Comparing Generations

- Boomers reported significantly greater gaps in access to career/technical skills training and livable wages than Millennials.
- Boomers also perceived greater gaps in access to two-year degrees than Millennials and Gen-Xers.
- Millennials who indicated they do not earn livable wages reported significantly greater gaps in access to affordable child care compared to those in the same generation who reported earning livable wages.

### Geographic Differences

- Those living in the metro Denver area reported significantly smaller gaps in access to livable wages than those southeast Colorado and the central mountains.
- By generation
  - In urban areas, Boomers perceived greater gaps in access to livable wages than Millennials.
  - Gen-Xers in rural areas reported greater gaps with regard to livable wages than those living in urban and suburban areas.
- By race/ethnicity
  - People of color in urban and rural areas perceived greater gaps in access to career/technical skills training compared to whites in urban and rural areas.
  - People of color in rural areas reported greater gaps in access to career/technical skills training compared to people of color in urban and suburban areas.

Table 1. Interesting Intersections: Significantly Greater Perceived Resource Gaps by Aspects of Social Identity

Perceived Resource Gaps	Social Identity						
	Livable Wage Status: Not Earning Livable Wage	Education Level: Less than College Education	Marital & Parental Status: Single Parents	Race/Ethnicity: People of Color	Geography: Residents of Rural Communities	Physical Ability: Differently Able	Sexual Orientation: LGBTQ
2-Year Degrees	●	●	●	●		●	
Affordable Child care						●	
Behavioral Healthcare	●	●	●			●	
Career/Tech Training	●	●	●	●	●	●	●
Employment Advising	●	●		●			
Housing	●	●	●	●		●	●
Livable Wage	●	●	●	●	●	●	●
Quality Early Childhood Education				●			

Examining the relationship between perceived gaps and priorities reveals significant alignment; many of the perceived gaps are directly connected to one or more priority issue areas. Specifically, there is significant overlap between earning equal pay regardless of social identity, earning a livable wage, finding gainful employment, accessing higher education, and accessing child care.

To improve economic outcomes for Colorado women and their families, access to education and training that lead

to employment opportunities offering livable wages and supports (such as access to affordable child care) to secure and maintain good jobs must be improved. This input from members of communities across Colorado helped to inform and shape our strategic plan. In the years ahead, The Women's Foundation of Colorado will focus and align our efforts to address these priorities, working to ensure that access to essential resources improves to help advance and accelerate women's economic progress throughout Colorado.<sup>xiv</sup>

- <sup>i</sup> National Partnership for Women and Families. (2016). Colorado Women and the Wage Gap – Fact Sheet. Retrieved from <http://www.nationalpartnership.org/research-library/workplace-fairness/fair-pay/4-2016-co-wage-gap.pdf>
- <sup>ii</sup> Bourree, L. (2015). The Living Wage Gap: State-by-State. The Atlantic. Retrieved from <http://www.theatlantic.com/business/archive/2015/09/living-wage-calculator-interactive-minimum-wage/404569/>
- <sup>iii</sup> The University of Denver Colorado Women's College Collaboratory and The Women's Foundation of Colorado. (2016) The Impact of a \$12.00 Minimum Wage on Women in Colorado. Retrieved from <https://www.wfco.org/minimumwage>
- <sup>iv</sup> Institute for Women's Policy Research. (2015). The Economic Status of Women in Colorado. Retrieved from <https://iwpr.org/publications/the-economic-status-of-women-in-colorado/>
- <sup>v</sup> Colorado Department of Labor and Employment. Industry Projections (Long-term). Retrieved from <https://www.colmigateway.com/vosnet/analyzer/results.aspx?session=indproj>
- <sup>vi</sup> Colorado Department of Higher Education. (2016). Legislative Report on the Skills for Jobs Act. Retrieved from [http://highered.colorado.gov/Publications/Reports/Legislative/Workforce/2016\\_SkillsforJob.pdf](http://highered.colorado.gov/Publications/Reports/Legislative/Workforce/2016_SkillsforJob.pdf)
- <sup>vii</sup> Ibid.
- <sup>viii</sup> Colorado Children's Campaign. (2015). Kids Count in Colorado 2015. Retrieved from <http://www.coloradokids.org/wp-content/uploads/2015/03/KIDS-COUNT-2015.pdf>
- <sup>ix</sup> Qualistar Colorado. (2013). 2013 Signature Report: An Analysis of Colorado's Licensed Child Care System. Retrieved from <https://www.qualistar.org/uploads/file/Qualistar%202013%20Signature%20Report.pdf>
- <sup>x</sup> This means that through the sampling, operationalization of measures, analysis and interpretation of findings that are included in this report, close attention was paid to the various roles and identities respondents might have in shaping feedback and experiences.
- <sup>xi</sup> KidsCount Data Center. (2014). Adult Population by Race. Retrieved from <http://datacenter.kidscount.org/data/tables/6539-adult-population-by-race?loc=7&loct=2#detailed/2/7/false/869,36,868,867,133/68,69,67,12,70,66,71,2800/13517,13518>
- <sup>xii</sup> Disability Planning Data. (ND). Disability Population Statistics for Colorado – From Pooled 2005-2007 ACS PUMS Data. Retrieved from [http://disabilityplanningdata.com/site/state\\_population\\_table.php?state=colorado](http://disabilityplanningdata.com/site/state_population_table.php?state=colorado)
- <sup>xiii</sup> Movement Advancement Project. (2016). [Interactive map of state-by-state LGBT data]. State Policy Profile – Colorado. Retrieved from [http://www.lgbtmap.org/equality-maps/lgbt\\_populations](http://www.lgbtmap.org/equality-maps/lgbt_populations)
- <sup>xiv</sup> Colorado Office of Economic Development and International Trade. (ND) Education Demographics. Retrieved from [http://choosecolorado.com/wp-content/uploads/2016/06/OEDIT\\_EducationDemographic\\_Download.v00A.pdf](http://choosecolorado.com/wp-content/uploads/2016/06/OEDIT_EducationDemographic_Download.v00A.pdf)