



WOMEN ACHIEVING GREATER ECONOMIC SECURITY (WAGES)

Progress of the WAGES Grantee Cohort

**2020-21 Annual Report
Executive Summary**



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Executive Summary

Women Achieving Greater Economic Security - WAGES

Too many Colorado women live in or on the edge of poverty or work in low-wage jobs with little opportunity for advancement. In 2017, The Women’s Foundation of Colorado (WFCO) implemented WAGES - **Women Achieving Greater Economic Security** - to advance and accelerate economic opportunities for Colorado women and their families. WFCO funds direct service (DS) and policy advocacy (PA) organizations to implement services and strategies that are designed to propel women into careers that enable them to meet their needs and the needs of their families, with a special focus on equity and two-generational approaches. Through WAGES, **23 diverse and expert organizations are coming together** to share and innovate strategies, foster new conversations and collaborations, and inform the larger field of stakeholders interested in improving economic opportunities for women and their families. OMNI Institute is the learning and evaluation partner of the initiative.

This report provides updates and learnings from WAGES' third year of programming (April 2020-March 2021), which coincided with the COVID-19 outbreak and subsequent school and business closures and stay-at-home orders. Throughout Colorado and the nation, the pandemic is having dramatic effects on women, especially women of color, including loss of jobs or reduced hours, increased child care responsibilities, challenges meeting basic needs like housing and food security, and increased stress and mental health needs.



During the pandemic, DS grantees continued to assist women and families, serving an additional 218 women since the last reporting period. Since 2018, 948 diverse participants have been reached through WAGES, with an estimated **3,143 individuals reached in total**, when also including their family members.

Most participants served through WAGES are **single mothers** (65%) with one or two children (70%). They live across Colorado, with about 41% outside of the Denver Metro area. WAGES participants are **more racially/ethnically diverse** than the Colorado population. Among WAGES participants, the majority identified as Latinx/Hispanic (50%), followed by participants who identified as White (31%) or Black or African American (20%).

"A participant currently enrolled in college was elected President of the Student Government Association and will be graduating in spring 2021. She is the first BIPOC to be elected into that position in over a decade. She is working with her team to create a more equitable campus." - Direct Service Grantee

At program entry, over 40% of participants were experiencing **lack of access to affordable housing and child care, transportation barriers, and limited employment history.**¹ WAGES grantees are providing participants with a variety of services to support advancement towards a livable wage, most commonly **case management, financial assistance, and employment services.**

Qualitative data suggest that **financial stipends/support, referrals and wrap-around services, and ongoing support,** even post program-completion, are important for participants' success. DS grantees were focused on addressing challenges that were sharpened by the pandemic such as providing **financial coaching** as WAGES participants dealt with turbulent and uncertain job security. These supports will be especially critical as WAGES participants continue to recover from the economic impacts of the COVID-19 pandemic.

“They just have a huge support system. I never had such strong women come together and support me. I felt like I wasn’t judged when I was with them. I felt like [DS Organization] was absolutely a place where I could...get the support I needed.” - WAGES Participant

The pandemic created **challenges** for all organizations and women involved in WAGES. Women experienced challenges to completing programming from:

- Virtual school/work adjustments
- Child care closures
- Being in 'survival mode'
- Difficulty staying in touch
- Language barriers to accessing services
- Insufficient social support structures
- Becoming 'ineligible' for programming
- Digital divides

"COVID-19 pandemic accelerated our strategic plan objective of expanding community impact by developing offsite, virtual and telephone advisement sessions as a mode of service. These service delivery modes provided increased flexibility and easy access to Help Sessions (resource navigation) for applicants, as well as for working parents who could eliminate travel time to participate in meetings.- Direct Service Grantee

WAGES women were **innovative in their solutions** to pandemic-related difficulties. Participants used COVID-19 as a motivator to:

- Engage in new entrepreneurial endeavors
- Seek co/multi-family housing opportunities to cut financial costs
- Be open to temporary employment to offset reductions in hours
- Balance new home/work life commitments
- Utilize new flexible, financial support (e.g., COVID-19 stipends) for emergency needs
- Pursue traditionally male-dominated fields

“The cliff effect is exaggerated in our community due to the high cost of living and limited resources. The pandemic was a barrier for the community and our participants. Despite these challenges, our participants were highly engaged in moving toward goals in creative ways.” – Direct Service Grantee


¹ Refers to all women served, including those who began programming prior to the pandemic.

WAGES Participants are Achieving Positive Outcomes²

Although the events of 2020 created challenges for WAGES participants, many were still able to achieve success while learning new skills to keep their families afloat.

Over the past **three years**:

 **256 participants made employment gains**, 39% of whom were unemployed and attained employment, and 23% of whom experienced across or within sector gains (e.g., a job change or a promotion).

 **354 participants reached educational goals**, 26% of whom obtained a high school diploma or GED, 17% of whom received a professional certification, and 10% of whom obtained a college degree. Grantees noted that many participants put educational goals on hold while they addressed immediate needs created by COVID-19.

"A WAGES participant and her family fell victim to COVID-19-related employment reductions; she went from full-time to part-time hours at her place of employment. She worked with a financial coach, learned about her credit score, loan forgiveness programs, and created a budget. After four months of strict budgeting, she began to pick up full-time shifts again and hit one year of employment this January. She still sticks to a budget and has been able to start to put money away for emergencies."

- Direct Service Grantee

"I truly don't know if I would have made it into and through nursing school without your help...Your guidance helped me to focus my intentions and to ask for help when I needed it. [DS Organization] helped me financially to get through school, assisted with tuition, books and food. As well as put me in contact with other scholarship opportunities I would not have been aware of otherwise."

- WAGES Participant via Direct Service Grantee

"One WAGES participant went from working full-time outside of sector to a job with career potential within the sector, feeling that she now has the tools to expand her scope and practice. She also is planning to continue to her AAS and BS degrees in field."

- Direct Service Grantee

The positive effectiveness of WFCO support goes far beyond what is reported here and is a catalyst for hope and encouragement, learning and aspiration in [our] community.

- Direct Service Grantee

² Outcomes were reported on participants as they became available (i.e., while in or after completing programs). The number of participants achieving outcomes is influenced in part by differences in the number of participants served by grantees who target educational versus employment-based programming.



IMPACT STORY: Reaching Employment Goals

Born and raised in Denver, Alea (pseudonym) is a young mother of three boys who left an abusive marriage and was motivated to find financial stability for herself and her children. After having twins as a teenager, Alea felt lost when it came to financial planning, getting her GED, and starting a career; however, she knew she wanted to be a good role model for her children.

In 2016, Alea lost her retail job due to a lack of childcare options. She applied to Denver Human Services (DHS), who referred her to the Center for Work Employment and Education (CWEE). Shortly after starting services, Alea said that she felt like she had finally found a community and approach to help her achieve her goals, **“They just have a huge support system. I never had such strong women come together and support me. I felt like I wasn’t judged when I was with them. I felt like [the organization] was absolutely a place where I could...get the support I needed.”**

Learning New Skills for the Job Market

CWEE’s programming and community allowed Alea to thrive professionally and personally. She attended classes on a range of topics including computer skills and building financial literacy, and she attended group therapy. The CWEE also assisted Alea financially through support obtaining a vehicle as well as rent assistance. After obtaining her GED, Alea attended professional development classes at CWEE, including resume workshops, mock interviews, and computer certifications. Alea decided she wanted to give back to the communities that helped her, and she secured a helping-focused governmental job, where she was very quickly promoted and indicated earning a livable wage.

Overcoming Unexpected Hurdles

Graduating from the program was a powerful experience for Alea and her family. She said, **“All I ever wanted to do is graduate from school. So, when you walk down the aisle, my boys’ eyes lit up to see their mom graduate.”** However, after beginning her new job, Alea experienced what is known as the “Cliff Effect” where her new income disqualified her from much of the assistance she was previously relying on, despite the fact that she hadn’t even received her first pay check: **“It was really hard for me because I didn’t have savings, just started my job, waiting for a paycheck to come in. I didn’t even get paid yet, and everything happened.”** Luckily, CWEE had anticipated Alea’s need and helped support her for three months while she got back on her feet. Then, the pandemic hit, and while Alea received her second promotion during the crisis, she was also furloughed for 8 days and struggled to make ends meet. Alea reached back out to CWEE, and they were able to provide her with the necessary financial assistance to allow her to support her family during her time of reduced work hours.

Alea shared that the Earned Income Tax Credit would positively benefit her life. When asked about other policies that might help her, she said wished that she would be able to hold her children’s father accountable for his over \$20,000 owed in child support. Alea also reflected that childcare subsidies are critical supports for single mothers – ones that would have been extremely helpful when she was younger.

Alea’s future goals revolve around increasing financial stability, buying a house, and going back to school. **“The options are endless for me right now,”** she says. She plans to utilize CWEE’s resources to get information on going back to school for a degree in communications, human services, or administration. Her main priority, however, is to make sure her children are financially literate and have the resources to become financially stable adults. She reveals, **“I want to be somebody that my boys look up to and are proud of, and I wasn’t that before I went into CWEE.”**



IMPACT STORY: Reaching Education Goals

Ashley (pseudonym) was determined to make a better life for herself. Prior to her involvement with the Colorado Coalition for the Homeless (CCH), she worked many different jobs but felt drawn to truck driving. After being furloughed from her job in March of 2020 due to the COVID-19 pandemic, she became involved with CCH through a family connection. With the support of CCH as well as the Workforce Innovation and Opportunity Act (WIOA), Ashley was able to begin a program to receive her Commercial Driving License (CDL).

Getting Back into the Classroom

The process of obtaining her CDL was challenging. She worked all day and then completed her classes over Zoom at night. She had to study constantly and balance school with work. Despite the challenges, she graduated with a CDL in spring of 2021. Throughout the process, CCH provided her with financial and emotional support. This was necessary to her success as a truck driver since she needed to increase her self-confidence in order to successfully drive an 18-wheeler. Ashley had frequent check-ins with her caseworker to ensure that she had what she needed to successfully complete the program. The CCH also provided financial support for rent and purchasing trucking supplies.

After graduating with her CDL in spring of 2021, Ashley was hired by a commercial trucking company the following summer. As she began her new career, she reflected on seeing the empty shelves during the early pandemic and felt excited to help. **"I remember going to the store and the shelves are just empty and I've never in my life seen Walmart, King Soopers like that, so I'm like, 'Hey, I need to go and help. I need to go put my hard work, blood, sweat, and tears in and go help.' You know, go out and get some products distributed."**

Dreaming about the Future

In the future, Ashley is excited about all the opportunities that come with truck driving. Her ultimate goal is to become an owner-operator and have her own fleet of trucks and drivers. As an owner-operating, Ashley could make upwards of \$200,000 in gross annual income. This would enable her to achieve her goal of buying land and starting a family. She also wants to serve as an example for other female truck drivers. In the meantime, she continues to stay involved with CCH through financial support programs and as a member of the community.



IMPACT STORY: Two-Generational Approach

Inspired by her own upbringing in a large and close-knit family, Jeanette (pseudonym) was determined to create a warm and supportive environment for her own daughter and to seek out positive educational opportunities for her. She had heard good things about Community Partnership for Child Development (CPCD) from her sister and in the midst of the pandemic enrolled her daughter in the Early Head Start program when she was 20 months old. After her daughter became involved with CPCD, Jeanette found herself drawn towards childhood development and early childhood education. CPCD offered to pay for Jeanette to obtain her Child Development Associate (CDA) credential, which enabled her to become a teaching assistant in CPCD preschool classrooms and start the path toward becoming a lead teacher.

Positive Outcomes for Mother and Child

While taking classes to obtain her CDA, Jeanette found herself really enjoying learning about her daughter's Early Head Start curriculum. She decided she wanted to stay involved with the Early Head Start age (under 3) and found employment at CPCD. She says it has been "an amazing experience." Through working with CPCD, Jeanette is on track to get the 480 hours of work experience she needs to complete her CDA. It's been a wonderful learning experience full of diverse hands-on perspectives. In addition to her own educational goals, Jeanette indicates that her daughter has benefited directly from being a part of CPCD, "everything that they provide for the children is definitely very beneficial."

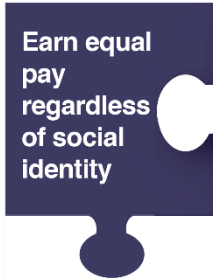
Jeanette continues to receive value from CPCD's professional development support and goal-setting process – she is excited about the idea of going back to school for an associate or bachelor's degree, and CPCD will cover a portion of her tuition the longer she works with them. Jeanette's goal is to be a positive female role model for her daughter, and CPCD has been instrumental in allowing her to grow professionally and personally into that role.

Real-life Effects of Public Policies

Jeanette also benefited from various public policies and programs throughout her early involvement with CPCD, including food stamps and Medicaid. She also cited paid sick time, which many WFCO policy advocacy grantees helped Colorado workers secure through the passage of the Healthy Families and Workplaces Act of 2020, as being particularly useful in allowing her to take care of her child and make ends meet when she had to miss work due to a health issue with her child. In terms of the future, Jeanette strives to be a lead teacher in a classroom soon, and is excited to continue spending time with her family and caring for her daughter. She feels excited about the ways CPCD is able to support her ability to do that.

Policy Advocacy Grantees are Working to Advance WAGES Priority Areas

PA grantees responded to the pandemic by elevating policy, advocacy, and research that was committed to meeting women's needs and eradicating racial inequity as it impacts women of color and communities of color overall.



During the pandemic, PA grantees elevated research and coalition work to address the systemic and intersecting inequities that prevent women, and women of color, from advancing economically and building assets and wealth across generations. Research was disseminated on topics such as COVID-19 impacts on women, race/gender wealth gaps, tax-system inequities, and increasing visibility of Colorado's 'invisible' systems and populations.



Grantees reported being particularly focused on post-secondary education and employment needs to ensure that women who were hit the hardest from the pandemic were receiving urgent policy relief to support them and their families.



Child care, although a priority for grantees every year, was amplified in year 3 due to the impact the pandemic had on women around child care (e.g., the need for women to support their children's remote learning needs while navigating work, child care shortages for essential workers, etc.).



One grantee noted that, "**Women - mothers of young children and women of color - have not made a full recovery, despite a full recovery by the male labor force.**" Access to affordable and high quality child care and early childhood education is a crucial factor in women's workforce recovery after COVID-19.

In 2021, legislative priorities and ballot measures centered on addressing inequity and on policies that support improving economic security for all women. For example, PA grantees worked on:

- ✓ Establishing paid family and medical leave insurance through Proposition 118
- ✓ Ensuring safety nets like unemployment, housing assistance and health coverage
- ✓ Building coalitions and working with women on how to share their stories through testifying at committee hearings
- ✓ Focusing efforts on populations that were being left out of federal relief (e.g., undocumented workers, gig workers, farmworkers).

What Helps Women and their Families Achieve Economic Security

Over the past three years, both DS and PA grantees have shared tactics and strategies that have worked to support Colorado women and their families make progress towards livable wages. Key learnings, including in the context of COVID-19, include:

Direct Service

Job training programs that include both hard- and soft-skills training, provide comprehensive supports to women and their families, and utilize relationship-building and strengths-based approaches.

- **Financial supports**, especially direct cash assistance
- **Program flexibility** to meet requirements (e.g., moving to online platforms, etc.)
- **Connecting women** directly to employment opportunities (e.g., paid internships)
- **Addressing digital access barriers** (e.g., digital literacy skill-building, low-cost technology)
- **Mental health support** to address chronic stressors, including from the pandemic
- **Dedicated case manager**, advisor, and/or transitions/family advocate role
- **Community partnerships** (e.g., for wrap-around support, workforce training, etc.)
- **Relationship-building**, peer support, and working from strengths
- **Individualized goals** and success plans that are attainable and break down barriers
- **Early childhood education and care** as part of two-generation strategies
- **Assessing needs** at program enrollment to support program completion and employment

Policy Advocacy

Policy advocacy strategies that are bipartisan, multi-pronged, leverage organizational strengths and collaboration, engage impacted communities, and are well covered by the media.

- **Being nimble and responsive to changing conditions** (e.g., COVID-19)
- **Enhancing messaging** and communications strategies
- **Advocating for sustainable ways** to increase worker benefits and wages (e.g., paid leave)
- **Fostering bipartisan support**; working on issues with broad-base appeal; showing how issues are interconnected to build support.
- **Sharing research** broadly and in ways that are relatable to non-policy experts
- **Working in diverse coalitions** and laying the groundwork in the 'off-season'
- **Engaging the community**, particularly those with lived experience around the issues
- **Perseverance**, patience, and leveraging legislative openings
- **Pilot programs** to assess impact new career ladder opportunities on worker retention.
- **Prioritizing direct action** to create immediate relief
- **Calling attention to racial disparities** exacerbated by COVID-19, especially for women of color

Cohort Learning Model

Since the first year of the grant, WAGES has brought together DS and PA grantees to share strategies and innovate, learn from one another, and collaborate. Overwhelmingly, grantees discussed that being part of a statewide cohort learning community with diverse direct service and policy advocacy organizations that have similar visions, missions, and initiatives to advance women's economic security is valuable. For example, the cohort learning community has:

- Deepened learning around equity, policy/advocacy efforts, and issues facing women and their families in and beyond the COVID-19 context
- Enhanced networks and relationships between DS and PA grantees, with several DS grantees becoming more involved in policy and advocacy work and some PA grantees expanding the issues they tackle based on what they are learning from DS grantees
- Benefited from statewide perspectives on women's issues, expanding conversations and bringing rural stories to the Capitol
- Gained access to timely updates and valuable resources that they could use to share back with their networks and advance their work.

"I think having both sectors in the room really helps us be more knowledgeable about the why behind the issues and how policy is impacting the issues, and I feel like this approach is win-win for both sides, direct service and policy. Policy needs to hear directly from folks who are living the reality, and we need to hear from policy how they're approaching resolution to the problems from a policy standpoint." - Direct Service Grantee

Summary

The third year of WAGES work was one unlike any other, with incredible challenges facing women and the organizations serving them. WAGES grantees and women met these challenges with innovation, flexibility, persistence, and resilience. As WAGES enters its fourth and final year, grantees will continue to learn together through cohort learning opportunities that center equity, informal and formal networking and partnerships, and resource sharing. They will work towards dismantling the systems that create barriers for women to achieve their full potential and continue to support women of color, women living in rural and urban areas, women living in low-income and under-resourced neighborhoods, and mothers doing all they can to create healthy and thriving families.