



WOMEN ACHIEVING GREATER ECONOMIC SECURITY (WAGES)

Final Learning and Evaluation Report

2021-22 Final Report





Final Learning and Evaluation Report: 2021-22 Final Report

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Introduction

The Women’s Foundation of Colorado (WFCO) has a mission of “Catalyzing community to advance and accelerate economic opportunities for Colorado women and their families.” In addressing gender, racial, and economic equity, WFCO is committed to deepening understanding of how women’s identities intersect and addressing structural systems that perpetuate inequity. In 2016, WFCO surveyed 1,300 diverse Coloradans and identified five key resources that women need to achieve economic security: livable wages, equal pay, employment opportunities, child care and higher education. From 2017 to 2021, WAGES (Women Achieving Greater Economic Security) was WFCO’s programmatic body of work that promoted Colorado women earning livable wages through research, public policy, advocacy, and strategic grantmaking.

The aim of WAGES was to propel more women into careers that enable them to meet their needs and the needs of their families by elevating “practices that work and by dismantling systems that continue to hold women back.” Twenty-three diverse organizations across the state – 15 Direct Service (DS)¹ and eight Policy Advocacy (PA) organizations – were funded for four years to implement services, strategies, and tactics that aim to improve the lives of Colorado women and their families through attainment of livable wages.

OMNI Institute, a nonprofit social science consultancy that provides integrated research and evaluation, capacity building, and data utilization services to accelerate positive social change, was selected as the external learning and evaluation partner for WAGES. This final learning and evaluation report presents key findings and learnings across all years of the WAGES program.

Grantees included the following direct service and policy advocacy organizations.

Direct Service Grantees

- Center for Work Education and Employment (CWEE)
- Colorado Coalition for the Homeless
- Community Partnership for Child Development (CPCD)
- Collaborative Healing Initiative within Communities, Inc. (CHIC)
- Durango Adult Education Center (DAEC), Women's Resource Center, and La Plata Family Centers Coalition (Southwest CO Women's Project)
- Eagle County Government, Department of Human Services
- Emergency Family Assistance Association, Inc. (EFAA)
- Florence Crittenton Services of Colorado (Flo Critt)
- Mi Casa Resource Center
- OneMorgan County (OMC)
- Project Self Sufficiency of Loveland-Fort Collins (PSS)
- Pueblo Community College and Pueblo Community College Foundation

¹ WFCO funded 15 direct service organizations. However, because a few of these organizations are working in partnership or formal coalition to deliver their program, there are 15 organizations working on 12 projects. For simplicity, this report references 15 direct service organizations.

Policy Advocacy Grantees

- 9to5 Colorado
- Bell Policy Center
- Colorado Center on Law & Policy (CCLP)
- Colorado Children's Campaign
- Colorado Fiscal Institute
- Denver Metro Chamber Leadership Foundation
- Executives Partnering to Invest in Children (EPIC)
- Young Invincibles

Components of the WAGES Initiative



Convening & Learning: WAGES put in place a cohort learning model or learning community among grantees 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. As part of the cohort learning model, WFCO held regular WAGES convenings to bring together DS and PA grantee organizations. From the beginning of the grant through September 2019, these convenings were in-person sessions. However, beginning in November 2019, a virtual almost monthly format was employed to bring grantees together more frequently but for shorter periods of time to be more responsive to the time policy advocacy grantees needed to advance legislation during the Colorado legislative session (January - May). When the COVID-19 pandemic began in mid-March 2020 (at the very end of grant Year 2), virtual convenings were continued to ensure safety and grantee attendance was not required.



Equity: Equity requires systemic interventions that promote fair outcomes and close gaps to opportunity. WFCO works to achieve equity by redistributing resources to people who have historically and systemically been denied them based on their gender, race, class, or other intersections of identity. An equity framework was intentionally infused throughout WAGES - in the selection of diverse grantee organizations from around the state; the types of evaluation questions that were asked; the co-created and responsive approach to the evaluation; the selected WAGES facilitators; and the cohort learning opportunities that were implemented as part of the WAGES cohort learning model.



Two-generation Approach: WFCO promotes two-generation solutions that address gender and racial inequity, understanding that incorporating the interests of women and their children is key to advancing equity and breaking cycles of poverty. Two-generation strategies focus on the family system and connect families to services that simultaneously address the needs of both adults and children. Although WAGES grantees varied in their capacity to implement two-generation strategies, all shared WFCO's commitment to service-delivery reforms and policy solutions that help Colorado women and their families.



COVID-19: The COVID-19 pandemic had a profound impact on women and their families. The challenges women were already experiencing around employment and economic self-sufficiency were exacerbated by the impact and aftermath of the COVID-19 pandemic. Although COVID-19 has significantly affected everyone negatively, women, and especially women of color, have been affected disproportionately. Throughout this report, we note key impacts of the pandemic on the work of WAGES grantees.

Evaluation and Learning

To develop the WAGES evaluation, OMNI co-created an evaluation framework with WFCO and grantee organizations. The co-creation approach included facilitated meetings to develop and refine evaluation questions; creating an evaluation plan with grantee input; and implementing data collection tools and processes to facilitate reporting. This collaborative and iterative approach was key in the design of the evaluation due to the diversity of grantee organizations and the evolving nature of the work and stakeholder needs (see Appendix A for a detailed description of the evaluation methods).

Evaluation Questions: Designed to inform WFCO's strategic grantmaking and desires to support learning in the field, the WAGES evaluation seeks to answer the following overarching questions:

- **Reach** – Who are the women and families reached by WAGES direct service grantees?
- **Implementation** – What services and strategies are WAGES grantees using to advance and accelerate economic opportunities for women and their families? What are the strengths and challenges of a given approach?
- **Outcomes** – To what extent are WAGES grantees supporting women and their families' progress toward a livable wage?
- **Cohort Learning** – How is the cohort learning model implemented and facilitating improvements to grantees' strategies? How can these learnings be used to inform the field?

Impact Stories: As part of the final evaluation, OMNI sought to share the stories of women who participated in WAGES. In the winter of 2021-2022, OMNI conducted interviews with seven WAGES participants who were identified by grantee organizations. These women shared their experiences so that others could learn and understand how diverse women seek to advance their economic security. Participants were asked about their goals, how they were initially connected with grantee organizations, what supports they received, what challenges they had overcome, their experiences with applicable public policies, and their future outlook. Throughout this report, we insert these stories so that readers can hear directly from women the impact of WAGES on their lives. Please note that we used pseudonyms in six out of seven cases to protect participant's anonymity. Ashley's story identifies her by first name with permission. OMNI and WFCO thank the participants for their generosity and courage sharing deeply personal stories of the joy and pain that they have experienced. Please note when reading the report that sensitive topics were surfaced (e.g., postpartum depression, miscarriage, toxic relationships, etc.).

Final Report: This Year 4 Final Report provides cumulative information on the women served by DS grantees from the beginning of the grant through March-April 2022; the strategies and tactics that direct service and policy advocacy grantees implemented; and learnings from these efforts. When reading this report, please note that "grantees" will be used to indicate direct service and policy advocacy organizational representatives, and "participants" will be used to describe the women who utilized services and supports through the WAGES direct service organizations.



Impact Story: Healing while Pursuing a Career in Construction

31-year-old Ashley never imagined a career in construction. The mother of two boys, who were 11 and three years old at the time of the interview, was living in Denver and battling postpartum depression after the birth of second child. When her aunt told her about the paid pre-apprenticeship program through Collaborative Healing Initiative within Communities (CHIC), it was the just the opportunity that Ashley needed. **“This will be something that gives me purpose to get up in the morning as well as getting me back into the work world,”** she shared. Ashley was drawn to CHIC’s focus on inner healing and self-discovery, in addition to the professional development she would gain for a career in construction.

Ashley enrolled in the pre-apprenticeship program during the COVID-19 pandemic. This meant safety measures were in place such as required masks, social distancing within the classroom, and pivoting to virtual meetings when possible. Despite the challenges with the pandemic and still managing her post-partum depression, Ashley was focused on her goals of completing the pre-apprenticeship certification. **“Accomplishing the program was really exciting. With my depression, it can be hard coming out of that. The program gave me purpose every day and made me set an expectation on myself that I was going to get up and go to the class every day and meet this goal.”**

In addition to her own self drive, the paid aspect to the pre-apprenticeship was also instrumental in allowing Ashley to finish the program, as was the social and emotional support she received from staff and classmates. Ashley earned certification in OSHA compliance and operating a forklift within six weeks. These two certifications prepare her for a variety of different positions within construction. In addition to training, CHIC took pre-apprenticeship students on tours of different construction companies and helped with resume development, interviews, and financial literacy. Ashley said this added support was especially helpful as a woman entering a male-dominated field. **“There’s not a lot of women in the construction world, but there’s so much space for us.”**

Ashley credited certain policies, public programs, and community supports as instrumental. After being let go from her job in March 2020, Ashley received unemployment benefits, which helped her support her family during the first wave of the COVID-19 pandemic. The Child Care Assistance Program (CCCAP), the Child Earned Income Tax Credit, and the Child Care Assistance Program also helped lighten the childcare load, and Ashley received Colorado Works (Colorado’s Temporary Assistance for Needy Families [TANF]) and SNAP benefits at the time of her interview. Ashley said that without these policies and programs, she would not have been able to participate in the pre-apprenticeship program. **“I receive SNAP benefits, and that’s amazing because I don’t have to worry about how I’m going to feed my children. I probably wouldn’t have joined the program if I had things like that to worry about.”**

For the future, Ashley looked forward to **“kicking depression’s butt,”** participating in the workforce, and staying involved with CHIC. She wanted to give back to her community and continue sharing her story in hopes that it will help other women. At the time of her interview, she was looking into apprenticeship programs and various construction companies she might want to work for her. Her long-term goals were to buy a house and serve as a good role model for her sons. **“I want to show my boys this is what you have to do to achieve your goals and be a good part of society.”**

Direct Service Grantee Efforts

Reach


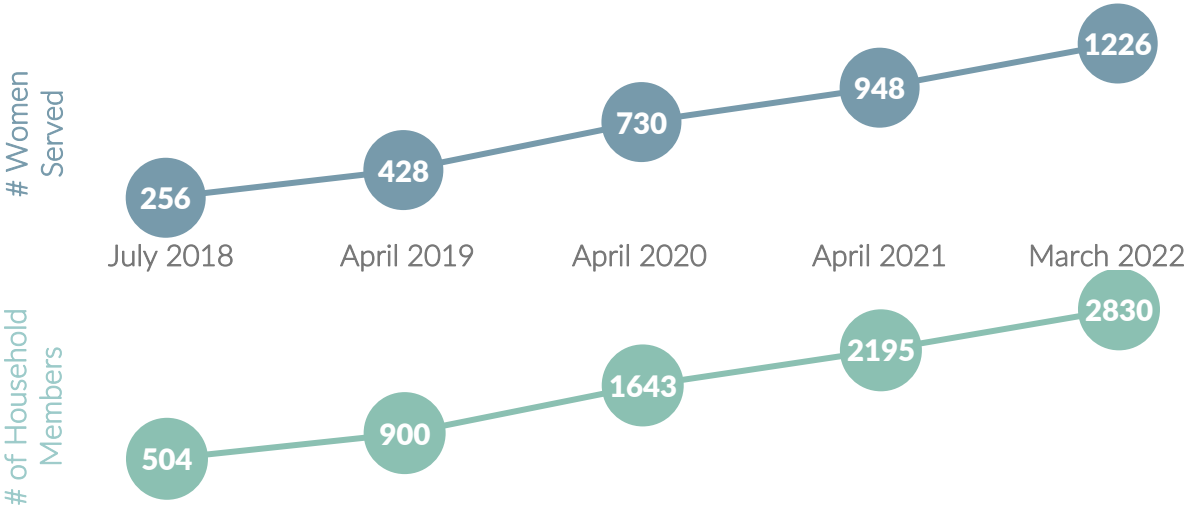
 In March-April 2022, the final WAGES Survey was administered. The 15 direct service (DS) grantees provided data on **1,226 women** who were directly reached through WAGES funding, serving an additional 280 women in the final reporting year. Further, an estimated **4,056 individuals** benefitted from WAGES DS grantee efforts - 1226 women who were directly served plus 2830 household members (see Appendix B for more information on the number of household members in families).

FIGURE 1. NUMBER OF WOMEN SERVED THROUGH WAGES FUNDING

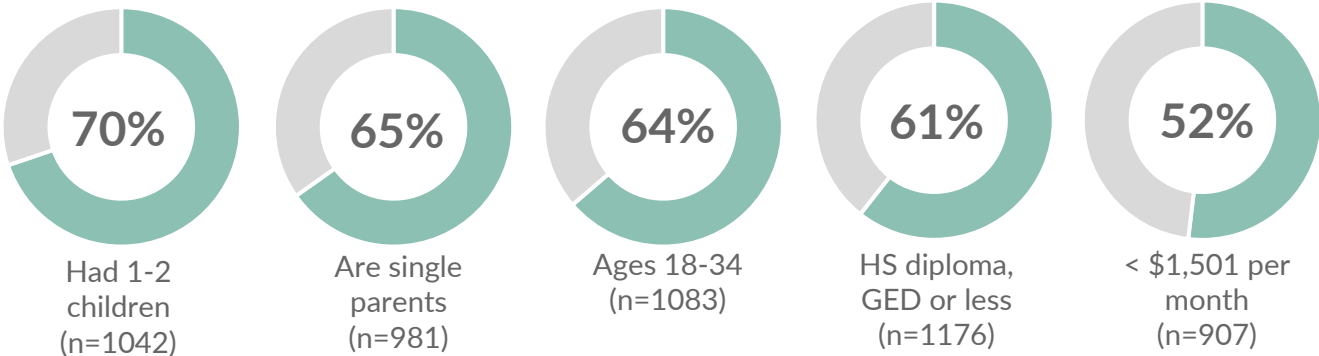
Direct Service organizations provided services to **1226 women** over the course of the grant.



Demographic Profile

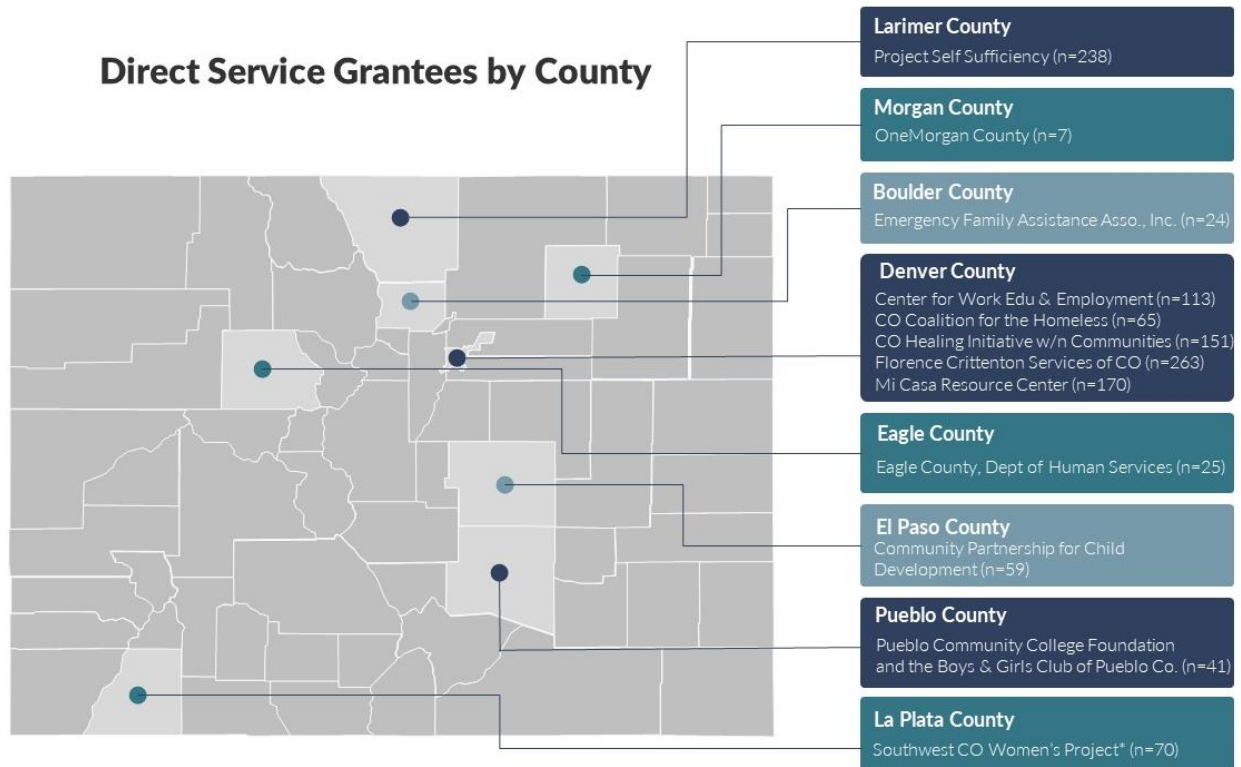
Overall, most WAGES participants are single mothers with one or two children (see Figure 2). At program entry, 61% of participants had a high school diploma/GED or less, and 52% were earning \$1,500 or less per month. For additional specifics on these indicators, please see Appendix B.

FIGURE 2. WAGES PARTICIPANTS' DEMOGRAPHIC PROFILE



As Figure 3 shows, DS grantees served women throughout Colorado, including in the Denver Metro Area (5), Boulder County (1), Larimer County (1), Morgan County (1), La Plata County (3), Pueblo County (1), El Paso County (1), and Eagle County (1). About 62% of women served were in the Denver Metro Area.

FIGURE 3. DIRECT SERVICE GRANTEE GEOGRAPHIC LOCATIONS

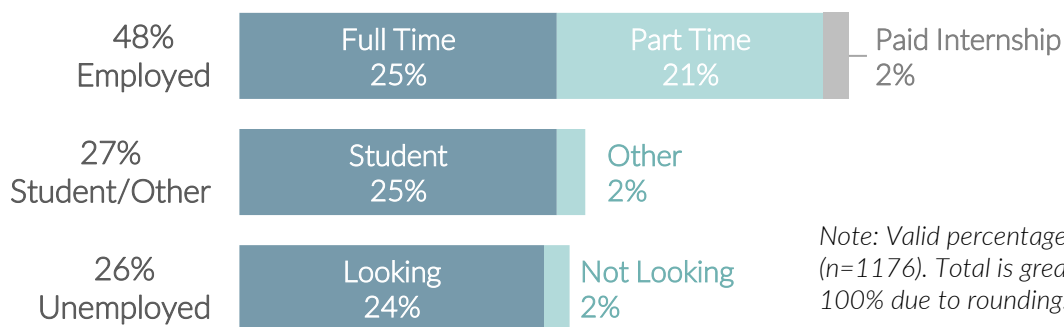


*Note: The Southwest Colorado Women's Project is implemented by the Durango Adult Education Center (DAEC), Women's Resource Center, and La Plata Family Centers Coalition.

Employment Status

At program entry, DS grantee organizations reported that many WAGES participants were employed (48%) and worked either full-time (25%) or part-time (21%). Twenty-six percent (26%) of women were unemployed with the large majority (24%) of those looking for work in the past 30 days. One in four (25%) women served were full-time students.

FIGURE 4. WAGES PARTICIPANTS' EMPLOYMENT STATUS



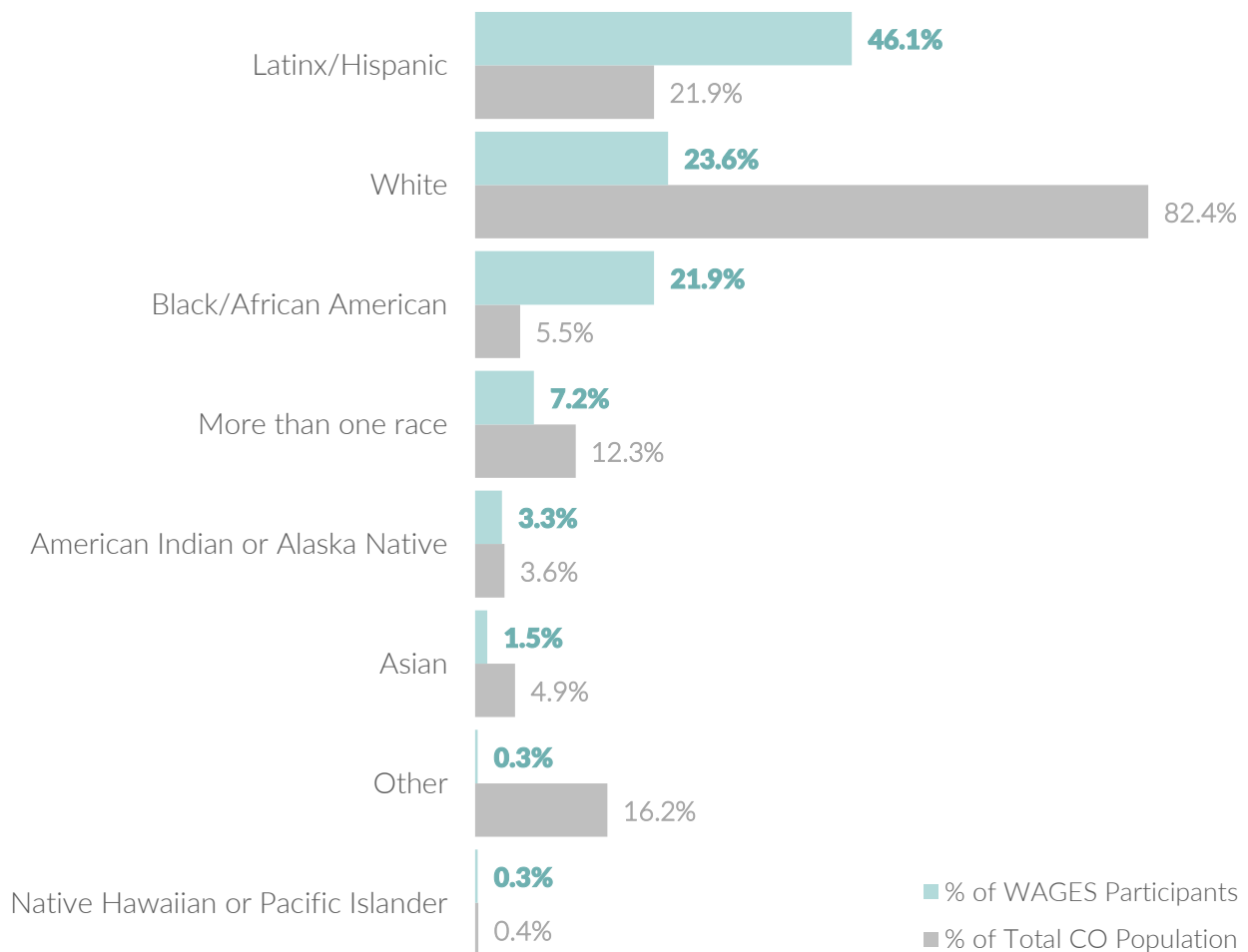
Note: Valid percentages are utilized (n=1176). Total is greater than 100% due to rounding.

Race and Ethnicity

Among WAGES participants, the majority identified as Latinx/Hispanic (46.1%), followed by participants who identified as White (23.6%) or Black or African American (21.9%). As Figure 5 shows, WAGES participants are more racially/ethnically diverse than the Colorado population. In other words, communities of color were reached at higher rates when compared to the racial/ethnic distribution of Colorado's population, with 76% of WAGES participants identifying as one or more race or ethnicity that was not white.

FIGURE 5. RACE/ETHNICITY FOR WAGES PARTICIPANTS COMPARED TO CO POPULATION

Most WAGES participants are women of color.

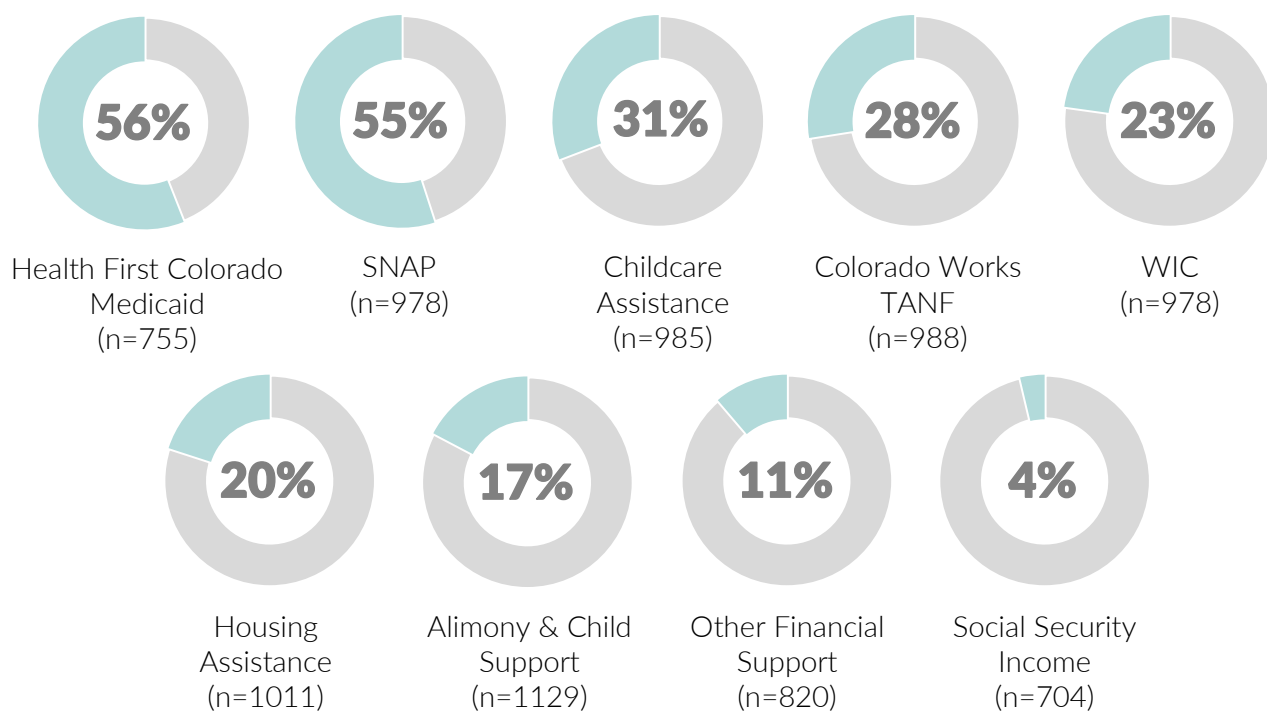


Note: Grantees were able to select more than one race/ethnicity for each participant. Percentages slightly exceed 100%. Colorado population estimates are from the 2020 U.S. Census for individuals selecting each race category alone or in combination with another category and reflect all genders, as data were not available for race/ethnicity broken down by gender. Further, the U.S. Census asks race and ethnicity questions separately, whereas WAGES grantees provided data on race and ethnicity as one question.

Financial Support Systems

DS grantees were asked to indicate what financial support systems their WAGES participants utilized at program entry. As Figure 6 shows, Health First Colorado Medicaid had the highest valid percentage of users (56%, n=755) followed by Supplemental Nutrition Assistance Program or SNAP (55%, n=978). Only 28% of participants received Colorado Works (the state's Temporary Assistance to Needy Families [TANF] program) and 23% received WIC (The Special Nutrition Program for Women, Infants, and Children). When reading Figure 6, please note variation in missing data across support systems. Table B.3. in Appendix B provides more information on and definitions of financial support systems.

FIGURE 6. WAGES PARTICIPANTS' FINANCIAL SUPPORTS



Note: Valid percentages that exclude missing data are utilized, and numbers in parentheses reflect the total number of responses available for each variable. Please note that missing data varies on several types of support. Percentages for areas with small sample sizes may not fully reflect patterns of use.

Barriers to Economic Security

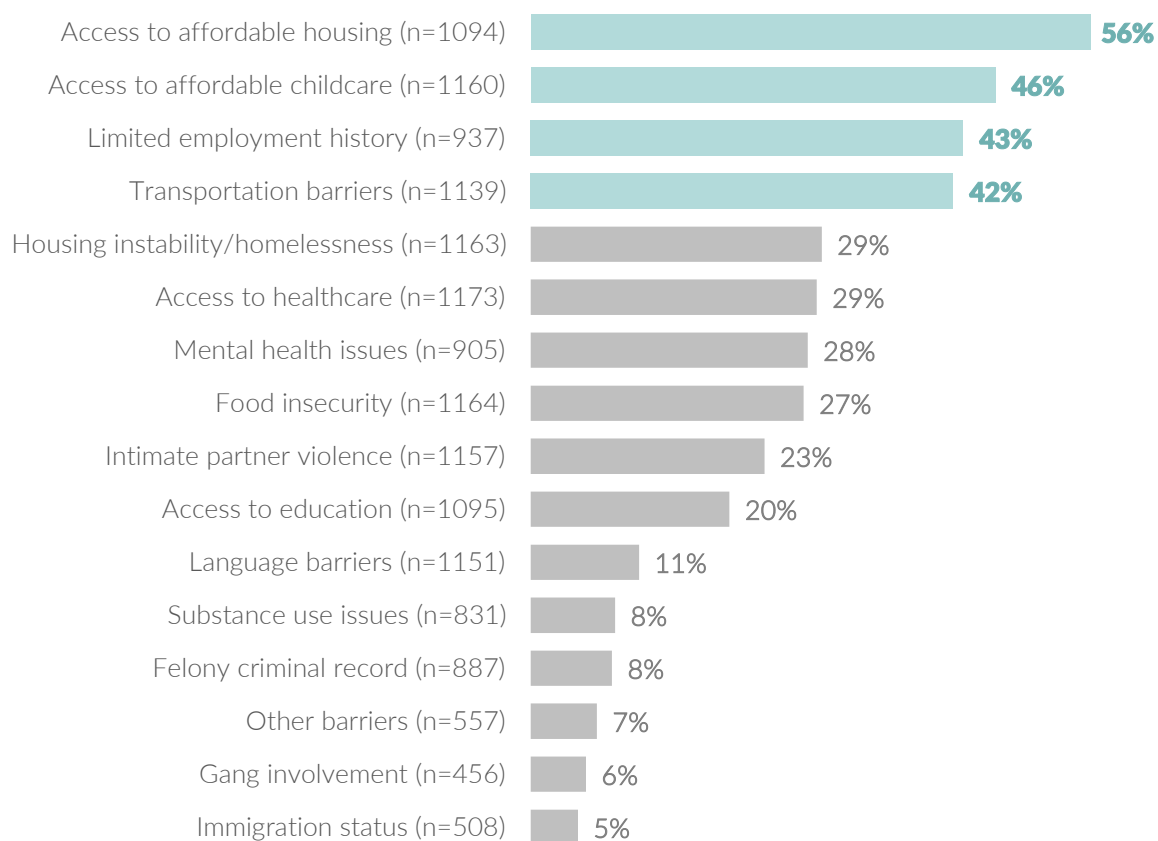
DS grantees were asked to report on the number of participants who experienced specific barriers to obtaining a livable wage. As shown in Figure 7, the top four barriers at program entry were access to affordable housing, access to affordable child care, transportation, and limited employment history. Like all years, access to affordable housing remained the biggest barrier for WAGES participants. In Year 1, 51% of participants (n=290) experienced the barrier, and by Year 4 this was 56% with the complete sample of participants (n=1,094). This finding suggests that with grantees enrolling more women into their programs over time, access to affordable housing remained a salient barrier for WAGES participants and may have increased in importance due to the pandemic. However, cumulative reporting does not allow for between year comparisons;

rather, this approach provides an overview of the most common barriers across all years of WAGES implementation, as shown in Figure 7.

It is also worth noting that limited employment history was a barrier for many women served by the DS grantee that supports young mothers completing high school. Thus, participants' limited employment history largely reflects that these are young mothers who have not yet fully participated in the workforce. Also, please note the variation in available data across types of barriers when interpreting the findings below.

FIGURE 7. BARRIERS TO ECONOMIC SECURITY

At the end of Year 4, **access to affordable housing, lack of access to affordable child care, limited employment history** and **transportation barriers** were identified as barriers by over 40% of women reporting.



Note: Valid percentages that exclude missing data are utilized, and numbers in parentheses reflect the total number of responses available for each variable. Please note that data were missing on several types of barriers. Percentages for areas with small sample sizes should be read with caution.

Implementation

To address the diverse needs/barriers to achieving economic security, grantee organizations implement a variety of services and approaches. Table B.4 in Appendix B summarizes each DS grantee's programming and the targeted population/demographics of the women they serve. Below, we share common approaches/strategies to implementation.

Program Services and Activities

As Figure 8 shows, most participants received case management, financial assistance, and employment services, thus ensuring that a whole-person and individualized approach is being implemented to best support participants.

From qualitative feedback on the 2022 WAGES Survey and throughout the years, grantees continue to surface the importance of providing **cash assistance** to support participants on their path to economic security. Financial and basic needs assistance was identified as a particularly important support during COVID-19. **Financial coaching** continued to be a key tool to help WAGES participants develop family budgets and deal with turbulent and uncertain job security, particularly with COVID-19. Finally, **referrals and wrap-around services** to provide complimentary, whole-person services was an effective implementation strategy.

“Participants continue to report that having a financial coach helped them plan for the loss of benefits by creating a family budget. The resources participants gained from their financial coach provided them with the tools to budget, understand their financial situations, and access financial resources that they did not know existed.”

-WAGES DS Grantee

Example quotes about implementation strategies that supported women included:

- “**Flexibility** stands out. We also saw that many women were able to improve their self-sufficiency with just a small amount of **financial support** indicating that relatively small barriers can keep women stuck for a long time. In addition, women in the program developed their sense of what is possible as they gained self-efficacy.”
- “Providing an unrestricted **financial incentive** for the career pathway participation can be helpful in motivating participants to continue with the courses.”
- “This past year as we have had to **modify programming for COVID safety**; we have continued to see the importance in **relationship-building**... While we appreciate the opportunity to expand services to remote platforms for moms needing that flexibility, without an intentional relationship-building phase, remote learning outcomes were limited. Additionally, we learned that **basic needs support and stability** is essential in achieving economic security.”



Impact Story: Small Financial Supports Can Yield Large Gains for Business Start-Ups

Kate lived in Durango County with her five-year-old daughter at the time of her interview. After overcoming an alcohol substance use disorder in her 30s, Kate was determined to build a sustainable and fulfilling life. She began a cut flower business on a friend's property, as she always had a passion for plants and gardening and noticed a demand for cut flowers in Durango. Seven years later, the business was a success and Kate was able to employ five staff. Kate's primary goal with her business, and with her life, was to **"be a positive influence on those around me whenever I can."**

Shortly after beginning her business, Kate found out she was pregnant with her daughter. Getting the business off the ground while pregnant and then as a new mother was a tremendous challenge. Further, the 416 Fire and mudslides in 2018 destroyed much of her product and made it impossible for her to travel to and from work.² In this period of financial turmoil, Kate reached out to the Durango Women's Resource Center (WRC). The WRC provided her with a small grant called Women's Aid which helped her repair her business and buy a drip irrigation system for the next season. After the initial grant, the WRC continued providing her with support for her business when she needed it, often without Kate's prompting: **"It's against my nature to ask for help, but the Women's Resource Center reached out to me and asked what I needed help with."** Kate invested the money she received from WRC into business materials, such as buying Dahlia tubers and paying off car repairs.

When asked what types of support would have been the most useful when starting her business, Kate reflected that it was challenging to start a business without any capital. She said that she would have benefitted from grants or loan assistant programs to help get her business off the ground. Additionally, Kate struggled to balance child care with business demands, and would have benefitted from child care assistance, especially during the COVID-19 pandemic.

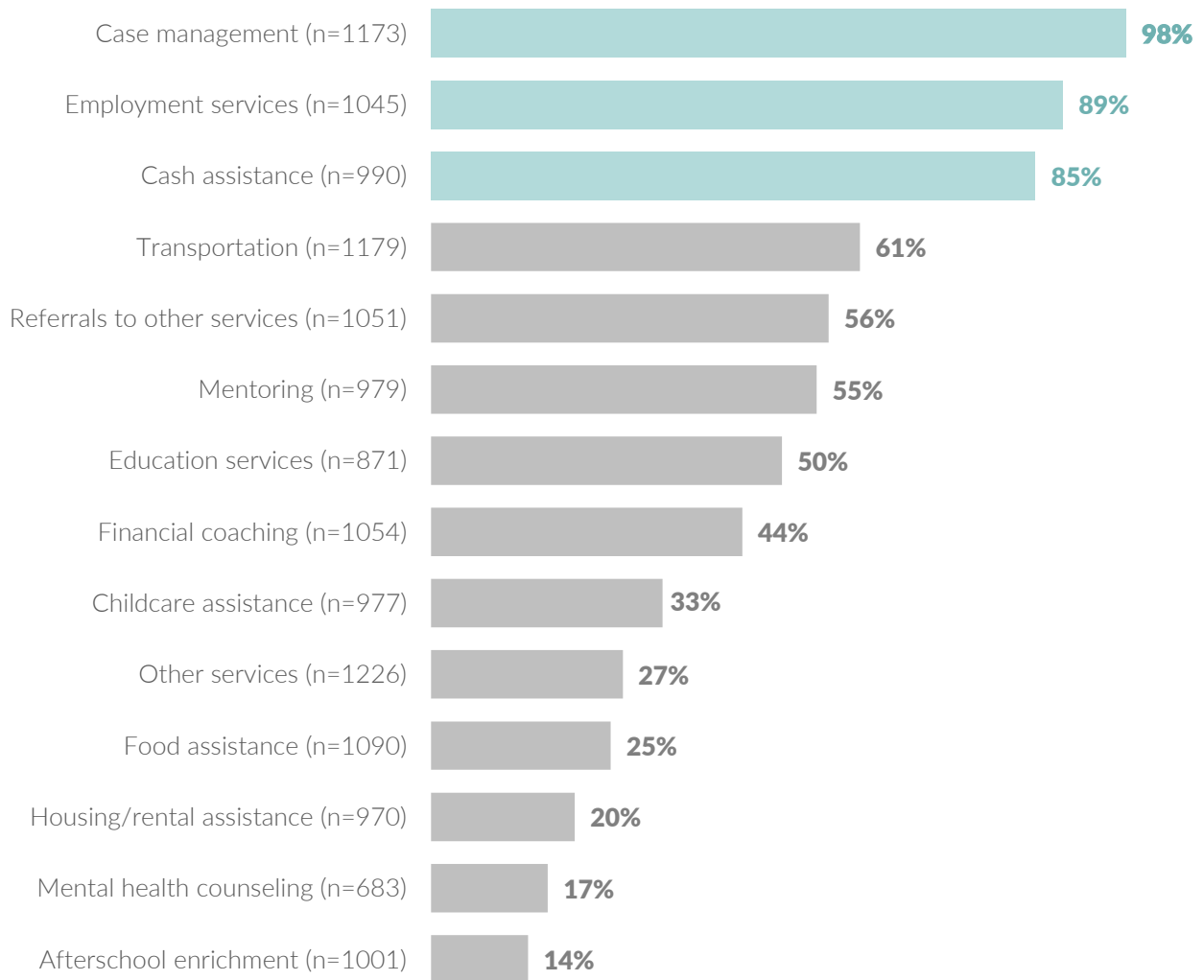
The pandemic brought an onslaught of changes for Kate and her family. During a time that her business was growing, she also left a toxic relationship with the support of a housing program that helped her pay her rent.

Kate's future goals centered on continuing to grow her business to support her and her daughter, with the eventual goal of selling it. **"I want to continue building financial stability and enough profit that I can save for a future."** Outside of work, Kate also wanted to enjoy life after overcoming her struggles: **"Oh I'm alive, I can have fun. I like having fun."**

² 416 Fire derived its name from the fire being the 416th incident reported to the Columbine Rang for Small Businesses District in the San Juan National Forest.

FIGURE 8. PROGRAM SERVICES AND ACTIVITIES AT INTAKE

Most women served received **case management, employment services, and financial assistance.**



Note: Valid percentages that exclude missing data are utilized, and numbers in parentheses reflect the total number of responses available for each variable. Please note that data were missing on some service types. Percentages for areas with small sample sizes should be read with caution.

Reasons for not Completing Programs

DS grantees were asked what reasons participants had for not completing programs. Primary reasons are listed below:

- **COVID-19** has created and/or exacerbated challenges participants faced.
 - **Illness:** Some participants or family members became sick with COVID-19 and had to focus on managing new health conditions.
 - **Survival mode:** Factors like sudden job loss or decrease in hours also forced participants to seek more employment opportunities to support their families, which prevented them from having time to dedicate to completing programs. Participants struggled to pay for housing, make ends meet, and get their basic needs met.
 - **New family dynamics:** Some participants struggled with new family dynamics of having children at home for virtual school, as well as adjusting to working from home themselves.
 - **Child care closures:** Some participants had to delay taking exams or struggled to study while having to watch their children due to child care closures. This reinforces how child care is essential in supporting the educational and economic goals of women.
 - **Tipping point:** Participants who were already struggling to balance life stressors had the added unexpected stress of a global pandemic. Thus, participants who were already on the verge of dropping out did not complete programs.
 - **Mental health:** Grantees also raised increased stress and mental health needs among WAGES participants due to the pandemic. **"COVID-19 has affected our students very much...and has created significant stress."**
- **Lack of readiness:** Some participants who were involved with career-readiness programs were in the process of exiting toxic and/or abusive relationships or households and had more work to do before achieving self-sufficiency.
- **Transportation and location challenges:** Some participants faced challenges commuting to and from the programs and/or needed services closer to home.
- **Insufficient financial support and availability of immediate employment:** Some participants did not feel they could delay employment to take the time to complete programs. Further, with labor shortages, many traditionally low-wage employers, such as food service and retail, have increased wages and bonuses as incentives for jobseekers. **"The impact of COVID-19 has created a jobseeker's market, where job training is less necessary, and employers must increase their wages and best practices to hire and retain talent."**
- **Unfair societal pressures of motherhood,** according to several grantees, resulted in many women lacking support for completing their education due to systemic and cultural pressures of feeling they need to support their children and families first, and mothers should come second.

"Three individuals without outcomes struggled with balancing the program, employment, and their families. COVID-19 exasperated these challenges as they juggled caring for their kids, doing virtual learning, sick family members, and their employment. They decided that the program was not a fit at the time."

-WAGES Direct Service
Grantee

- **Language barriers** can mean additional economic and other hardships. A few grantees stated that for participants that were English Language learners, the additional requirements, and overall difficulty to navigate institutions dominated by the English language, also was a reason for not completing programs.
- **Insufficient social support**, while battling economic and financial hardship, was a barrier noted by several DS grantees. These grantees reported that participants lacked sufficient social support, which affected the motivation to complete programming.
- **Ineligibility** for programming due to changes in circumstances (e.g., income increase), the age of a dependent child was above 13, or a participant missed the required number of meetings.
- **Program "completion" is difficult to determine**, as some programs may never truly 'exit' clients, especially when they provide ongoing community-based wrap-around supports.
- **Staying in communication with participants** can be a barrier, particularly during the pandemic, despite multiple efforts at outreach. **"Communication with clients was extremely challenging in 2020. Although several attempts were made, many of our clients became unresponsive."**

Participants' Innovative Solutions to Overcoming Challenges and Achieving Success



In addition to asking about participants' challenges and barriers while working towards employment, educational, and other goals, DS grantees were asked about WAGES participants' innovative

solutions for overcoming these challenges and barriers. **Participants created new systems of social support, work/home dynamics, and creative time management strategies to accomplish their goals.** Below, we share strategies that have been shared from the WAGES Survey throughout the years. Participants were:

- Engaging in new entrepreneurial endeavors in response to community needs
- Seeking co/multi-family housing opportunities to cut financial costs
- Open to temporary employment to offset disruptions in work hours from COVID-19
- Balancing new home/work life commitments
- Utilizing virtual educational and work programs
- Utilizing new flexible financial support (e.g., COVID-19 stipends) for emergency needs
- Pursuing traditionally male-dominated fields
- Developing creative budgeting solutions (e.g., using tax returns to pre-pay housing costs)
- Utilizing creative opportunities to develop social support networks
- Investing in self-care, self-reflection, and working through past traumas
- Utilizing program stipends and other funding sources for further education, accreditation, or business expenses

"The loss of work, financial uncertainty, and other crises of COVID continued to impact EFAA's participants this quarter. EFAA has observed women developing informal support networks at our housing sites as a means of achieving success under difficult circumstances. Specifically, women are working together to coordinate meals, transportation, and childcare to support one another. These support networks help fill in gaps where EFAA or other support services may drop off."

-WAGES Direct Service
Grantee



Impact Story: Achieving Educational Goals through Perseverance and Support Networks

Patricia emigrated to Colorado from Mexico over 15 years ago and has lived in Fort Morgan with her four children since then. Patricia learned about OneMorgan County (OMC) through a community referral and connected with the organization to build a social network, get connected to resources and community services, and help other immigrant women. With the support of OMC, Patricia graduated from in May of 2021 with her Associate's degree in Business Administration.

On her journey to earning an Associate's degree, OMC supported Patricia in all aspects of her education – from technology support, assistance with registering for classes and turning in homework, and navigating English-language classes. OMC also provided financial support, which allowed Patricia and other WAGES participants enrolled in their program to focus on their studies and not forgo achieving educational goals due to financial need. When asked what sort of supports OMC provided, Patricia said **“I think the answer would be shorter if you asked what they didn't support me in. They were always attentive to us and what we needed or how they could help us.”**

The biggest challenge Patricia overcame to achieving her educational goals was around language. As an English language learner, Patricia often felt isolated as a student. Completing coursework often took longer for her as well: **“If it was 15 hours for a regular student, for me it was 30 or 45. To translate and look it over and over again to make sure it looked okay, asking if it looked okay. I mean it consumed my time.”** However, her teachers were helpful and supportive, she utilized campus tutoring resources, and she received ongoing English-language support from OMC.

Patricia was halfway through completing her Associate's degree when the COVID-19 pandemic began, which meant that Patricia's classes shifted to online. This made it even harder for Patricia to interact with others and draw on the resources that were supporting her navigate an English language focused college experience. Before the pandemic, Patricia would meet with other WAGES participants once a month for peer support, go to the tutoring center for help with classwork, and talk to her professors after classes. Once the pandemic hit, these support systems dissolved or moved online. Additionally, Patricia and her older children lost their jobs due to the pandemic and faced a lot of economic uncertainty. Luckily, OMC stepped in and helped Patricia with financial and other supports during this time.

When asked if any public policies or programs supported her along her journey in earning an Associate's degree, Patricia could not think of any. In large part this was due to her children all being of high school age or older. However, she did reflect that when her children were younger, she could have used better affordable high-quality child care solutions, as it was very challenging for Patricia to find affordable child care centers that had operating hours for parents/guardians who worked in the evenings.

Moving forward, Patricia's goal is to own her own catering business or coffeeshop. OMC is also creating a co-op to help immigrant women through their college experiences and earning advanced degrees, and Patricia will play a key role in this project. A big goal for Patricia is to send her three children to college and continue working to boost immigrant women's self-esteem.

Progress Towards Achieving Economic Security

On the 2022 WAGES Survey, DS grantees were asked to report on the cumulative number of participants who made gains in various areas (e.g., employment, education) and applicable job sectors in which those gains were achieved. 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 women served by grantees who target educational versus employment-based programming.

It should be noted that the COVID-19 pandemic started midway through WAGES and likely impacted participants' progress towards meeting their goals. DS grantees reported that many women had to put employment and/or educational goals on hold due to family and financial needs, but the relationship between the pandemic and women's experiences was not uniform. For example, while some women increased work hours and reduced educational time to make ends meet, others lost jobs due to COVID-19, but used the time to explore educational or new career pathways.

Employment

346 WAGES participants made employment gains by March/April of 2022 in various fields including child care, customer service, education, financial services, food services, healthcare, information technology (IT), non-profits, real estate and leasing, security services, pest control, construction, heavy machinery driving, etc.

The percentage of participants making employment gains grew from year to year as more and more participants found employment success and growth. By the end of the grant, 57% of the participants (or 346 of 604 participants) for whom employment related outcomes were collected made employment gains. This does not fully reflect all employment gains made by WAGES participants, as outcomes were reported at follow-up or program exit, and several participants had not reached exit/follow-up milestones as they were still engaged in Grantee programs and continue to be engaged in programs past the culmination of the WAGES grant (see Data and Evaluation Considerations in Appendix A for more information around outcomes). Additionally, women may have experienced multiple successes in each area over time, such as moving from unemployed to employed and then gaining a permanent position or making across sector gains – for participants who made multiple gains in one area, grantees reported on the most recent or most significant gain made by each participant.

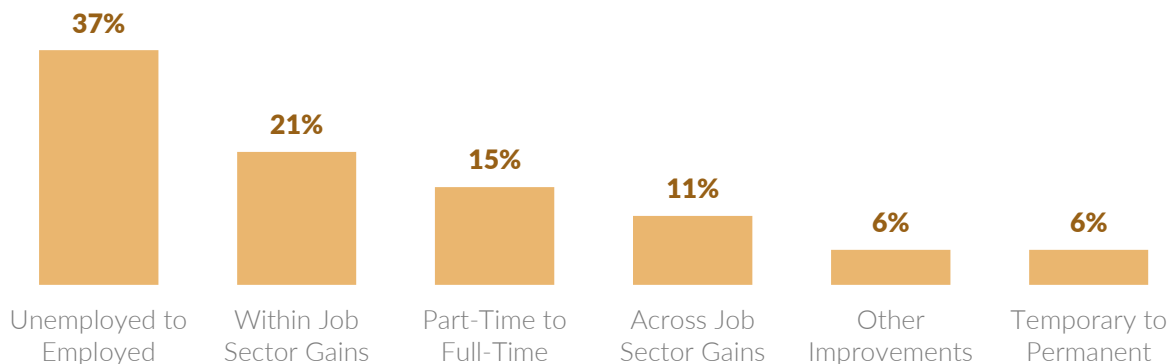
“Many women have started businesses, a few have furthered their education which has afforded them better positions in the companies or new career paths.”

-WAGES DS Grantee

57% of women for whom employment outcomes were reported achieved employment gains (346 of 604 participants). Employment outcomes were collected by 11 of 12 WAGES grantees.

As Figure 9 shows, in the final year of WAGES, the 346 participants who made employment gains did so in a variety of ways, including gaining access to employment (37%), making within job sector gains such as a promotion, salary increase, added benefits (21%), moving into full-time positions (15%), and making across sector gains such as gaining a full-time position in a more desired sector/field (11%).

FIGURE 9. WAGES PARTICIPANT EMPLOYMENT GAINS



Additionally, it was reported that at a minimum **154 participants were earning the self-sufficiency standard³** by program exit/follow-up out of 284 women for whom outcomes in this area were collected. Example quotes included:

- “Of the women who achieved a self-sufficiency outcome, they obtained jobs in education, financial services, government, and health care. Women took positions as bankers and bank tellers, operations coordinators, paralegals, and front desk receptionists.”
- “The six women who are earning the self-sufficiency standard have careers in accounting, a surgical oncology nurse, maintenance manager, Community Service Officer, and irrigation technician.”

Gains that were described qualitatively over the years included, for example:

- Obtaining full-time employment in a variety of sectors (e.g., heavy machine operator, Health Information Technology position, office administrator, construction position, clerks, medical coding, etc.)
- Working in high-demand fields such as health care, human services, and IT
- Gaining more flexible work schedules, allowing WAGES women more time to care for their families and remain employed
- Started their own businesses to offset wages loss due to COVID-19

“Participants attained a promotion or additional working hours within their current employment or created small business opportunities for themselves (catering, family service-related support groups).”

-WAGES DS Grantee

³ For more information on the self sufficiency standard for Colorado, see <https://selfsufficiencystandard.org/colorado/>



Impact Story: Discovering a Passion for Teaching while Volunteering

Roxanne was a single mother of a nine-year-old daughter and lived in the Denver metropolitan area at the time of her interview. Roxanne was first introduced to Community Partnership for Child Development (CPCD) after enrolling her daughter in their Colorado Preschool Program (CPP). At the time, Roxanne said she was living day-by-day, more focused on surviving than forming future-oriented goals. However, she missed her daughter while she was away at school and began volunteering in the classroom. That's when the teachers at CPCD noticed Roxanne's natural talent for teaching and encouraged her to consider pursuing early childhood education as a career. **"They helped me form goals. My daughter's teacher started to get me to think about a future and turn something into a long-term goal rather than a 24-hour goal,"** she explained. Staff members at CPCD helped Roxanne build her self-confidence and encouraged her to pursue further education. **"They didn't give up on me, they didn't leave. They encouraged me to step outside my comfort zone and gave me opportunities."** After receiving her Classroom Based Assessment (CBA), Roxanne transitioned from a part- to full-time employee at CPCD.

Although there were challenges that came with remote learning for both Roxanne and her daughter, COVID-19 created new financial opportunities for Roxanne. As a teacher with CPCD, Roxanne received job-attached unemployment over the summers. Because it is technically unemployment, she was also able to receive extra pandemic unemployment funds, which allowed her to build up her savings for the first time in her life. Roxanne was unable to go back into the classroom once school resumed, but she was able to teach virtual preschool from September 2020 to May 2021. This experience prepared her to take on a bigger role as a teacher and conduct her own classroom. **"Kids know to just stare at a screen but getting up and participating in an activity is different...It was a lot of thinking outside of the box."** CPCD also offered unlimited time off for COVID-19 related reasons, such as getting sick or having to care for a sick loved one. Since Roxanne's daughter was attending school in person, there were several times where she had to stay home due to COVID-19 exposure, so this policy was crucial support.

The biggest barrier that Roxanne faced was around childcare. Although she would have utilized the Child Care Assistance Program (CCCAP) if it was available, it was suspended when her daughter would have qualified. To work full-time and make progress on her own education, Roxanne had to pay around \$500 a month for childcare for her daughter before and after school. Roxanne was also receiving Medicaid and food assistance, but when she began working full time and making slightly more than the cut off, she lost food assistance and would have lost Medicaid had it not been extended due to the pandemic. **"There is no middle gap of a transition. No middle help. You make a dollar more, and then you lose everything."**

When asked about her future goals, Roxanne said she intended to stay at CPCD and eventually get her Associates degree, once her daughter is older. She was also in the process of becoming a homeowner and hoped to move into her own house by the end of the year. **"I've always been kind of simple – health, happiness, my daughter's education, safety, and the beach – we want to go the beach someday."**

Education

442 WAGES participants reached their educational goals by the end of Year 4 in fields such as early childhood education, healthcare, financial services, the healing arts,⁴ cosmetology, sociology, and apparel and merchandising.

The percentage of participants making educational gains grew from year to year. By the end of the grant, 62% of the participants (or 442 of 711 participants) for whom employment related outcomes were collected made employment gains.

“One woman thought she could not even earn a certificate and is now just about ready to graduate with her Associate of Applied Science (AAS) degree and is thinking of continuing on to her Bachelor's degree. Another did not think that she was STEM minded, but after completing her AAS in Medical Coding, she is now going for her AAS in Computer Sciences.”

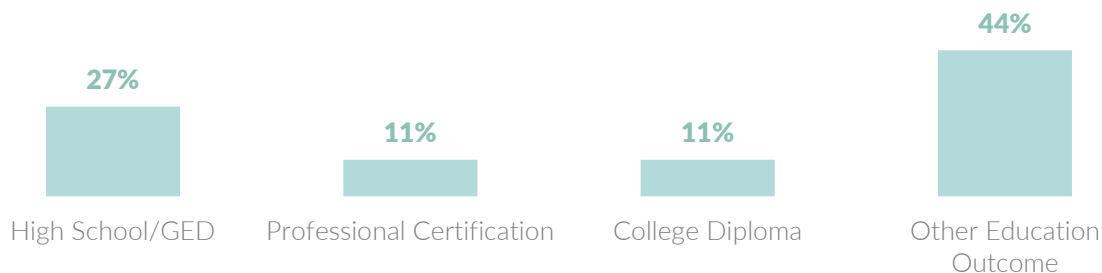
-WAGES DS Grantee

62%

of women for whom educational outcomes were reported met educational goals (442 of 711 participants). Employment outcomes were collected by 10 of 12 WAGES grantees.

As Figure 10 shows, of those 442 participants attaining an educational goal over the life of the grant, 27% gained their high school diploma or GED, 17% completed a professional certification (e.g., Child Development Associate Credential; Family Developmental Credential; A+ Certification; MIG Welding Class Certificate, etc.), and 11% graduated from college. Of the 44% of participants who achieved "other" educational outcomes, this included achievements such as completing a series of entrepreneurship classes, courses necessary for professional licensing, job training skills (e.g., computer skills, communication skills, etc.), school-based internships, and attending leadership program/speaker events.

FIGURE 10. YEAR 4 EDUCATIONAL GAINS



⁴ The healing arts is a broad term that consists of practices in traditional, complementary and alternative medicines, which promote healing and wellness.



Impact Story: Achieving Educational Goals in Computer Science during COVID-19

29-year-old Tara lived in Pueblo with her husband and 9-year-old son at the time of her interview. When Tara became pregnant with her son, it triggered an underlying chronic illness with various health complications that forced her to put her education on hold while she focused on managing her health and motherhood. She always had the goal of returning to school and getting her degree, so she was thrilled to begin classes at Pueblo Community College in early 2020. Although she originally wanted to study English, she was drawn to PCC's Computer Science program, which would allow her to get a Bachelor's degree without having to transfer to a university and potentially move her family. The degree would also open the door to many high-paying opportunities that would allow her and her family to continue living in Colorado. Although Tara did not expect to enjoy computer programming, much less excel at it, she quickly fell in love with her classes and maintained a 4.0 GPA: **"I absolutely love programming – it's been amazing."**

Tara's professors saw her potential and encouraged her to apply for scholarships in 2021, which is how Tara was connected to the Pueblo Community College Foundation and WAGES scholarships. The biggest challenge to Tara's education has been COVID-19. She was initially planning on doing work study, but because she was on immunosuppressants that put her at high risk for severe disease. The online format during COVID-19 also made it harder to form study groups with her classmates – a challenge she overcame by forming virtual study groups. Although it was difficult balancing her son's homeschooling needs with her own educational pursuits, Tara was grateful for the ability to continue her educational goals during the pandemic.

The COVID-19 relief policies helped keep Tara and her family stay safe during the worst of the pandemic by providing financial assistance. In terms of additional support, Tara said more assistance navigating programs that can offer financial support was a need – not only for her but other students. For example, despite qualifying for numerous honors societies, she was initially unable to afford the qualifying fees until, after a lot of digging, she discovered a program that would pay them for her. **"Even if you have these opportunities, if they're hard to find, it's just like not having them"**, she said.

With her degree, Tara hoped to code her own app that would enable potential volunteers to connect with nonprofit organizations to make it easier for people to give back to their communities. She also hoped to become a professor and help other women battle imposter syndrome and break into the male-dominated field of computer programming. She said that her own experience as a woman in computer science had inspired her to help other women in her shoes. **"I think it's important to know that anyone can accomplish their goals, even goals they never thought, like me, they'd be able to achieve."**

Lastly, as a Native American tribe member, Tara has been offered the opportunity to pursue graduate studies in Ireland, with whom her tribe has a long-standing relationship – during the 1847 potato famine her tribe offered financial support to the people of Ireland. This generosity was returned last year as the people of Ireland raised funds to support the Navajo Nation and Hopi reservation during the COVID-19 pandemic and offered scholarships to members of these tribes. Tara hoped to one day travel to Ireland with her family to further her studies there.

Reduced Public Supports

155 WAGES participants reduced public supports, including government assistance in the areas of income, housing, child care, food, and healthcare. However, it is important to mention that even after obtaining economic advancements, reducing public supports can be challenging for women when the financial gains do not outpace (i.e., are less than) those received from public supports. From the start of WAGES, grantee organizations have surfaced how the **cliff effect** impacts women's ability to achieve economic security and the challenges women as they seek to increase their earnings with threat of losing much needed financial assistance.

"Participants are no longer using food supports and financial supports through public sources due to higher paying jobs and connections to natural supports in the community."

-WAGES Direct Service
Grantee

WAGES DS grantees spoke on this impact on their participants consistently throughout the life of the grant and noted that financial stipends/direct cash assistance helped WAGES participants as they navigated the cliff effect. As one grantee shared, "**Participants reported that they were able to catch up on bills, take their family to the movies and dinner, purchase school supplies and clothing for their children and pay for their books as they continued their education leading to less stress as they navigated the cliff effect.**" According to grantees, the impact that direct cash assistance/financial stipends have on women on their families cannot be overstated.

44%

of participants for whom outcomes on reduced public supports were reported were able to reduce the number of public supports they rely on (155 of 349 participants). Outcomes on reduced public supports were collected by 5 of 12 WAGES grantees.

Additional Successes

83 WAGES participants achieved success in their family lives, such as strengthening family bonds, leaving abusive relationships, and supporting family members in achieving their own goals. As one grantee shared, "**Women were able to leave dangerous and abusive family situations to protect themselves and their children. Mothers in general were less stressed and able to spend more time with their families.**"

34%

of women for whom family success outcomes were reported saw success in their family lives (83 of 242 participants). Outcomes on family success were collected by 4 of 12 WAGES grantees.

What Helps Women and Their Families Achieve Economic Security

Over the past four years, both DS and PA grantees have shared what direct service and policy tactics and strategies have worked to support Colorado women and their families make progress towards livable wages. Below, we summarize the main themes that emerged for DS and PA grantees.

Direct Service (DS)

Programs that include both technical and social skills training, provide comprehensive supports to women and their families, and utilize relationship-building and strengths-based approaches are effective. Key strategies include:

- **Cash assistance/financial supports** like stipends and scholarships to reduce systemic drivers of inequity and direct cash assistance and public supports to support financial stability.
- **Program flexibility** such as accommodating training times, asynchronous programming, online platforms, etc., particularly during COVID-19.
- **Opportunities that directly connect** participants to employment and wages such as direct pipelines to jobs, registered apprenticeships, and paid internships ('earn to learn' opportunities).
- **Addressing digital access barriers** to ensure participants have digital literacy skills and low-cost technology (e.g., internet, laptops, etc.)
- **Providing mental health support**, particularly because of the pandemic, to address the chronic stressors that women may be experiencing.
- A **dedicated case manager**, advisor, financial coach, and/or transitions/family advocate role to provide support and resources to participants.
- **Community partnerships** that support complimentary services for wrap-around/whole-person support, including through partnerships with organizations that provide workforce training.
- **Relationship-building**, peer support, and working from strengths to build connections and recognizing that participants already have what they need to be agents of their own change.
- **Developing individualized goals** and success plans that are attainable, break down barriers, and include the supports needed to meet identified goals.
- **Providing early childhood education** and care as part of two-generation strategies.
- **Assessing needs** through needs assessments at program enrollment to surface and address early potential barriers to completing programs and gaining employment.

"With the development of [our virtual program], which is available 24/7, women can access our programming at a time that is best for them. Additionally, focusing on digital literacy skills has increased participants' confidence in using computers and gaining in demand skills for employment."

– Direct Service Grantee

Policy Advocacy (PA)

Throughout WAGES, PA grantees have been asked about the strategies and/or tactics they have been implementing to help women and their families achieve economic security. **Policy advocacy strategies that have proven to be most effective include those that are bipartisan, multi-pronged, leverage organizational strengths and collaboration, center the communities most impacted by the issues, and are well covered by the media.** Further details on PA grantees' strategies are summarized below.

Along with patience and perseverance, factors that support policy advocacy gains included:

- **Being nimble and responsive to changing conditions**, like COVID-19, and maintaining organizational capacity throughout these challenges.
- **Enhancing messaging** and communications strategies (e.g., centralized depository for information on COVID relief; expanded visual communications [videos]; simplifying messaging that avoids industry jargon).
- **Calling attention to racial inequities** exacerbated by COVID-19, as the effects of the pandemic have been particularly detrimental to women of color.
- **Advocating for sustainable ways to increase worker benefits and wages**, including paid family and medical leave.
- **Fostering bipartisan support** and working on issues with broad-base appeal; showing how issues are interconnected to build broader support.
- **Sharing research** broadly and in ways that are relatable to non-policy experts.
- **Working in diverse coalitions**, laying the groundwork in the 'off-season' when policy makers have more time to engage, and supporting legislative champions through coalition work.
- **Holding educational workshops and trainings** to build volunteer understanding and capacity around the political process, advocacy, and getting involved in solutions.
- **Directly engaging community** in policy advocacy by increasing accessibility (e.g., making spaces more welcoming and inclusive through a variety of ways such as accessible scheduling, translation, etc.).
- **Elevating community voice**, particularly from those with lived experience around issues, which has become more and more of a priority for policy and advocacy grantees over recent years and especially during the pandemic.
- **Supporting grassroots leadership development** of community members, especially for women and women of color so that they are at the forefront of policy initiatives.
- **Fostering cross-sector collaborations** that generate community-based solutions that meet the needs of businesses and create opportunities to advance women's economic security.
- **Developing pilot programs** to assess the impact new career ladder opportunities have on worker retention.
- **Prioritizing direct action** efforts to create immediate change when more permanent policy advocacy solutions will take more time.

Additional reflections from the last year of WAGES included:

- **Expanding outreach in rural, mountain, and other regions outside of the Denver metro area** to build statewide grassroots organizing capacity.
- **Providing legal aid** to community members (e.g., to tenants facing eviction), as the passage of WAGES-related policies are only impactful when they are implemented and enforced.
- **Advancing ballot initiatives** for popular proposals that are unlikely to pass in the legislature even though this approach takes more time and resources (e.g., FAMLII).
- **Creating new partnerships with WAGES grantees and other organizations and groups**, as it creates different opportunities to collaborate, bring expertise, and give voice to the issues.
- **Using data to uncover disparities** to inform policy advocacy efforts (e.g., examining trends disaggregated by race, ethnicity, gender, and income levels)

“Policy is only as strong as the implementation and enforcement following passage.

Building deep relationships with allies and partner organizations is key to structural change. Without trust, partnerships are built on transactional and fleeting relationships.

If we don’t work to dismantle our own internalized white supremacy and patriarchy within ourselves and our organizations, we will never create the systems change we work to manifest in the world.

The right thing to do is usually hard and costly, but it’s critical that we push ourselves to do so nonetheless.”

-WAGES PA Grantee

“**Tapping into the wealth of knowledge from parents and providers** gave us the direction we needed to know how early care and education could better serve Coloradans, and ultimately provided the impetus to push for an entirely new department rather than focus on small fixes within the system as it currently exists.”

“**Combining research and policy knowledge with on-the-ground understanding** of what Colorado women and their families are facing has been critical to many of the policy wins we have achieved over the WAGES period.”

“Too often, policy issues are siloed into achieving a single goal, and the tactics to achieve success are too narrowly focused on one segment of the population or one set of outcomes. **Success has been greatest when we have been able to build broad coalitions and advance a variety of tactics to achieve the end goals.** By avoiding siloing, we have a greater opportunity to build broad and bipartisan support.”

-WAGES PA Grantees



Impact Story: Investing in Self Care and Empowerment while Becoming a Life Coach

Residing in Durango with her five-year old daughter at the time of her interview, lifelong athlete Diana moved to Colorado around seven years ago from her home state of Oklahoma. A passionate and competitive athlete through childhood and college, graduation left her feeling lost as to what was next. She eventually translated her athletic passion into coaching softball but had to quit after moving to Colorado, where she transitioned to working in food serves and as a bartender. After giving birth to her daughter, Diana dedicated her time to caring for her daughter, though soon craved a life and purpose outside of the house. Rekindling her love of fitness, Diana got her personal training certification where she specialized in working with pregnant and postpartum women.

The COVID-19 pandemic ignited huge change in Diana's life. In March 2020, she experienced a traumatic miscarriage at five months. While navigating the grief following her miscarriage and the isolation brought on by the pandemic, Diana decided it was time for her get to know herself again. **"I began falling in love with myself and figuring out who I am,"** she reminisced. She also began to reflect on all the ways she felt disempowered in her relationship with her daughter's father. She reached out to the Women's Resource Center (WRC) seeking support to help her leave her marriage, though it took her another year and a half after that first contact to move through the guilt and shame and take that step and leave her relationship. Diana again reached out to the WRC, where she quickly received enough funding to move out and pay rent at her own place to begin building a new life as a single mother and entrepreneur. With ongoing support from WRC, she has **"been able to empower myself with a lot of work and support."**

After leaving her relationship and with the support of WRC, Diana expanded her career to work as a life coach for women in similar situations as hers who were looking to change their lives. **"I'm living my purpose and it feels so good... I wouldn't be able to have it without the support of the Women's Resource Center."** At the same time, Diana also worked hard to cultivate a positive relationship with her ex-partner for the benefit of her daughter.

In addition to the initial funding from WRC, Diana was also a recipient of WRC's Women AID program and has been supported by public policies and programs, such as the stimulus payments, state Medicaid, food stamps, WIC, and a number of adjacent benefits she received through her participation in the WIC program. These public policies and programs were instrumental in supporting Diana build a healthy and positive future for herself and her daughter.

As for the future, Diana hoped to continue sharing her story and helping other women find empowerment. She saw herself on a stage or webinar someday, helping women change their lives for the better, telling them what she told herself: **"You're one decision away from changing your life. And it's work. But what's the opposite of that? What if you don't?"**

Policy Advocacy Grantee Efforts

Over the past four years, WAGES Policy Advocacy (PA) grantees employed a multi-faceted approach to increasing economic security for women and their families. Much of this work occurred at the state and local-levels, although a few grantees worked on federal advocacy activities around WAGES-related issues (e.g., coalition work to pass a federal bill on paid family leave; coalition work to pass a bipartisan infrastructure bill and the Build Back Better Act).

Across grantees, there were extensive efforts to engage stakeholders, build policy- and decision-makers' understanding of WAGES-related priorities, and identify strategies with the greatest level of support and feasibility of success. The different strategies that WAGES grantees employed included the below.

- **Formal coalitions:** WAGES PA grantees participated in and led formal coalitions to advance policy priorities in financial equity, workforce training, family-friendly policies, child care and education, housing and transit, and voter education/public investment. Example coalitions included: Family and Medical Leave Insurance (FAMLI) Coalition, Colorado THRIVES Coalition, Skills2Compete, AFDC Coalition, Financial Equity Coalition, Health Pre-Apprenticeship Coalition, and various coalitions on child-related tax credits.
- **Community & volunteer engagement:** Grantees led community/volunteer engagement efforts, such as community events, trainings, workshops, lobby days, and successful campaigns, including in civic leadership development, early childhood, transit, and apprenticeship pathways. One grantee organization also canvassed, knocked on doors, and collected stories from community members about housing and transit.
- **Research and policy development:** Grantees developed and disseminated a broad range of reports, briefs, and blogs to policymakers, opinion leaders, and the public; supported and in some cases led policy development efforts; provided research and analytic support; and engaged in research conversations. Example topics include the future of women in the workforce, the impact of covid on women, the welfare of women and jobs, the nature of middle-class jobs, making child care more affordable in CO, and achieving gender equity in Colorado apprenticeships.
- **Information dissemination to the public:** Grantee organizations disseminated information to the public in various ways, including through reports and presentations (e.g., taxes and constitutional policies, 2018 Ballot Guide); postings on websites and social media (e.g., hosting a twitter conversation on women in CO apprenticeships); and generating action alerts (e.g., on early child care educators, paid family leave).
- **Strengthened informal networks:** Grantees engaged in various activities to strengthen informal networks whether with other WAGES grantees or with other partners, decision-makers, and stakeholders. Example issues that were being tackled included understanding the implications of FAMLI on child care providers; the future of work (e.g., the gig economy) and economic mobility issues; and reforming early childhood school removal and inclusion policies.
- **Influenced policy & decision-makers:** Grantees testified in the Colorado House and Senate on multiple bills; provided research and information to bill sponsors and the legislature; held meetings with elected representatives and state agency officials in different ways (e.g., Lunch and Learns); provided presentations; mailed outreach packets; worked on campaigns; and garnered support for policy priorities.

In this section, we organize PA grantees' biggest policy wins as they relate to WFCO's priority areas for WAGES (see Figure 11).

FIGURE 11. WAGES PRIORITY AREAS



Earn Equal Pay Regardless of Social Identity

Over the past four years, WAGES PA grantee led efforts to address the systemic and intersecting inequities that prevent women and communities from advancing economically and building assets and wealth across generations. WAGES PA grantees:

- Worked in coalitions with diverse members that included direct service providers and families eligible for child care tax credits
- Provided research and worked closely with policy partners, many legislative allies, and partners within the Governor's office (for a more recent example, see [The Future of Work: Disruptions and Solutions for Colorado Women](#); examples from prior years can be found in previous reports)
- Shared stories via social media, earned media, and legislative testimony to advocate for these policies.

Biggest Policy Wins for Earning Equal Pay Regardless of Social Identity



Passage of the **Equal Pay for Equal Work Act** in 2019 was “the first truly significant step toward narrowing the pay gap” (WAGES PA grantee). The act implements measures to prevent pay disparities such as requiring employers to keep wage rate records; include the compensation range and a general description of all employment benefits in job postings; notify employees of promotional opportunities; etc.

The passage of **Paid Family and Medical Leave Insurance Program (FAMLI)** in November of 2020 was a big success for WAGES (Proposition 118). This state-run program will ensure all Colorado workers have access to paid leave so that they can take care of themselves and their families at critical times in their lives (e.g., for growing a family, caring for a loved one with a health issue, etc.). As one grantee shared, “After 10 years of building momentum to pass paid family and medical leave, we finally passed the program through the ballot. The fact that it passed during a pandemic when we were not able to canvass in person is a testament to the public narrative and deep power building we developed over the years. Not only is this an enormous victory for workers’ rights, but it is also a milestone toward structural change of our economic justice system.”

Heralded as “the biggest tax reform in Colorado in over a decade” by the media, the **Tax Fairness for Coloradans package** (HB21-1311 and HB21-1312) passed in 2021. This legislation will increase and expand access to the state Earned Income Tax Credit, fund the Colorado Child Tax Credit, and reforms tax expenditures and tax credits for greater equity by expanding tax credits for working families and small businesses and by closing tax loopholes.

Additional wins included:

- Establishment of the **Office of Financial Empowerment** (OFE), a first-in-the-nation public-private partnership (SB20-193).
- **Payday lending caps** (Proposition 111), which cap interest rates on payday loans and remove other financial charges.
- **Colorado Secure Savings Program** (SB20-200), a state-managed retirement savings option for workers who lack access to retirement savings at work.
- **Colorado Chance to Compete Act** (HB19-1025), which places limits on what most employers can ask about criminal history on an initial employment application.

“This package of bills moved more than \$180 million from tax credits primarily benefiting the wealthy to credits that help working families. Overall, the package closed over \$300 million worth of tax loopholes, that in addition to funding working family credit expansions, will help provide public services through future general fund appropriations.”

-WAGES PA Grantee

“Partnership with direct service providers who work with families who qualify to receive the [Earned Income Tax Credit] and [Child Tax Credit] was a very important partnership in the success of the legislative package. We were able to work with women and families and talk to them about what the benefits of expanding the EITC and CTC would mean for them. With this partnership, they were able to share their stories, on videos, social media posts...and other earned media, as well as testify for these measures at the legislature. These voices helped lift up these important tax policies and reinforce the need to create a system that lifts up our Colorado families.”

- Policy Advocate Grantee



Access Higher Education & Find Gainful Employment and Job Training

Post-secondary education and job training to find gainful employment were essential priorities for policy advocacy efforts. Access to affordable post-secondary education is key for carving a pathway to a strong



economic future for women, as is addressing workforce development and job training opportunities Over the course of WAGES, PA grantees who were focused on post-secondary education and employment needs:

- Worked in various coalitions (e.g., Skills2Complete, Prosper Colorado, etc.).
- Conducted and shared research (more recent report examples include [Ready for Work After COVID-19; The She-Cession in Colorado](#))
- Engaged postsecondary education and workforce development experts to inform research on equity gaps in Colorado's postsecondary and workforce development ecosystem.
- Focused on youth empowerment as part of workforce development.

Biggest Policy Wins for Accessing Higher Education, Finding Employment, and Job Training



There were several wins for higher education over the course of WAGES:

- **Higher Education Supplemental Academic Instruction** (HB19-1206) removes equity gaps in higher education by ensuring more students have access to supplemental academic instruction.
- **Regulate Student Education Loan Servicers** (SB19-002) requires an entity that services a student education loan owned by a Colorado resident to be licensed by the administrator of the "Uniform Consumer Credit Card." The act will bring oversight of student loan servicers like other consumer loan providers in the state.
- **College Credit for Work Experience** (HB20-1002) awards postsecondary academic credits for demonstrating competencies from work-related experience.

For job training, wins included:

- **Employment Support Job Retention Services Program** (HB19-1107) established a three-year pilot program to provide emergency employment support and job retention services to eligible, low-income individuals. In the 2022 legislative session, HB22-1230 passed, which extends the program indefinitely and appropriates \$500,000 annually to the cash fund while removing the requirement that the money be subject to annual appropriations. Instead, money in the fund will be continuously appropriated.
- In 2021, **Appropriation to Department of Human Services for Supplemental Assistance Nutrition Program** (HB21-1270) passed, which boosts the state's employment and training program for residents who access benefits from the Supplemental Assistance Nutrition Program (SNAP).

Access to Child Care



Finding systemic solutions to affordable, quality child care has been a large priority for policy advocacy on WAGES from the beginning. Efforts were amplified in years 3 and 4 of the grant due to the impact the pandemic has had on women's employment and child care needs. The WAGES grantees who were focused on child care solutions:

- Worked in diverse coalitions to advocate for policies, particularly those with bipartisan support; a few WAGES grantees served as backbone organizations in coalition work.

- Engaged a diverse group of key decision makers and stakeholders (e.g., legislators, business leaders across a variety of sectors, the Governor’s Office, legislative partners and allies, community members, etc.).
- Shared research on child care needs (a more recent example being [Women in the Workforce: The Impact of Child Care](#))

Biggest Policy Wins around Access to Child Care



State funding for **universal full-day kindergarten** (HB19-1262) and **universal preschool** (through Proposition EE on the November 3, 2020 ballot) were important wins for early child care and Colorado families. Proposition EE will increase state revenue from cigarette, tobacco, and nicotine product taxes. The revenue amount will increase as the measure is phased in, with \$276 million expected to be generated in 2027-28.⁵ **“Children who attend preschool are less likely to have reading deficiencies, half as likely to be held back by third grade, and more likely to graduate on time and achieve long-term career success,”** shared a WAGES PA grantee.

“Full day kindergarten was an immediate reduction in out-of-pocket costs for families, supported workforce participation by caregivers, and supported school district budgets.”

-WAGES PA Grantee

Supports for Early Childhood Educator Workforce became law in 2020 (HB20-1053) with help from PA grantees’ advocacy. The act streamlines and aligns the early childhood professional credential, child care program licensing, and educator licensing so that requirements are clear and consistent and reduce the administrative and paperwork burdens relating to credentialing and licensing of early childhood educators.

In 2021, the final year of WAGES, the creation of the **Colorado Department of Early Childhood** (HB21-1304) was also a key win for Colorado. Effective July 1, 2022, the new department will seek to unify and streamline early childhood programs, services, and requirements for the benefit of families and child care business owners/operators. This also sets a transition process in motion that will begin the implementation of universal preschool and ensures parents have access to a “mixed delivery” system of school-based and community-based preschool programs.

Lastly, child-related tax credits were passed during WAGES that many PA grantees advocated for:

- **Child Tax Credit** (CTC) was expanded (HB21-1312) to make it available to all Coloradans, including those who do not have a social security number and file taxes with an Individual Taxpayer Identification Number (ITIN). **“This is a critical component, as most families who file with ITINs have been left out of almost all COVID relief,”** one PA grantee noted.
- **Child Care Contribution Tax Credit** (CCTC) is a public-private partnership that allows individuals and businesses to claim a 50 percent state income tax credit for qualified contributions to child care providers (up to \$200,00)
- **Child Care Expenses Tax Credit for Low-Income Families** (HB19-1013) expanded the income tax credit for child care expenses for residents with a federally adjusted gross income of \$25,000 or less.

⁵ For more information see [https://ballotpedia.org/Colorado_Proposition_EE,_Tobacco_and_E-Cigarette_Tax_Increase_for_Health_and_Education_Programs_Measure_\(2020\)](https://ballotpedia.org/Colorado_Proposition_EE,_Tobacco_and_E-Cigarette_Tax_Increase_for_Health_and_Education_Programs_Measure_(2020))

In combination, the changes described above to the early child education and care system “have been the most dramatic investments in the affordability and accessibility of early care and education in Colorado’s history,” as one WAGES PA grantee put it.



Impact Story: Full-Day Kindergarten Supports Educational and Career Goals

Colorado native and Aurora resident Veronica had been a stay-at-home parent to her four children (whose ages ranged from 5 to 17 years at the time of the interview) for the past six years. Although she enjoyed life as a stay-at-home parent, the COVID-19 pandemic spiked her desire to build a life outside of her home. When she stumbled upon an email from CHIC, with the subject line, “Do you want to earn money while you’re learning?” Veronica was intrigued. Veronica was unsure about how CHIC got her email, since she was unfamiliar with the organization, but after learning more about them, she enrolled in the Women in Construction class and pre-apprenticeship program.

Through the program, Veronica received forklift and OSHA certification. In addition to the class material on construction, she was also very impressed by the program’s overall focus on mental and emotional wellbeing. **“I thought that was really beautiful. We did things like mindful moments... just making sure we were okay mentally and physically to participate in the ways we did. I had never been a part of a program like that before.”** Veronica particularly appreciated the access to counseling services, which helped her overcome feelings of inadequacy and fear.

After completing the pre-apprenticeship program in October of 2021, Veronica decided she wanted to continue learning and enrolled in a nursing program and got a part-time job as a certified nursing assistant. Although she ultimately did not choose to pursue a career in construction, she explained that the pre-apprenticeship program was incredibly useful for her career trajectory. CHIC offered various professional development opportunities such as resume workshops and mock interviews, which helped prepare Veronica for her next steps. Additionally, CHIC provided bus passes to assist with transportation, free lunch after class, and assistance with utility bills when her husband lost his job during the pandemic.

Veronica further reflected that full-day kindergarten was instrumental to her ability to return to the workplace. **“If it hadn’t been for full-day kindergarten for my youngest, there’s no way I would have been able to enroll in this nursing program or go back to work,”** she explained. She also discussed benefiting from the Earned Income Tax Credit.

When asked about her future goals, Veronica wanted to finish her nursing program and begin working full time. She also planned to keep attending counseling and wanted to involve the rest of her family in therapy. Overall, Veronica reflected that CHIC gave her the ability to build a life outside of her home and reignited her passion to learn.

Reflections of Policy Advocacy Work in the Final Year of WAGES

In the final year of WAGES, the impact of COVID-19 and working for more equitable solutions continued to take precedence, as the pandemic was and still is affecting women, and women of color in particular.

PA grantees elevated policy, advocacy, and research that is committed to eradicating racial inequity as it impacts women of color and communities of color overall. As one grantee shared, **“As we formed our response to the COVID crisis, alongside the current movement for racial justice, our priorities have only come into sharper focus.”**

Large scale system changes were possible in the 2021 legislative session due to extensive activism – by legislators, advocates, and political movements outside the Capitol. This period **“instilled a be bold wave from tenant's rights, race equity, tax reform, and rethinking systems. A major dose of new Federal funding and better than 2020 doomsday State Revenue growth made dreams possible.”**

WFCO's commitment to being an active partner in policy advocacy work was lauded as a success of the WAGES Program. As one grantee shared, **“So often grant makers ask grantees to go do the work, but with this cohort, it was essential to have WFCO as a partner as well. Bringing in the institutional voice of a foundation is helpful in passing big policy.”**

“Although the pandemic had many negative effects, an unexpected outcome was the elevation of research and coalition work to address the systemic and intersecting inequities that prevent women, particularly women of color, from advancing economically and building assets and wealth across generations.”

-WAGES PA Grantee

Cohort learning Model

The **WAGES Cohort Learning Model** (WAGES Cohort) has fostered a learning community among grantees for the four years of the grant. The learning community consisted of the 23 diverse grantee organizations from across the state, WFCO staff, the equity facilitators (Davian Gagne and Zoë Williams), and the evaluation and learning partner (OMNI Institute). Over this time, WAGES hosted 22 convenings for grantees to connect around emerging issues, share updates and resources, deepen learning and conversations around a range of equity topics, and have space and time for informal connection and relationship building.

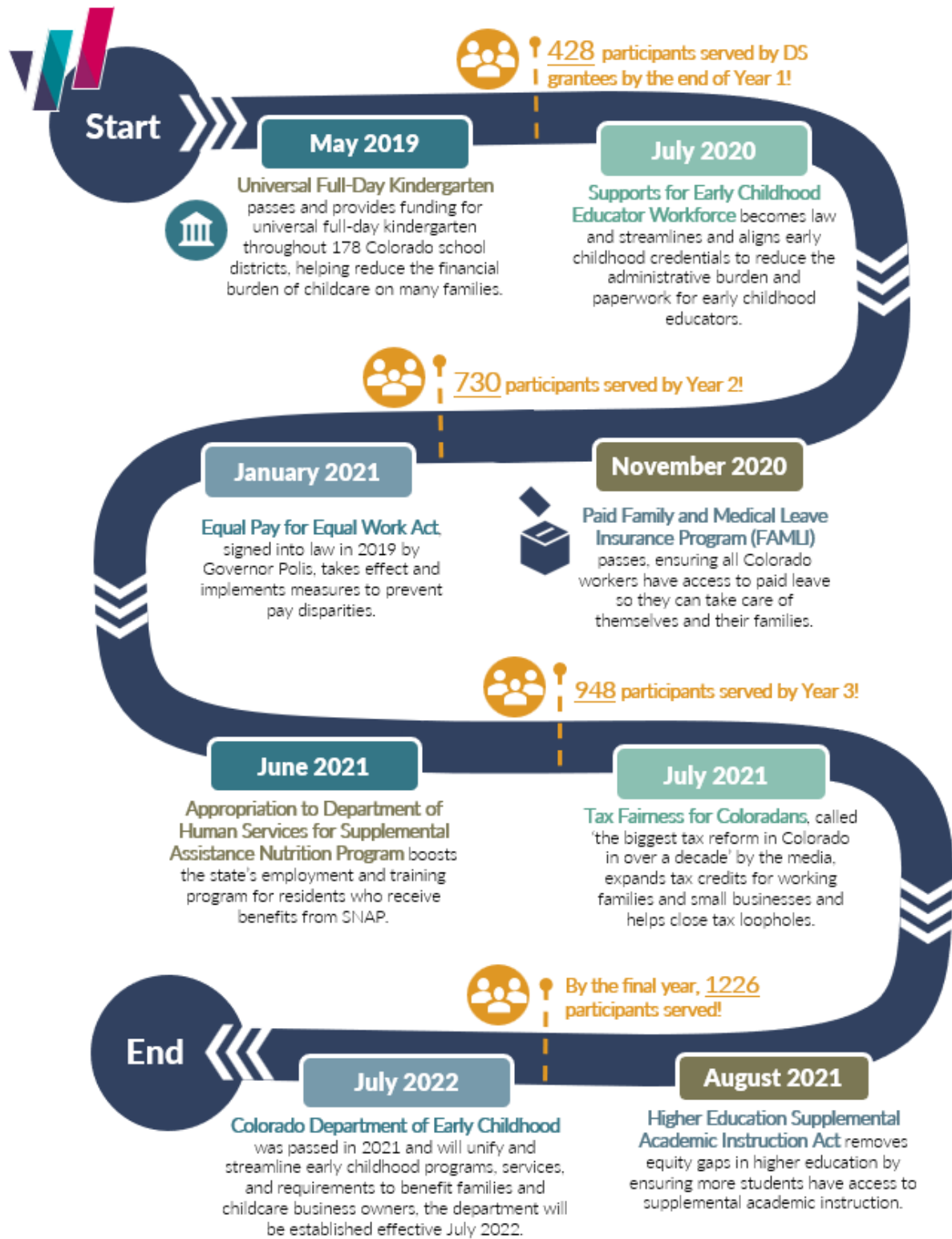
Over the past four years, the WAGES Cohort convened and:

- **Creating opportunities for relationship building and cross-learning** by bringing together DS and PA organizations. Grantees were able to interact with organizations they may not have had very much opportunity to otherwise, as well as deepen existing relationships. Both DS and PA grantees reported utilizing input and knowledge from other grantees and program participants to inform programming and to grow knowledge of key system and policy issues (e.g., equity issues within the workforce training and post-secondary ecosystem in Colorado).
- **Centering gender, racial, and economic equity** learnings and discussions to drive services and strategies, increase internal capacity, and effectively engage diverse stakeholder groups.
- **Supporting each other to navigate the effects of COVID-19**, such as swiftly adapting services and strategies to respond to the immediate needs caused by the pandemic (e.g., emergency cash assistance, utility assistance, food pantries, information dissemination, etc.) and discussing and implementing strategies for needed intermediate and long-term solutions.
- **Becoming increasingly flexible** by first meeting in-person (pre-pandemic) and virtually (beginning in grant year 3). Flexibility continued to be centered over time such that many of the convenings became optional to grantees and were offered to provide support and resource exchanges around specific issues affecting WAGES participants and grantee organizations. Before the pandemic, it was required that at least one staff member from each WAGES organization participate in the convenings. After March 2020, WFCO allowed for convenings to be optional.
- **Encouraging self-care** and welcoming children and babies to be part of the WAGES Cohort meetings, modeling family-centered workforce participation.

On the following page, we provide a visual overview that highlights key policy/advocacy wins and numbers of women served through WAGES over the years. As subsequent pages in this section highlight, these wins were supported by the opportunity for WAGES grantees to come together via the learning community – to share key information, learn from one another about direct service and policy advocacy needs and strategies, and collaborate.

Following the visual on the next page, additional detail is provided on key components of and learnings from this innovative approach of bringing policy and direct services grantees to engage in collaborative work to advance women's economic security and mobility.

FIGURE 12. WAGES' DS AND PA WINS FOR COLORADO WOMEN AND THEIR FAMILIES



Relationship-building, Cross-Learning, and Collaboration



WAGES brought together 23 diverse direct service and policy advocacy organizations from across the state with similar visions, missions, and initiatives to advance women's economic security. The cohort learning model or learning community among grantees was designed for sharing and innovating on strategies, fostering new conversations and collaborations, and informing the larger field of stakeholders interested in improving economic opportunities for women and their families. Throughout the grant, grantees voiced appreciation for the opportunity to come together and informally network, learn from one another, and build relationships.

"Through participation in WAGES, our organization has had the opportunity to learn about other organizations doing complimentary work around the state and have been able to exchange best practices while also strengthening some of our existing partnerships."

-WAGES DS Grantee

Relationship building and cross-learning: According to grantees, deeper relationships were fostered by bringing together direct service and policy advocacy organizations, as grantees had the opportunity to interact with organizations they may not have had very much opportunity to otherwise. Grantees could also deepen existing relationships. Both DS and PA grantees reported utilizing input and knowledge from other grantees and program participants to inform programming and to grow knowledge of key system and policy issues (e.g., equity issues within the workforce training and post-secondary ecosystem in Colorado).

- "I like to hear how other organizations are working to take ideas back to my work."
- "We have connected with [another DS grantee] several times to share learnings about programming and education, talk through best practices, and think about a referral pipeline to best support all the participants we have."
- "The WAGES learning cohort meetings have provided great opportunities to reflect on our strengths and opportunities for growth while building relationships with other grantees and learning from their efforts and stories."

Further, grantees shared various examples of how their strategic learning had been enhanced by participating in the cohort learning community.

- **All grantees:** Resources and equity trainings from convenings have deepened strategic learning, and a few grantees discussed bringing these trainings back to organizations.
- **DS Grantees:** Several direct service grantees noted that they learned more about policy advocacy as a result of the cohort, and a few were becoming more involved in policy advocacy work. "For me personally not having a background in policy, I think I've learned a lot more coming to the WAGES meetings, regarding the policy aspect of it all." A couple of direct service grantees noted being able to create and/or evolve their programming as a result of hearing from other direct service grantees.
- **PA Grantees:** Hearing from direct service grantees about their participants' struggles better informed policy development efforts.

Deepened coalition work: Many of the policy advocacy grantees work together along with WFCO in established coalitions around shared policy priorities. PA grantees found WAGES convenings beneficial for continuing/deepening conversations that took place in those settings.

- “We are currently working closely with Colorado Children's Campaign on TANF legislation, with CWEE on Digital Inclusion. We work with 9to5 on Mobile Home Parks, with CCH at the AFDC Coalition, etc. Involvement with WAGES has deepened our contact.”
- "These partnerships have allowed us to have a larger impact collectively than we could have alone. The increased capacity and different perspectives have made our work more effective."

“We have benefited from the informal perspectives we receive from WAGES cohort members, particularly direct service providers, to gain insights about some of the barriers facing women as they pursue child care, education, and training opportunities.”

-WAGES PA Grantee

In the 2021 legislative session, passing **Tax Fairness for Coloradans** (HB21-1311 and HB21-1312) was a collaborative effort and a couple of the WAGES PA grantee organizations were key players in its passage. “[We] met regularly with the Governor's Office to examine and analyze our tax code, finding tax expenditures that weren't working or only benefiting the wealthy. This collaboration was essential and will continue to fight for a Fair Tax.”

Collaborative support: WAGES grantees also described various ways that they supported one another through the WAGES Cohort including:

- Exploring the effectiveness of services and programming and exploring new partnership opportunities between direct service providers to enhance supports for clients in shared communities/regions.
- Weighing in on policy development and design, tools for coordinating communications and joint efforts, and suggested improvements to proposed policies
- Bringing key stakeholders and communities to the table, cultivating relationships and outreaching to key communities about needed policy changes
- Connecting around trainings and workforce development opportunities

Formal partnerships: Several formal partnerships have been noted over the years as a result of participating in WAGES. These include:

- **DS and PA partnerships:** Formal partnerships between DS and PA grantees, such as a grantmaking opportunity to help adult learners receive credit for existing skills, and a feasibility study for the Educational Justice for Black Coloradoans (EJBC) initiative. Regarding the latter, the DS organization spearheading the effort said of their PA grantee partner: “Without [them] we would not be as far along as we are with the Educational Justice for Black Coloradoans initiative. Working with them has been fantastic.”
- **DS partnerships:** One DS grantee contracted out their coaching services to another DS grantee for their program; one DS grantee supported another DS grantee’s skills-based hiring practices through additional partnerships with the Rework America Alliance

- **PA partnerships:** One PA grantee supported another PA organization by co-facilitating a summer youth leadership program; another PA grantee trained staff and stakeholders from another PA organization on how to advocate for a fairer tax code

Challenges to deeper collaborations

Although grantees voiced gratitude for the WAGES Cohort Learning Model as described above, deeper collaboration was also cited as a challenge. Reasons included:

- Limited time/capacity to further develop collaborations
- Difficulty in asking other organizations to add another issue to their agenda (when capacity may be limited)
- Diversity of models or programs offered by grantees in the cohort
- Geographic distances among some grantees
- Virtual convenings, as a result of the pandemic, which limited opportunities for informal connections that can otherwise come when engaging in in-person events

Satisfaction with WAGES Convenings

OMNI administered a brief evaluation to gather cohort input on the format, content, and effectiveness of each convening. Participants were asked to rate three general items from a scale of 1=Strongly Disagree to 5=Strongly Agree. As Table 1 shows, there was strong agreement among participants about the benefit of being part of the WAGES Learning Cohort in the final year, and scores were consistently high among attendees across the years, indicating strong satisfaction with the Cohort Learning Model.

TABLE 1. YEAR 4 AND OVERALL MEAN SCORES OF CONVENING AND COHORT EFFECTIVENESS

	July 2021 - Virtual (n=7)	Nov 2021 - Virtual (n=10)	Overall Mean Score (across years)
This convening was a good use of my time.	4.7	4.6	4.5
I will apply learnings from this convening in my future work to advance women's economic security.	4.6	4.5	4.5
My organization benefits from being a part of WAGES Learning Cohort.	4.9	4.9	4.8

Note: Convening Evaluation Forms were not collected at all convenings.

Equity



Deepening equity learning has been a cornerstone of the WAGES Cohort Learning Model from the outset. The goal of focusing on equity has been to uncover and better understand the root causes that keep women from achieving better economic security. In so doing, DS and PA grantee organizations would have the tools and knowledge they need to work on needed systemic changes that prevent Colorado women and their families from greater economic security.

“We have been grateful to collaborate and dialogue more directly with peer organizations in this forum. It has allowed us to understand shared priorities and engage in shared learning on topics of common interest, particularly those related to equity.”

-WAGES PA Grantee

Through convening session evaluations, the WAGES Survey, and interviews over the years, grantees indicated consistently that they valued the equity lens that WAGES employed and the various opportunities to learn and grow in this area. Below, we provide further detail on key areas of equity learning for the WAGES Cohort.



Building organizational equity capacity and awareness of equity issues through facilitated exercises and discussion was a recurring focus of equity learning on WAGES. Grantees received various trainings/presentations on equity topics over the years (e.g., the four I's of Oppression, class cultures and how that shows up in organizational and coalition work, rural issues, race and gender wealth gaps, etc.) and were introduced to different tools for employing an equity lens (e.g., an organizational equity screening tool, an equity tool for policy development).



Tackling larger systemic barriers that keep women and their families from achieving greater economic security meant the WAGES Cohort grappled with issues such as affordable housing, transportation, and child care. Led by the WAGES facilitators, grantees learned about and discussed various issues related to housing (e.g., home ownership, renters' rights, manufactured housing, the history of housing Colorado) and coalition work and grassroots efforts happening across Colorado. Access to affordable and high-quality child care was another key area for discussion in grantee convenings. DS Grantees brought their on-the-ground expertise on this issue, and the PA grantees who were working on policy solutions (along with WFCO) shared progress and opportunities for deeper support to advance sustainable child care solutions.



Responsive grantmaking was another way that an equity lens was employed on WAGES. In response to the COVID-19 pandemic, WFCO converted all WAGES grants to allow for general operating expenses so grantees could respond quickly and flexibly to changing needs of their organizations and the communities they serve. Through WFCO's Women and Families of Colorado Relief Fund, each WAGES grantee received additional general operating support to help them address the emergency needs of Colorado women and their families affected by COVID-19, and to advance policy solutions to address the challenges exacerbated by the pandemic. WFCO's new strategic grantmaking program, WINcome, deepens WFCO's commitment to an equity framework by supporting grantee organizations with general operating funds and participants with direct cash assistance.

Policy



Throughout the four years of the initiative, DS and PA grantees connected on WAGES-related policies to deepen work, inform strategies, and collaborate on shared priority areas.



In the **first year** of WAGES, policy advocacy activities in convenings revolved mainly around legislative session updates, policy-setting agenda conversations, and initial relationship building and conversations about working together on a collective policy goal.



In **Year 2** of WAGES, the Cohort identified two policy goals that WFCO and interested grantees could work on together. The need for child care solutions through strengthening the Early Childhood Education (ECE) workforce emerged as one key issue that the group collectively wanted to tackle. The cohort also identified fiscal reform in the state constitution as a top priority for systems change beyond the legislative process. In November of that year, policy discussions were deepened, and **Supports for Early Childhood Educator Workforce** (HB20-1053) was introduced. This bill was a culminated effort between WFCO, the Colorado Children's Campaign, EPIC, the Governor's Office, other WAGES organizations, and additional stakeholders. The legislation provides flexibility to early care and education programs around licensure, and early childhood educators can also earn points toward an early childhood credential based on the candidate's prior experience and demonstrated competency. Due to the irregular session, two other ECE related bills were combined with this bill, and its passage resulted in streamlining flexible pathways into the ECE workforce, facilitating the design and implementation of an early childhood mental health consultation program, and supporting quality improvements.



In **Year 3** of WAGES, the ability to move policy priorities forward was shaped in a significant way by COVID-19. PA grantees pivoted to policy advocacy strategies that addressed pandemic relief. Focus also shifted to the November 2020 election. In convenings, WAGES grantees provided updates and shared resources around ballot efforts (e.g., Propositions EE, 118, and 271); shared get-out-the-vote strategies and tactics to encourage Coloradans to vote; and participated in an optional virtual training around policy advocacy during which opportunities for collective action were surfaced. In the November 2020 convening following the election, WAGES grantees came together to check in with one another, discuss the status of election results and their implications, and explored action steps needed to implement state ballot measures equitably.



In the **final year** of WAGES, convenings were utilized to provide further policy updates and connections around priority areas (e.g., SB21-027 Emergency Supplies for Colorado Babies and Families; SB21-236 Increase Capacity Early Childhood Care & Education; HB21-1312 and HB21-1312 Earned Income Tax Credit and Child Tax Credit). Grantees were also invited to WFCO's June 2021 training on "Advocating for Impact." A final WAGES convening was held in November of 2021 during which grantees were introduced to funders and provided with opportunities to connect via small group conversations.

Conclusion

This report presents final learning and evaluation findings of the WAGES program that was funded by The Women's Foundation of Colorado from 2017 to 2021. Over this time, 23 diverse WAGES grantees from across the state shared learnings, deepened relationships, centered equity in all efforts, worked towards policies that dismantle structural barriers to achieving women's full potential, and supported women to overcome the challenges on their paths towards achieving greater economic security. A total of 1,226 participants and their 2,830 family members were supported by direct services grantees and hundreds made progress around their employment and educational goals. Further, policy advocacy grantees advanced and helped pass various bills over the past four years that benefit Colorado women and their families. Notably, as the report highlighted, much progress has been made around making the tax code more equitable for all Coloradans, and there have been many wins for early education and child care solutions in Colorado.

While working on their goals, participants overcame many challenges and barriers like financial stressors; housing, transportation, and child care challenges; and a lack of social support. COVID-19 also exacerbated challenges, as participants and/or their families dealt with illness, job loss, and/or child care closures. However, participants persevered and came up with innovative solutions for overcoming challenges and barriers, such as creating new systems of social support, engaging in entrepreneurial endeavors, seeking co/multi-family housing solutions to cut financial costs, and investing in self-care and self-reflection to heal past trauma and to support their mental health.

One of the key learnings from WAGES is the need to provide financial supports to low-income women as they work on their goals around economic security. Whether this support comes in the form of cash assistance, paid pre-apprenticeship/apprenticeship programs, stipends, small business grants, and/or scholarships, financial investments in women help stabilize their situations so they can advance their goals. Both types of WAGES grantees worked to secure financial supports to women whether through direct services programs and/or policy levers (e.g., WAGES grantees worked on bills such as the Employment Support Job Retention Services Program to provide emergency employment support and job retention services to eligible, low-income individuals).

What's Next?

WFCO's next strategic grantmaking program WINcome builds on learning from the WAGES cohort. WINcome is an evolution of WAGES that will continue to invest in partnerships with both direct services and policy advocacy grantees to continue fostering cross-learning and collaboration. Further, to demonstrate that individuals can advance economically when they are trusted to make their own decisions about what they and their families need, WINcome grants will support Colorado women who participate in programs offered by grantee partners with direct cash assistance to supplement, not replace, their income and other benefits they may receive through public and nonprofit programs. WINcome grants will also advance systemic changes that support gender, racial, & economic equity for Colorado women and families.

Appendix A - Methods

To answer the WAGES evaluation questions and minimize reporting burden on grantees, three primary data collection methods were used throughout the grant: 1) A WAGES Survey that was administered to grantees once or twice yearly; 2) information gathering from grantees during WAGES Convenings through activities, facilitated discussions, and surveys, as applicable; 3) one-on-one interviews that were conducted with all WAGES grantees; and one-on-one interviews with participants directly served by the initiative.

WAGES Survey: The WAGES Survey was designed to collect the following information:

- **Direct service information** (Direct Service grantees only) – participant demographics, barriers to a livable wage, financial support systems utilized, services accessed, and participant outcomes; and grantee successes and challenges with implementation of services and lessons learned.
- **Policy advocacy information** (Policy/Advocacy grantees only) – strategies and tactics implemented, outcomes, successes and challenges of strategies and tactics, and lessons learned.
- **Cohort learning** (all grantees) – reflections on the cohort learning model, including how the model has supported services/strategies/tactics, ways to improve the model, and new collaborations, strategies, and efforts that have resulted.
- **Evaluation & TA** (all grantees) – questions on areas for evaluation support as well as length of time spent on the survey and what felt difficult to answer to support future refinements to evaluation tools and processes.

WAGES Convenings: WFCO conducts WAGES convenings to bring together all grantees, and OMNI collects session evaluations as applicable to collect grantee feedback. OMNI also documents convening notes for analysis and reporting.

Grantee Interviews: From October to December 2020, OMNI conducted grantee interviews with all 20 grantee organizations/coalitions. The purpose of the interviews was to better understand the impact of being part of the cohort learning model, what the largest impacts are to grantees' work and communities right now, and to surface recommendations for WFCO's strategic grantmaking in the future. Interviews ranged in length from 40 minutes to one hour and were audio-recorded and transcribed for theme analysis.

Impact Stories: Lastly, for reports in Year 3 and Year 4, WAGES participants were interviewed to better understand the impact that WAGES had on participants' lives. In Year 3, three WAGES participants were interviewed in the spring of 2021; in the final year, seven WAGES participants were interviewed in the winter 2021-2022. Participants were asked about their goals, how they were initially connected with DS grantee organizations, what DS supports they received, what challenges they had overcome, public policies that supported them, and their future outlook. Please note that participants shared deeply personal stories of the joy and pain that they have experienced, and as a result, sensitive topics were surfaced (e.g., postpartum depression, miscarriage, toxic relationships, etc.).

Data and Evaluation Considerations

Below, we share important data and evaluation contextual information that will be helpful to the reader in interpreting evaluation findings.

Direct Service Data

Aggregate-level reporting. Grantees provide aggregate-level information on women served through WAGES (e.g., grantees provide the total number of women who received financial coaching services rather than a person-level data file with information on each woman served). After careful consideration during the planning stages, we determined that aggregate-level reporting will meet the needs of the evaluation and is appropriate for the resources available to support grantees in providing data for the evaluation. A limitation of this approach, however, is that the evaluation 1) relies on the accuracy of grantees to tally the information on women served and 2) cannot examine information beyond the set of variables provided (e.g., we cannot further disaggregate the data to explore additional questions by sub-groups of women such as the number of women employed by race/ethnicity).

Variation in number of women served. The number of women served through WAGES varies by direct service grantee. As such, summary information on women served is weighted towards those grantees who serve greater numbers of women. For a breakdown of each grantee's number of women served in relation to the overall sample, see Table B.1. in Appendix B.

Information excluded: Through the co-creation process, it was determined that some questions about women's identities, although important, would be too difficult to collect systematically across organizations due to inconsistent existing data collection practices (e.g., sexual orientation, immigrant status were not typically captured). As such, the evaluation cannot report on these areas through the WAGES Survey but could capture information on these factors through qualitative efforts.

Outcomes reporting: Due to the diversity of DS grantee programming, participant outcomes were reported as data became available to allow for greater flexibility in tracking when changes occur. This approach meant progress could be shared during and after programming, regardless of program completion status, which can be particularly helpful for programs that take place over a greater length of time or for programs that do not truly "exit" participants due to the ongoing support that is offered. Initially, outcome reporting in the final year was going to focus on participants who had completed programs. However, doing so would limit the ability to fully show the positive impact that WAGES programming had on women.

Policy Advocacy Data

Evaluating the impact of advocacy and policy work. Methods to evaluate policy and advocacy efforts lag other evaluation areas due to the complexity and evolving nature of the political process itself. The WAGES evaluation has an added layer of complexity in that it seeks to examine efforts across multiple organizations engaging in different focus areas and in different policy and advocacy arenas. As such, rather than evaluate the outcomes of these activities, the evaluation was designed to learn from the reflections of grantees as they engage in the work, and to leverage their expertise to understand the strategies and tactics that will help advance women's economic prosperity.

Contribution versus attribution. There are many forces at play and factors that intersect to influence changes in complex systems. It is rarely possible to attribute policy changes to a single organization, initiative or effort. As such, we are using the evaluation to learn about the work of grantees to identify a deeper understanding of the strategies and tactics that contribute to changes rather than trying to attribute definitive judgements about the successes or failures of efforts.

Isolating WFCO-funded activities. In some instances, WAGES funding is a small portion of an organization's overall operating budget. As such, it is often difficult for grantees to parse out and report on activities that are specifically WAGES-funded. On the WAGES Survey, grantees were asked to do their best to report on activities to which WAGES funding contributed, but it is important to note that the evaluation is not designed to isolate the impact of WAGES funding.

Strategic Learning

The WAGES evaluation is designed to learn about what grantees are doing to promote Colorado women's economic security – what services, strategies, and tactics are being carried out; what's working and what isn't – and what impact grantee organizations are having in different ways that are supportive to Colorado women and their families. The audiences for this information include WFCO, its board, grantee organizations, and when applicable, the larger field.

Appendix B - Additional Data Tables

TABLE B.1. WAGES DIRECT SERVICE PARTICIPANTS SERVED BY DIRECT SERVICE ORGANIZATIONS

Organization Name	n	%
Center for Work Education and Employment	113	9.2%
Collaborative Healing Initiative within Communities, Inc.	151	12.3%
Colorado Coalition for the Homeless	65	5.3%
Community Partnership for Child Development	59	4.8%
Durango Adult Education Center, Women's Resource Center, and La Plata Family Centers Coalition	70	5.7%
Eagle County Govt, Department of Human Services	25	2.0%
Emergency Family Assistance Association, Inc.	24	2.0%
Florence Crittenton Services of Colorado	263	21.5%
Mi Casa Resource Center	170	13.9%
OneMorgan County	7	0.6%
Project Self Sufficiency of Loveland-Fort Collins	238	19.4%
Pueblo Community College/Foundation and Boys and Girls Club of Pueblo County	41	3.3%
Total	1226	100%

TABLE B.2. WAGES DIRECT SERVICE PARTICIPANTS DEMOGRAPHICS

General Demographics	n	%
Race/Ethnicity		
American Indian or Alaskan Native	39	3.3%
Asian or Asian American	18	1.5%
Black or African American	260	21.9%
Native Hawaiian or Other Pacific Islander	3	0.3%
Latinx, Hispanic or of Spanish origin	547	46.1%
White or Caucasian	280	23.6%
More than one race	85	7.2%
Other	4	0.3%
Note: Because grantees could select multiple race/ethnicity categories for participants, a Total row is not included.		
Age		
< 18 years old	61	5.0%
18 – 24 years old	336	27.4%
25 – 34 years old	444	36.3%
35 – 44 years old	248	20.3%
45 – 54 years old	91	7.4%
55 – 59 years old	33	2.7%
60 – 64 years old	6	0.5%
65 – 74 years old	2	0.2%
75+ years old	3	0.2%
Total	1224	100%
Education		
Less than high school	347	29.5%
High school degree or GED equivalency	366	31.1%
Some college, no degree	231	19.6 %
Associate’s degree	138	11.7%
Bachelor’s degree	77	6.5%
Master’s/Professional/Doctorate degree	11	0.9%
Other	6	0.5%
Total	1176	100%

Family Demographics		n	%
Relationship Status			
Single (Never married, divorced, widowed, separated)		821	75.8%
Partnered (Married, common law, domestic partnership)		225	20.8%
Other		37	3.4%
Total		1083	100%
Single Parents			
Single parents		640	65.2%
Non-single parents		341	34.8%
Total		981	100%
Number in Household			
1		126	10.6%
2		287	24.2%
3		289	24.3%
4		206	17.4%
5		134	11.3%
6		86	7.2%
7		32	2.7%
8 or more		27	2.3%
Total		1187	100%
Number of Dependent Children			
0		145	13.9%
1		495	47.5%
2		232	22.3%
3		105	10.1%
4		36	3.5%
5		21	2.0%
6		6	0.6%
7		1	0.1%
8 or more		1	0.1%
Total		1042	100%

Economic Demographics

Employment Status

Full time (35+ hours per week)	296	25.2%
Part time (Less than 35 hours per week)	242	20.6%
Paid internship	18	1.5%
Unemployed (looking for work last 30 days)	279	23.7%
Unemployed (not looking for work last 30 days)	22	1.9%
Homemaker	19	1.6%
Student	291	24.7%
Retired	0	0%
Participant that is unable to work	7	0.6%
Other	2	0.2%
Total	1176	100%

Gross Family Income (monthly)

Less than \$500	170	18.7%
\$500 – \$1,000	155	17.1%
\$1,001 – \$1,500	146	16.1%
\$1,501 – \$2,000	138	15.2%
\$2,001 – \$2,500	110	12.1%
\$2,501 – \$3,000	56	6.2%
\$3,001 – \$3,500	30	3.3%
\$3,501 – \$4,000	27	3.0%
\$4,001 or more	75	8.3%
Total	907	100%

TABLE B.3. FINANCIAL SUPPORT SYSTEM INFORMATION

Funding Sources	Individual Programs	Program Definition
Alimony and/or Child Support	Alimony	An amount of money given by a former spouse for financial support.
	Child Support	An amount of money given by a child or children’s co-parent to financially support the child/ren.
Child care Assistance Programs	CCCAP	The Colorado Child Care Assistance Program (CCCAP) program provides child care assistance to families who are working, searching for employment, or are in training, and families who are enrolled in the Colorado Works program and need child care services to support their efforts toward self-sufficiency.
	DDP	The Denver Preschool Program (DDP) provides tuition support to families with 4-year-olds, in order to allow children to go to preschools of the families’ choice.
	CCP	The Colorado Preschool Program (CPP) allows eligible children to attend high-quality preschool for free (children are eligible if they have certain challenges in their lives).
Child Health Insurance Program and Child Health Plan Plus	CHP+/CHIP	Child Health Plan Plus (CHP+) is public low-cost health insurance for certain children and pregnant women. It is for people who earn too much to qualify for Health First Colorado (Colorado's Medicaid Program), but not enough to pay for private health insurance. Outside of Colorado, this program may be known as CHIP.
Colorado Works	TANF	Colorado Works/Temporary Assistance for Needy Families (TANF) is a federal program that provides cash assistance to families in need who have dependent children or unborn children. The program requires applicants to seek employment and be involved in a work activity from the day of the application.
Health First Colorado	Medicaid	Health First Colorado (Colorado's Medicaid Program) is public health insurance for low-income Coloradans.
Housing Assistance	HCV/ Section 8	The Housing Choice Voucher Program (HCV), which was formally known as Section 8, provides rental assistance to income-eligible tenants by subsidizing a portion of their monthly rent and utilities and paying it directly to their landlords.
	Section 811	The Section 811 Program assists the lowest income people with significant and long-term disabilities to live independently in the community by providing affordable housing linked with voluntary services and supports.
	S+C	The Shelter Plus Care (S+C) program provides housing options for homeless persons (and their families) with targeted disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs and acquired immunodeficiency syndrome (AIDS) or related diseases. The program requires participants to engage in services such as mental health and substance abuse treatment, job training and life development skills.
	FUP	Family Unification Program (FUP) provides a housing choice voucher program to assist homeless youth, aging out of the foster care system (ages 18 through 21) and families where available housing is an obstacle to full custody of their children.

Funding Sources	Individual Programs	Program Definition
Housing Assistance (continued)	HCV Homeownership Program	The Housing Choice Voucher Homeownership Program empowers eligible participants interested in purchasing their own home. The voucher may be applied toward the family's portion of a mortgage.
	VASH	The Veterans Affairs Supportive Housing (VASH) provides housing choice voucher rental assistance and intensive case management and clinical services to enable homeless veterans access to permanent housing while leading healthy, productive lives in the community
	CCT	The Colorado Choice Transitions (CCT) allows Medicaid funding to follow a person from an institutional setting to housing in the community. The goal of CCT is to move persons with disabilities out of nursing homes and other long-term care and into the community.
Social Security Income	SSI	The Social Security office gives monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older. Blind or disabled children may also get SSI.
Special Supplemental Nutrition Program for Women, Infants and Children	WIC	Women, Infants, and Children (WIC) is a federal assistance program for low-income pregnant women, breastfeeding women, and children under the age of five, that gives women and families food assistance, food education, and breastfeeding support.
Supplemental Nutritional Assistance Program	SNAP	Supplemental Nutrition Assistance Program (SNAP) is the food assistance program in Colorado, formerly known as Food Stamps. SNAP helps households purchase food and individuals on SNAP receive an EBT card, which can be used at most grocery stores to buy food and other products.

TABLE B.4. OVERVIEW OF WAGES DIRECT SERVICE GRANTEEES, PROGRAMS, AND DEMOGRAPHICS SERVED

Please note that program descriptions were summarized from Year 1 grantee applications and programs may have made modifications to their services during implementation.

Organization	Name of Program/Project	Demographic Served	Description of Program/Project (from grant applications)
Center for Work Education and Employment (CWEE)	Steps to Success Program	Low-income women on TANF; Denver (Denver Metro Area)	CWEE provides guidance and support for women as they enter livable wage careers through the Steps to Success Program, which was piloted with support from WFCO in 2013. The job retention services have helped single mothers maintain long-term, stable employment by mitigating the cliff effect.
Collaborative Healing Initiative within Communities, Inc. (CHIC)	Collaborative Healing Initiative within Communities	Formerly/currently gang-involved women; Denver (Denver Metro Area)	CHIC is a program designed to lift gang-affiliated women out of a cycle of poverty and violence through mentorship, education for employment, family and community engagement, counseling, and holistic healing. This grant will support education for employment programming, which connects participants with a CHIC mentor, a peer group with similar career goals, a workforce development specialist through IEG, Inc., and job training programs such as construction apprenticeships for training and placement in construction careers.
Colorado Coalition for the Homeless	Vocational Services	Formerly/currently homeless mothers; Denver (Denver Metro Area)	CCH will pilot a technology training program to prepare women who have been homeless for careers in the tech industry, with starting annual pay ranging from \$36,000 to \$50,000. Through this program, women will participate in four months of training with a local technology training provider that is designing coursework specifically for this group of women and that has a track record of employment placements with local companies. In addition to the Computer User Support Specialist and network maintenance training, participants will also receive soft skills training, job placement assistance, and job coaching upon entering employment. Participants will also have access to the full range of services and supports CCH provides to help people overcome homelessness.
Community Partnership for Child Development (CPCD)	Two Generation Program	Low-income women; El Paso (El Paso County)	CPCD's Two Generation Program helps low-income parents (90% mothers) make progress toward economic independence while their children receive quality early childhood education. Participants have no-cost access to three career training tracks: child development associate, information technology, and advanced manufacturing, through partnerships with Pikes Peak Community College and Colorado Springs School District 11 Adult and Family Education Center. This grant will support the CPCD Two Generation Program Coordinator position, which provides long-term case management for participants, as well as small monthly stipends to help offset transportation and food costs while they are enrolled in training.
Durango Adult Education Center (DAEC)	Southwest Colorado Women's Project	Low-income women; La Plata (SW CO)	The Southwest Colorado Women's Project is a collaboration among the Durango Adult Education Center (DAEC), Women's Resource Center (WRC), and La Plata Family Centers Coalition (LPFCC). Together, the partners will support women into livable wage careers by providing case management, career planning, and targeted education and training, along with a range of additional supports. The collaboration will draw on the strengths of each partner, including DAEC as the region's educational safety net; LPFCC as the safeguard for parent and child health, education, and support; and WRC as the center for women seeking resources and educational support.

Organization	Name of Program/Project	Demographic Served	Description of Program/Project (from grant applications)
Eagle County Government (Department of Human Services)	Flexible Funding and Coaching	Single mothers; Eagle (Eagle County)	The Eagle County Department of Human Services recently piloted programs to ease the cliff effect for individuals transitioning out of eligibility for the Colorado Works and Colorado Child Care Assistance Programs. This grant will support a pilot of individualized coaching and flexible financial supports to positively impact outcomes for single mothers exiting public assistance and to help DHS build knowledge about empowering women for workforce and life success, including economic self-sufficiency, while also enabling them to simultaneously advance the well-being of their children. The participating women will have coaches to help build their executive functioning skills and up to \$1,200 in flexible funding to support identified goals.
Emergency Family Assistance Association, Inc. (EFAA)	Job Uptake for Motivated Parents Program	Low-income women; Boulder County	Originally piloted as the Internships to Careers for Motivated Moms program with support from WFCO in 2015, the renamed Job Uptake for Motivated Parents (JUMP) program connects participants with work-based learning opportunities in partnership with Workforce Boulder County and a full range of supports through EFAA. EFAA provides participants with basic needs supports, food, housing, resource referrals, and encouragement and problem-solving support to overcome hurdles to program completion. Additionally, EFAA provides up to \$1,000 in direct financial assistance to help address needs for employment, such as transportation, interview clothing, and child care support. This grant will support women's participation in the JUMP program.
Florence Crittenton Services of Colorado (Flo Critt)	Boosting Employability for Teen Mothers Project	Teen mothers/ young children; Denver (Denver Metro Area)	Florence Crittenton Services is beginning a three-year initiative to identify, incorporate, and share best practices to help pregnant and parenting girls increase their employability and probability of earning livable wages within three to five years of high school graduation. The Boosting Employability for Teen Mothers Project includes three integrated components: development of core skills and employment training, support for navigating the road to employment, and holistic, wraparound support that helps teen mothers provide and care for their children while completing education and training.
Mi Casa Resource Center	Career Development Program	Latina/ low-income women; Denver (Denver Metro Area)	Mi Casa's career development program has demonstrated success in moving women into careers that offer livable wages by engaging women in career pathways and providing training and wraparound supports. This grant will help Mi Casa provide individualized services for participants to ensure their success through foundational skills training, progress in career tracks, job search, and employment. Participants are primarily prepared for and supported in entry into careers in the financial services industry and have access to training for small business development, healthcare, and construction careers.
OneMorgan County (OMC)	Educational and Occupational Advancement of Women	Newcomer/immigrant women; Morgan County	OneMorgan County fosters community cohesion in Morgan County, a rural community with a high proportion of refugee and immigrant residents. Designed to jump start the educational and occupational advancement of women, this grant supported newcomer working mothers with stipends to offset lost wages to allow them to attend Morgan Community College full-time, along with support and career guidance. The participants will serve as role models, ambassadors, and mentors to inspire and support the next group of scholars, with the goal of cultivating a new culture whereby women's contributions are fully valued, supported, and sustained through the capacity building of local women leaders. Community partners have demonstrated a commitment to the project's success: Morgan Community College will cover participants' tuition, Colorado State University faculty will supervise graduate students to design the education support and career guidance manual, and Fort Morgan Cultures United for Progress will provide additional financial support.

Organization	Name of Program/Project	Demographic Served	Description of Program/Project (from grant applications)
Project Self Sufficiency of Loveland-Fort Collins (PSS)	Selfpower Program	Single mothers; Larimer County	The Selfpower program helps single parents overcome barriers to completing the postsecondary education needed to earn a living wage. Participating families are supported through personalized intervention with a highly skilled advisor in a strengths-based program focused on growth. The program includes detailed career planning focused from the beginning on self-sufficiency wages, supports for children's success, resources and navigation support for educational completion and job search, as well as ongoing support once participants enter employment. This grant will invest in continuation of Project Self-Sufficiency's model.
Pueblo Community College and Pueblo Community College Foundation	DualStar Project	Low-income women Pueblo County	The DualStar Project is focused on engaging women and girls in exploring and pursuing STEM education and careers that offer livable wages. This partnership between Pueblo Community College (PCC) and Pueblo Community College Foundation (PCCF) supports women into STEM careers in several ways. The grant-funded project includes 1) encouraging women already enrolled in PCC's Health Information Technology program to build on that credential to pursue Cyber Defense Education, for which PCC was recently federally designated as an excellent provider of education in the growing cyber security industry and 2) engaging women STEM majors in the PCC Presidential Leadership Program (PLP) as mentors to women enrolled in the Health Information Technology program.