

A VOICES FROM THE FIELD REPORT

BLUEPRINT FOR INVESTING IN WOMEN AGES 25-59

NOVEMBER 2018

THE NEW YORK WOMEN'S FOUNDATION

BLUEPRINT FOR INVESTING IN WOMEN AGES 25-59

EXECUTIVE SUMMARY

NOVEMBER 2018

THE VOICES FROM THE FIELD SERIES

The New York Women's Foundation's Voices from the Field series is comprised of four Blueprint for Investing in Women reports that explore the position, needs, and strategies for supporting the security and contributions of low-income NYC women during one of four major developmental periods (i.e., ages 0-8, 9-24, 25-59, and 60+). The series is based on a "Voices from the Field" approach that draws on data obtained from academic and policy research and from interviews with a cross-section of on-the-ground leaders – including members of each age cohorts. Its goals are to: (1) broaden understanding of the key role and issues of NYC's low-income girls and women; (2) stimulate broad, productive discussion of how best to support those roles and address those issues; and (3) catalyze bold investment into promising strategies and solutions.

To read the full report, visit www.nywf.org/impact-research/

Written by: Susan Leicher, Thompson & Columbus, Inc.

Graphic Design: Paula Cyhan

THE “BLUEPRINT FOR INVESTING IN WOMEN” SERIES

The New York Women’s Foundation’s *Blueprint for Investing in Women* series comprises four reports that explore the roles, the strengths, needs, and best strategies for promoting the well-being and progress of NYC women, across the full span of their lifetimes. In line with The Foundation’s core mission, the series particularly focuses on the situations of women whose opportunities for progress are limited by constraints rooted in attitudes about initial economic position, race, ethnicity, immigration status, and sexual orientation or gender identity.

The goals of the series are to: (1) broaden understanding of the roles and issues of the city’s low-income girls and women; (2) stimulate broad, productive discussion of how best to both support those roles and address those issues; and (3) catalyze bold investment by all stakeholders capable of expanding relevant opportunities and resources.

Each of the four *Blueprints* covers a major developmental period in a woman’s life¹:

- **0–8:** the years of girls’ most intense and rapid physical, cognitive, social, and emotional development.
- **9–24:** the prime years in which girls and young women acquire core knowledge, competencies, and good habits.
- **25–59:** women’s typically most intense years of paid employment and of raising and supporting families.
- **60+:** the diversely productive and contributing years of older womanhood.

The *Blueprint* series is based on a “Voices from the Field” approach. It draws on qualitative and quantitative data obtained both from the best academic and policy research and from a cross-section of on-the-ground leaders—including members of each age cohort and their supporters. Each *Blueprint* includes:

- An overview of the size, scope, and overall demographics of the girls and women in the particular age cohort being considered.

- Discussions of:
 - The strengths, positions, roles, and challenges of girls and women at that stage of development.
 - The overall framework of programs and services for those girls and women—with analyses of the best practice approaches and the main gaps or inefficiencies in service delivery.

- Recommendations for how the public, nonprofit, and philanthropic sectors can work separately and jointly to promote the best-practice approaches and address the gaps and inefficiencies.

Each year, the pioneering efforts of The Foundation and its grantee-partners enable thousands of individual New York women to build safer, healthier, more economically secure lives for themselves and their families. But The

Foundation and its partners cannot single-handedly address all the global and structural issues that diminish low-income women’s opportunities and stability from earliest childhood through the farthest reaches of old age. Nor can they single-handedly reach enough individual women to make a measurable dent in the city’s grimly persistent poverty rate of more than 20 percent.

The *Blueprint* series was conceived as a first step in marshaling the multi-player, coordinated awareness and action required to create equitable and just paths to progress. It is offered with the conviction that there is no better strategy for boosting New York’s overall economic strength than supporting the women who provide the cultural wellspring and the economic and caregiving bedrock for the city.

¹ Organizing issues and solutions within rigidly age-based phases clearly has certain limitations. Individuals clearly can acquire skills and competencies—and assume roles and responsibilities—at many different points; challenges to health, safety, and economic security can extend across whole lifetimes. It is also true, however, that certain activities and issues tend to cluster within particular periods of a person’s developmental trajectory; and that policies and programs—whether related to health, housing, education, employment, or violence prevention—tend to be formulated and delivered within those age-segregated silos. The four *Blueprint* reports, thus, will stick to that rubric—while also making note of the themes that transcend particular phases, that link phases together, and that call for a more integrated approach.

I. EXECUTIVE SUMMARY

“In America, we tend to frame the concept of economic progress in terms of personal strengths or failings. It’s the ‘Lean-In’ mentality—the idea that if a woman is just sufficiently forceful and intelligent and persistent, she’ll get ahead. Sure, if a woman has been lucky enough to have had a good education and a life relatively free from trauma, that kind of thinking makes some sense. But too many low-income women of color have no guarantees of a ‘good education’ or a ‘life free from trauma.’ They are up against systemic failings, not personal ones. They have plenty of strengths. They’ve just never had a fair chance.”

– Nancy Rankin, Vice President for Policy,
Community Service Society of New York

In New York City, women of color and immigrant women, age 25-59 bear the main brunt of responsibility for both raising and providing for their own families; for furnishing the labor force that undergirds the economy; and for leading the projects that sustain their communities. They also face systemic barriers and threats that:

- Mire them in jobs that fail to pay a living wage and offer few viable paths for advancement.
- Put them at uniquely high risk for intimate partner, sexual, bias-based, and state-sanctioned violence.
- Deny them basic tools of health, reproductive health, and well-supported parenthood.
- Keep them under-represented at the tables at which the policies that shape their lives are set.

For more than three decades, a roster of determined grassroots women-led organizations have worked to improve the economic security, safety, health, and empowerment of this critical segment of the population. Through advocacy, community organizing, and direct service programs, they have been helping women and LGBTQI individuals across the city’s low-

income communities to access better employment options, escape and heal from violence, enjoy better health and reproductive health, and achieve more meaningful representation in vital decision-making forums.

The report that follows is based on interviews with a cross-section of the leaders, staff, and constituents of a range of those organizations—as well as with relevant public, academic, and philanthropic stakeholders. It offers: (1) an overview of the demographics and situations of the women and LGBTQI individuals with whom the organizations principally work; (2) analyses of their main areas of focus—and descriptions of some of their most effective programs; and (3) recommendations for ongoing or new action.

In particular, it highlights the experts’ cross-the-board observation that the areas that are most pivotally important for the future economic security, safety, and health of their constituents—and thus most in need of broad-based accelerated investment—are: (1) affordable permanent housing; and (2) affordable, accessible, high-quality, high-paid child care.

DEMOGRAPHIC OVERVIEW

Examination of the latest sources of demographic data reveals that:

- **New York City’s female-identified population is extraordinarily diverse.** As documented in the latest (2016) NYC Department of Health and Mental Hygiene (DOHMH) “Summary of Vital Statistics,” the 2,250,000-strong cohort of New York City women age 25-59 is 31 percent White, 27 percent Latina, 23 percent Black, and 16 percent Asian. In addition, as reported in the 2013 City Planning Commission’s “The Newest New Yorkers” study, an average 40 percent of each of those groups is comprised of new immigrants with roots in a wide range of regions and countries. And, as recorded in DOHMH’s 2016 *EpiQuery* survey, a measurable percentage of the individuals in each group self-identify as LGBTQI.

- **Across the board, New York City women are overwhelmingly responsible for both caring for and financially supporting their families.** There are, however, major differences in the degree to which women in different demographic cohorts tend to work outside their homes, to be their households’ primary or sole providers, and to earn a livable wage:

- **Women of color and immigrant women hold paid jobs—and are the primary or sole providers for their families—significantly more frequently than White, U.S.-born women.** Across New York State, the rate of workforce participation for women with children under the age of six is 81 percent for Black women and 64 percent for Latina women—and only 50 percent for White women.²

- **Women earn less than White males across all job categories—but the size of the wage differential varies greatly by race and ethnicity.** White women earn 84 cents to every dollar earned by White men; Asian women earn 63 cents; Black women, 55 cents; and Latina women, 46 cents.³

- **Poverty rates across different demographic communities vary in nearly inverse proportion to the degree to which:** (1) the women in those households are primarily responsible for family income; and (2) the earnings of the women responsible for providing that income diverge from those of White men. A full 56 percent of Latina households have incomes inadequate to cover the basic costs of living, as do 44 percent of Asian households, 47 percent of Black households, and 24 percent of White households.⁴

- **Besides the core economic tolls created by inequitable wages, the most consistent factor contributing to the high rates of poverty experienced by so many women of color and immigrant women (and their families) is lack of access to affordable child care.** The across-the-board rate of income inadequacy among families in which working mothers are obliged to cover the high costs of child care is a full 59 percent.⁵

Poverty rates across different communities vary in nearly inverse proportion to the degree to which: (1) the women of those households are the primary wage earners; and (2) the wages of the female primary providers; diverge from those of White men.

- **Women of color, immigrant women, and LGBTQI individuals face uniquely large threats to health and safety:**

² DuMonthier, Asha, Chandra Childers, Jessica Milli, PhD., *The Status of Black Women in the United States*, Institute for Women’s Policy Research, Washington D.C., 2017.

³ See New York City Office of the Comptroller, *Power and the Gender Wage Gap: How Pay Disparities Differ by Race and Occupation in New York City*, NYC, April 10, 2018 and James, Letitia, *Analysis of the Gender Gap in New York City’s Workforce*, Office of the Public Advocate for the City of New York, New York City, 2016.

⁴ Pearce, Diana M., *Overlooked and Undercounted 2018; The Self-Sufficiency Standard For New York City: Key Findings and Recommendations*; Women’s Center for Education and Career Advancement & United Way of New York City; NYC October 2018.

⁵ Ibid.

– **A range of factors—unlivable wages, accelerating gentrification, real estate and lending practices that reinforce segregation—limit the areas** in which most women of color, immigrant women, and trans and gender-nonconforming (TGNC) individuals can find housing. The options most available to them tend to be found in the community districts that contain the greatest environmental threats, the poorest housing stock, the poorest air quality, the highest crime rates, and the fewest basic resources. And thus, unsurprisingly, individuals in all those groups are at exceptionally high risk for poor overall health, and for certain diseases (e.g., asthma, diabetes, HIV).

– **Across the board, women of color, immigrant women, Muslim women, and LGBTQI individuals are also at the highest risk for intimate partner violence, for rape, and for bias-based assault and harassment from both the general public and state-sanctioned sources (i.e., the police, ICE).** And each of those assaults carries with it the threat of further destabilization. As a result of domestic violence women are at high risk for involvement in the city’s homeless system. As a result of state-sanctioned assault, women are at high risk for involvement in the criminal justice system.

Examination of the available data lead to four inevitable conclusions:

- Women of color and immigrant women comprise a significant and highly diverse segment of New York City’s overall population.
- They furnish the bedrock on which their families, their communities, and the overall economy depend.
- Despite exceptionally high rates of workforce participation, they are largely barred from enjoying economic security, safety, and health, due to: (1) exploitative wages and untenable working conditions; (2) lack of access to the basic tools of

well-being that other New Yorkers take for granted; and (3) the degree to which they are regularly exposed to violence from a range of sources.

- Efforts to address all the inequities affecting the members of this group need to reflect: (1) a solid appreciation of their invaluable roles and contributions; (2) recognition of the diversity of their backgrounds and situations and—therefore—of the importance of seeking and paying attention to their diverse perspectives; and (3) acknowledgement of the systemic challenges that they face.

The sections that follow offer an overview of the most pressing issues facing New York City’s women of color, immigrant women, and LGBTQI individuals, as presented by those women and individuals themselves—and by the leaders of organizations working closely and directly with them. They then describe the approaches that appear to be making the greatest difference and summarize the experts’ recommendations regarding the issues in greatest need of sustained or accelerated attention.

ECONOMIC SECURITY: PURSUING EQUITY, OPPORTUNITY, AND FAIR FINANCIAL PRACTICE

“What Latina women need isn’t financial literacy—it’s fair wages for their labors and fair sources of capital and loans.”

Given that so many of the core struggles of women of color and immigrant women directly relate to low wages, poor working conditions, and predatory financial practices, it is unsurprising that so many grassroots, women-centered organizations primarily focus on: (1) achieving equitable pay scales and fair and decent working conditions; (2) expanding job options; (3) increasing entrepreneurial opportunities; and (4) fighting financial exploitation.

- **Achieving Equitable Pay Scales and Fair and Decent Working Conditions:** For more than a decade, a group of advocacy organizations including *PowHerNY* and *A Better Balance* have been fighting the unjust practices and policies that keep so many women from achieving economic security. Thanks to their efforts, New York State has passed the nation’s most generous family leave law—and campaigns are underway to: (1) raise the minimum wage; (2) ensure gender-based pay parity; (3) make it illegal for employers to ask about salary histories; (4) improve paid sick leave policies; and (5) protect pregnant and nursing workers. Simultaneously, a range of industry-specific organizations including the *Domestic Workers’ Alliance*, *Restaurant Opportunities United (ROC-United)*, and *The Center for Frontline Workers* have been working to change the specific practices—e.g., tipped-labor and unpredictably scheduled work shifts—that constrain the economic progress of the immigrant women and women of color who comprise the core labor force for those industries.

- **Access to Living Wage Jobs:** A range of organizations prepare low-wage women to move into better-paid positions. Their programs typically provide much more than just job skill training. In particular, they offer participants: (1) the stipends required to keep meeting family expenses while they are in training; (2) access to the child care required to maintain regular class attendance; and (3) intensive academic as well as vocational training. A few programs—including *Per Scholas*, *United Women Firefighters*, and *Nontraditional Employment for Women*—equip participants to enter fields (e.g., information technology, firefighting, construction) that have historically been “reserved” for men.

- **Broadening Entrepreneurial Opportunities:** For some women, the best path to economic security is not employment—it is entrepreneurship. And thus, a few cutting-edge grassroots efforts including *Union Settlement’s* “Women’s Entrepreneurship Success Training Program,” *Hot Bread Kitchen’s* “HBK Incubates,” the *Committee for Hispanic Children and Families (CHCF)’s* “Institute for Child Care and Early Education”—and one major public-private-philanthropic initiative, We-

NYC, spearheaded by Deputy Mayor Alicia Glen—have been providing successive cohorts of aspiring female entrepreneurs of color and immigrant entrepreneurs the supports (e.g., networking opportunities, access to capital, tailored training, marketing assistance) that are typically out of reach for them. In addition, a few programs—*Center for Family Life (CFL)* was the first and remains the most influential—have been promoting the complementary and similarly powerful approach of “collective entrepreneurship,” i.e., helping women to form worker-owned and governed cooperatives that permit them to better control their earnings and working conditions while also acquiring the decision-making and management skills that can support ongoing entrepreneurial advancement.

- **Fighting Financial Exploitation:** A range of organizations—*New Economy Project* has been at the forefront—foster community-rooted solutions to the cycle of poverty that begins with unjust wages and all too often ends in crushing debt. They organize and equip constituents to expose the practices of exploitative lenders; expand their access to community-owned credit unions; and help them achieve legal victories against predatory lenders.

In addition, a few organizations focus on the “other end” of the economic security equation—i.e., on containing or reducing the high fixed-cost expenses (housing, child care, transportation) that decimate the incomes of low-wage working women.

“Don’t tell me that low-income Latina women don’t know how to handle their finances. The problem isn’t that they don’t know how to spend wisely or to save—after all, they somehow manage to feed their children, pay the rent, and still send money ‘back home’ to Mexico or the Dominican Republic every single month ... It’s that they are paid next to nothing for their work and are always just one small catastrophe away from major debt. What they need isn’t financial literacy—it’s fair wages for their labors and fair sources of capital and loans.”

– **Cecilia Gaston, Former Executive Director of Violence Intervention Program (VIP) Mujeres**

SAFETY: COUNTERING VIOLENCE AND PROMOTING HEALING

When the experts consulted for this report were asked to identify the most pervasive challenge for women of color, immigrant women, and LGBTQI—particularly trans and gender-nonconforming (TGNC)—individuals, they invariably answered: “poverty.” But when asked to name the *toughest* challenge, they invariably answered: “violence.” They explained that the violence that undermines the lives of so many women takes three main forms: (1) domestic violence; (2) sexual harassment and rape; and (3) bias-motivated attack—both from the general public and from state-sanctioned sources (e.g., police and other criminal justice personnel). They then described some of the approaches that are making headway against each of those forms of assault.

- **Addressing Domestic and Intimate Partner Violence:** A range of organizations help survivors prevent, escape, or heal from intimate partner violence through a combination of: (1) legal assistance; (2) temporary shelter; (3) employment training; and (4) counseling. One group—*New Destiny Housing*—focuses on expanding access to permanent (rather than shelter-based) housing. A few groups—e.g., *Connect NYC*, *A Call to Men*, and *Mixteca*—are taking the paradigm-shifting approach of helping perpetrators recognize the toxicity of the assumptions that fuel their actions and the damage that those assumptions do both to those whom they abuse and to themselves.
- **Addressing Sexual Harassment and Rape:** In recent months, the topic of sexual harassment and rape has begun receiving a thorough and well-deserved airing, as increasing numbers of survivors have come forth to name and seek justice against their attackers. Initial attention has centered on women of high visibility and influence. A few vital new initiatives, however—the “Fund to Support the MeToo Movement” that *The New York Women’s Foundation* is launching in

collaboration with Tarana Burke is one leading effort—are beginning to focus on the situations of the low-income women of color, immigrant women, and TGNC individuals whose chances of assault are the greatest and whose chances of obtaining notice and protection are the most circumscribed.

- **Addressing Bias-Based Individual and State-Sanctioned Attack.** A core group of organizations are helping immigrant women, women of color, Muslim women, and LGBTQI individuals fight back against the pervasive, bias-based attacks that they face from both members of the general public and from state-sanctioned sources. These include: the *Arab American Association of New York*, which empowers Arab and Muslim women to address both random and state-sanctioned Islamophobe violence; *Hollaback!*, which empowers LGBTQI individuals to resist street-based, online, and police harassment; and the *Black Women’s Blueprint*, which is galvanizing Black women across the nation to combat the widespread, unchecked sexual and physical brutality that they experience from the police and other members of the criminal justice system.

“What do we need to do to end violence against trans women of color? We need to keep empowering our members to keep speaking up, to keep saying: ‘this is not right’—to keep moving forward. We need to keep reminding [the world] that our lives matter and that what is going on is wrong.”

– Vicki Cruz, Former Senior Counselor and Advocate at the New York City Anti-Violence Project

REPRODUCTIVE JUSTICE: PROMOTING AUTONOMY, HOLISTIC HEALTH, AND PARENTHOOD

Reproductive justice, broadly defined, has long been at the top of the agendas of the women’s and LGBTQI rights movements. Organizations working in this area typically frame their efforts within three main categories: (1) ensuring autonomy in matters of reproductive choice, sexuality, and gender expression; (2) promoting access to holistic and appropriate health and reproductive health services; and (3) supporting those who raise children once they are born. Their efforts have produced a range of victories, but progress remains uneven and backlash against each victory remains strong.

- **Ensuring Autonomy in Matters of Reproductive Choice, Sexuality, and Gender Expression.** For several years, a broad and representative group of grassroots organizations have been collaborating with the NYC Department of Health and Mental Hygiene (DOHMH) to create “healthy positive sexuality” initiatives designed to ensure that all New Yorkers can exercise full reproductive choice and can freely express their sexuality and gender. Their efforts have been producing initially impressive results—and the City is firmly pledged to continue fully supporting their work, despite the national Administration’s commitment to cut funding for all but “abstinence only” birth control and to repress overall freedom of gender expression and reproductive autonomy.
- **Promoting Holistic Health and Reproductive Health.** Over the past few years, a range of grassroots organizations have also been working with DOHMH to close a few major, ongoing service gaps. In particular, they have been seeking to: (1) expand access to services extending considerably beyond birth control (e.g., services supporting TGNC needs or preventing and addressing HIV and other STDs); and (2) reduce the intolerably high rates of maternal

morbidity and mortality among women of color—particularly Black women. While the full impact of these efforts has not been measured, the direction is clearly positive and the City’s commitment to keep supporting their goals runs deep.

- **Supporting Parenthood.** Across the board, the experts consulted for this report observed that the final, critical front of reproductive justice—i.e., supporting those who are raising children—continues to be broadly neglected by society at large. A few publicly-funded programs (e.g., *Healthy Families New York*, *Nurse Family Partnership*, and *Early Head Start*)—and a few innovative initiatives by the City’s Administration for Children’s Services (ACS)—are successfully reinforcing the parenting efforts of a small cohort of families living with acute stressors. A few grassroots efforts (e.g., *Ancient Song Doula Services* and *SPARKS*) are helping certain groups of mothers manage certain tough post-partum challenges. But none of these programs has the reach or the capacity that is needed. What is more, alone among almost all industrialized nations, the U.S. fails to provide working mothers with guaranteed access to affordable, high-quality child care—a failure that broadly undermines the progress of the mothers, of their children, and of the economy as a whole.

“The whole reason we came to this country is to give our children a better life. But the rules of parenting are very different here than they were back home, so we need a bit of guidance and support in this new world of ours. Being a good mother is what we want more than anything else in the world, but no one here seems to care about mothers.”

– Participant in Centro de Recursos Educativos para Adultos (CREA)

EMPOWERMENT: STRENGTHENING COLLECTIVE CLOUT, LEADERSHIP, AND ALLIANCES

The experts concur: the best way to level the playing field for low-income women of color, immigrant woman, and LGBTQI individuals is to support their empowerment. In particular, to: (1) promote their ability to exercise collective clout; (2) equip them to assume leadership positions within key decision-making forums; and (3) expand the size and scope of their alliances.

- **Promoting Collective Clout:** One of the core strategies employed by almost every grassroots, women-led organization involves building women’s collective clout. The effectiveness of *Center for Family Life’s* worker cooperative movement derives from its ability to replace the vulnerability of individual workers with the muscle that comes with united action. The strength of the *#MeToo* movement has grown exponentially as it has created an ever larger and more diverse community of survivors, all fighting for common goals. Across the board, participants in the most effective grassroots efforts—from training initiatives to violence prevention programs to parenting projects—remark that the top benefit they receive from those efforts is a sense of communal cohesiveness and power.

- **Building Leadership:** A second core strategy of many women-led organizations involves training constituents to take leadership roles at key negotiating or policy-making tables. The economic policy-changing efforts of *NYS Tenants & Neighbors* and the *New Economy Project*, the workplace organizing efforts of *Brandworkers*, and the violence prevention efforts of the *New York Anti-Violence Project* all rely centrally on this approach. In addition, a small cohort of organizations (*Vote, Run, Lead* and *New American Leaders* are prime

examples) are specifically focused on preparing women of color, immigrant women, and LGBTQI individuals to assume leadership roles within the political arena—with rapidly increasing success.

- **Expanding the Circle of Allies.** A range of women-led efforts to influence policy and practice rely strongly on the astute cultivation of collaborators and supporters. The workplace victories of *A Better Balance* and *PowHerNY* have largely been achieved by forging broadly diverse coalitions. Some of the key breakthroughs of *Restaurant Opportunities Centers United (ROC-United)* have come from going beyond the natural base of restaurant workers to engage influential restaurant customers—and owners. And as previously noted, some of the most promising new initiatives in the area of intimate violence prevention involve developing perpetrators’ understanding of the internally and externally damaging impact of their actions—and enlisting their cooperation in the overall battle against abuse.

“The rules of our society have been written by those who are in power and are tailored to keep them in power. And so, the only way to alter things is to bring women of color into prime leadership positions.”

– Andrea Flynn, *Justice Doesn’t Trickle Down*

FRONTIERS FOR ACCELERATED ACTION: AFFORDABLE PERMANENT HOUSING AND HIGH-QUALITY CHILD CARE

Regardless of the initial focus of the interview—whether economic security or violence or reproductive justice—every expert consulted for this report eventually made the point that the future progress of New York City’s low-income women hinges pivotally on significantly expanding their access to two major resources: (1) affordable, permanent housing; and (2) affordable, high-quality, well-paid child care.

Examinations of the poverty levels experienced by so many female-headed households invariably segued into statements about the need to reduce the two most decimating fixed costs faced by those households—i.e., child care and housing. Discussions of how best to improve the employment situations of low-wage working mothers elicited the comment that access to reliable child care is absolutely critical both to their overall work attendance and to their ongoing career advancement. Analyses of domestic violence led to remarks that survivors’ ability to escape their abusers ultimately depends on whether they can access permanent, affordable housing. Conversations about reproductive justice produced explanations of the unique potential of high-quality child care to reinforce mothers’ parenting strengths.

The experts noted that a range of advocacy and service organizations are doing impressive work to promote quality and access in both those policy areas. Nonetheless, the experts stressed, all those diverse groups have never come together in a concerted effort to frame those goals in decisively women-centered terms. And thus, they concluded, the time has come to begin forging a broadly collaborative and resolute campaign to put low-income women’s expanded access to affordable permanent housing and high-

quality child care at the very top of the agendas of the public and philanthropic sectors.

As one housing advocate explained: “Enabling women to find affordable permanent housing needs to be a major goal for anyone concerned with women’s safety, health, and economic security. And meeting the specific housing needs of women—particularly low-wage female heads of household and women fleeing violence—needs to be a major focus for anyone concerned with housing and homelessness. We need, in short, to create a strongly united and explicitly women-centered housing movement. And the moment to do it is now.”

Or as one participant in a job training program explained: “I’m constantly worried about my children because I can’t always arrange good care for them while I’m in training. And once I’m hired, I know I’ll be constantly worried about my job because there are bound to be times when those arrangements will fall through and I’ll have no choice but to stay home to take care of my kids. Women can’t be in two places at once and—when we try to be—everyone loses. Why haven’t people figured that out yet?”

SUMMARY OF RECOMMENDATIONS

The experts' multiple, detailed suggestions for action are laid out in subsequent sections of this report. The strongest and most consistently voiced recommendations are summarized below:

PUBLIC Sector Recommendations:

- *Continue passing and robustly implementing the laws and regulations* (e.g., family leave, equal pay, minimum wages, prohibition of inquiries into salary histories, fair paid sick leave, fair overtime pay, protections of pregnant or breastfeeding women, abolition of tipped wages, abolition of unpredictable work shifts) that address the inequities that hamper the economic progress of so many women of color and immigrant women.
- *Continue funding key supports* (e.g., counseling, job training, legal assistance, emergency refuge) for survivors of domestic violence; create and implement systems that better support the identification and prosecution of sexual assault and rape in the workplace; and forthrightly identify, monitor, and combat state-sanctioned harassment and violence against women of color, immigrant women, and LGBTQI individuals.
- *Continue robustly supporting initiatives* that protect autonomy in matters of reproductive choice, sexuality, and gender expression; address the full range of New Yorkers' reproductive health needs; and specifically and holistically support Black women's maternal health.
- *Proactively welcome and support the expanded participation and voice* of women of color, immigrant women, and LGBTQI individuals in all public decision-making forums.
- *Put in place a system of comprehensive, affordable, accessible, high-quality, well-paid child care*—with particular emphasis on serving the children too young for Universal Pre-K and on providing viable coverage at the times (e.g., later afternoons, vacations) when children are not in school.
- *Develop a robust range of approaches* (e.g., an expanded, easily accessible roster of rent subsidies; an expanded and appropriately dedicated supply of affordable and supportive housing units; better protections for the current stock of affordable permanent housing units; preservation of and significant improvements to NYCHA housing) that will put adequate permanent housing options within genuine reach of low-income women in general and survivors of violence in particular.

NONPROFIT Sector Recommendations:

- *Continue advocating for policies and providing direct service programs that:*
 - Increase access to living wage jobs, promote entrepreneurship, and fight financial exploitation.
 - Meet DV survivors' emergency needs; address workplace assault; and equip women and TGNC individuals to fight back against bias-based individual and state-sanctioned assault.
 - Offer a full range of reproductive supports, with an emphasis on meeting the needs of women of color, immigrant women, and LGBTQI individuals; and of parents once children are born.
 - Reinforce constituents' collective clout, leadership skills, and alliances.
- *Create powerful and broadly collaborative new efforts* to expand access to: (1) affordable, high-quality child care for all low-wage working mothers; and (2) viably affordable permanent housing for low-income women fleeing violence in particular.

PHILANTHROPIC Sector Recommendations:

- *Continue or increase the level of funding, technical assistance, convenings, and other forms of support* for organizations addressing the economic security, the safety, the reproductive and general health, and the overall empowerment of women of color, immigrant women, and LGBTQI individuals; and ensure that all those efforts reflect the explicit input and guidance of those constituencies.
- *If supporting those efforts has not previously been a priority, consider making them so.*
- *Create new funding streams explicitly dedicated toward promoting strong collaborative action* in pursuit of the expansion of affordable high-quality child care and viably affordable permanent housing for low-income women and their families.
- *Create multi-funder efforts designed to promote bold and unified new infusions of resources* into achieving all those goals—and into strengthening the organizations and leaders pursuing them.

CONCLUSION AND KEY TAKEAWAYS

Women of color and immigrant women age 25-59 constitute a huge, diverse, and vitally-important segment of New York City's total population. They furnish the bedrock of the city's labor force; are frequently both the main or sole caregivers and the main or sole wage earners in their households; supply the bulk of the paid caregiving services on which so many other New York households depend; and are typically the first to identify emerging needs within their communities—and the first to take on the leadership of projects to address those needs.

The progress of women of color and immigrant women and LGBTQI individuals has not historically been a top priority for society in general—or even for most philanthropic and nonprofit organizations. Rather, society has tended to exploit their work ethic and their economic vulnerability, to ignore their needs, and to permit—or even sanction—the use of violence against them.

The solutions to the challenges faced by this pivotal group of New Yorkers are within our grasp. For the past few decades, a group of determined grassroots organizations have been forging strong approaches to expanding their economic security; protecting their safety; supporting their reproductive and general health; honing their leadership; and increasing their representation. They have solid ideas for expanding the impact of those efforts and for better addressing the two areas—affordable child care and affordable permanent housing—that are most crucial for their future progress.

Following those organizations' lead—and supporting their initiatives—is not a matter of charity. It is a matter of fundamental justice.

It is also wise—the future of our city literally depends on their success.

And it is time.

To read the full report, visit www.nywf.org/impact-research/

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The *Blueprint for Investing in Women Ages 25-59* is based on the input of experts across a range of fields. I spoke with the leaders of city agencies, with directors of both established and nascent grassroots nonprofit organizations, with advocates and academics, and—most importantly—with the women on the ground who are the true authorities on their own strengths, challenges, and needs. The collective wisdom and forceful words of this diverse group shaped and illuminated the narrative and I am deeply grateful for the information and insights that they provided.

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An impressive cadre of organizations, funders, policymakers, and individuals are channeling their best thinking and energies towards improving the safety, economic security, health, and voice of the low-income women who are the backbone of New York's families, communities, and economy. The foundations for progress have been laid and the leaders are in place and are fiercely determined to see the work through.

Susan Leicher

Thompson & Columbus, Inc.

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ABOUT THE NEW YORK WOMEN'S FOUNDATION

Since 1987, The New York Women's Foundation has advanced a dynamic philanthropic strategy based on the fundamental reality that, when women thrive, their families and communities also thrive. The Foundation's grantmaking places it at the top of public women's foundations in the United States, and in the top two in the world. We invest in women-led, community-based solutions that promote the economic security, safety, and health of the most vulnerable women in New York City. We foster women's leadership, create partnerships that spark catalytic change, exchange insights with experts across sectors, and empower women by training them in activism and philanthropy to accelerate and sustain forward progress. Visit www.nywf.org to learn more about our work to transform lives, families, and communities—and create a better New York City for all.

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39 BROADWAY, 23RD FLOOR, NEW YORK, NY 10006
TEL (212) 514-NYWF (6993) • FAX (646) 564-5998
WWW.NYWF.ORG