

Women's Economic Power Agenda

For Illinois



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The WEPA Summit

Women—particularly Women of Color and immigrant women—continue to encounter barriers to economic equity in Illinois. Women still face a persistent wage gap, larger for Women of Color. Due to the compounding effects of racism and sexism, Women of Color are disproportionately likely to be a sole or primary breadwinner for their family, experience wage discrimination, or work in essential and frontline jobs with inadequate pay and benefits. Women represent nearly two-thirds of the workforce in low-paying, low-quality jobs; Latina/x women, Native and Indigenous women, and Black women are particularly overrepresented.



Overworked and underpaid, too many struggle to afford the basics, which makes it difficult for them to build wealth. For some particularly vulnerable women—like survivors of domestic violence—the barriers to economic power imperil their and their family's safety. Furthermore, there is a lack of access to information about worker rights and resources that help break down systemic barriers to opportunity and success for women. Educational



attainment continues to be an important strategy for economic advancement, but the cost of education is often out of reach and racial disparities in educational attainment and success persist. These disparities for Women of Color hinder their ability to establish careers that provide a foundation to thrive and support their families and communities.

Women Employed participates in many spaces at which issues central to economic equity for women are being discussed, but often those discussions happen in silos. The work in those silos is being led by a plethora of organizations and individuals, but it became increasingly clear that there would be value in bringing stakeholders in those various areas of work together into one space to strengthen and accelerate the efforts to advance women's economic power. We explored with partners whether this would be useful, and the feedback was almost unanimous that such a collaboration was not only welcome, but necessary. Thus, the Women's Economic Power Agenda (WEPA) Summit was born.

Everyone came here with so much passion to learn and knowledge to share.



Through the WEPA Summit, Women Employed and our partners sought to go beyond a traditional conference by facilitating a working meeting in late 2023 that brought together stakeholders with diverse needs, interests, and priorities. While convened by Women Employed, the development of the Summit was collaborative, informed by a planning committee with representatives from advocacy, policy, and worker groups. The Summit, hosted at the offices of SEIU Healthcare Illinois Indiana Missouri & Kansas (Service Employees International Union) in Chicago and sponsored

This focus on inclusivity meant providing full language access throughout the Summit, including having all signs and materials translated into Spanish, and using simultaneous translation technology that allowed Spanish speakers to speak directly to English speakers in their native language (and vice versa). This allowed participants to express themselves and hear others most authentically, which many participants mentioned as the highlight

It was eye-opening, I learned a lot from the business owners/entrepreneurs. I felt connected to *communities*.



by JPMorgan Chase & Co, brought together over 100 participants, representing 49 organizations. The process was unique in not just bringing together advocates and nonprofits, but in centering the voices of workers through worker centers and labor groups who are often not included at policy and advocacy tables.

of discussions. Spanish speaking participants reflected that they felt valued and listened to in a way they do not typically in these types of spaces. Another way we addressed inclusivity was by employing an expansive definition of women, including gender diverse people, to ensure the needs of non-binary and transgender people were considered.

The WEPA Summit was structured around four “pillars” of work to organize the many issues crucial to building economic power: Education and Training, Health and Safety, Wages and Wealth, and Work and Entrepreneurship. Through two days of discussions and being in community with each other, participants

[The most useful part of the day was] connecting with people from other organizations and struggles and finding common cause from different *angles*.

Me senti valorada por darme la oportunidad de escocharime y leuantav mi voz.
(I felt valued for giving me the opportunity to listen to me and raise my voice.)

“ Las opiniones de todas ustedes me dan mucha esperanza para seguir luchando.

(The opinions of all of you give me a lot of hope to *continue fighting*.)

identified shared priorities to drive change and promote economic equity for women in Illinois. We aimed to focus on solutions that would provide economic benefits to women in the short-term rather than ten years from now. Given the overlapping nature of issues raised, the post-Summit WEPA recommendations outlined in this report are not organized by the original pillar categories to reflect the cross-sectional nature of the issues discussed, and the holistic view of women’s economic power.

It was clear from Summit discussions that there is a real desire to engage with the idea of women’s economic power in a holistic way. Participants felt that “Women’s Economic Power” was indeed an accurate and collaborative framework that unifies ALL this work. There is power within every woman. What is missing is the creation of spaces that recognize this power and facilitate its growth. Coalition building and collective organizing is crucial.

Summit participants were inspired by recent wins for workers in Illinois (statewide paid time off, improved union contracts, salary transparency), which reflect the power that workers and advocates have when we come together and fight for what we believe in.

Participants believed it was important to build on this momentum to continue to demand more. Participants also expressed a strong need for narrative change regarding women entrepreneurs and the value, experiences, and contributions of low-paid working women. The current public narrative devalues the work of women, and does not reflect the reality of our worth. Narrative shift is a crucial component of driving real changes in policy and practice, as the ability to move things forward is influenced by the ways in which policy makers, advocates, and the public understand the importance,



urgency, and relevance of issues central to building women’s economic power.

Finally, there was a strong desire to continue the kind of intentional and cross-sector collaboration demonstrated at the Summit. Participants expressed the need to stay connected beyond the Summit and create spaces to bring women together. There was also an emphasis on reaching out to other groups, organizations, and communities not represented at the Summit to ensure a wide range of voices and perspectives are heard.



Core Principles of Women's Economic Power in Illinois

We envision an Illinois in which women, their families, and their communities are able to contribute to and benefit from economic growth and abundance, building financial power that enables agency over their lives and dismantles the gender and racial inequities built into our society.

- 1 An intersectional approach is critical to fully understand the multitude of issues central to building women's economic power.** We cannot discuss the issues separately. Health and safety, education and training, workforce development, entrepreneurship, worker protections, and gender and racial equity are all important components in holistically addressing the needs of low-paid working women.
- 2 Policies must reflect the reality of working women's lives and families.** Women make up a significant portion of the labor force and are often primary or sole breadwinners on top of often having significant caregiving responsibilities.
- 3 We must center the dignity and lived experiences of workers** in policy and practice decisions. Workers are the heart of a healthy Illinois economy, and their input is integral in shaping recommendations that work in real life.
- 4 Child care is crucial infrastructure for women's economic power.** Societal pressures, outdated gender norms, and typical traditional familial structures force women to carry the bulk of caregiving responsibilities. Support for caregiving responsibilities is necessary so women do not have to choose between pursuing a career or education, or providing care for their family.
- 5 We must ensure that workers know their rights** related to fair pay, benefits, and organizing. This is especially important for frontline, hourly, and undocumented workers, and non-native English speakers, who may be less likely to be aware of their rights and be particularly vulnerable to workplace violations.
- 6 Prioritizing language access and cultural competency** is necessary to serve the diversifying population in Illinois. Government agencies, educational institutions, advocacy organizations, and the philanthropic community need to ensure that programs, policies, and services are truly accessible for those who are not native speakers of English and have staff who are trained to work effectively and appropriately with racially and gender diverse populations.
- 7 Entrepreneurship can be a key pathway to economic freedom** for women from all backgrounds. We must find accessible and flexible ways to support women entrepreneurs in growing their businesses and building their wealth, particularly low-paid Women of Color whose businesses typically contribute to the financial health and well-being of their households and communities as well.

- 8 Human service programs and economic support policies should promote the safety, well-being, and financial stability of all communities** including people with the least access to resources. The expanded relief policies during the height of the COVID-19 pandemic proved that when we choose to enact policies that support people with limited access to resources, we build stronger and more resilient communities.
- 9 We must take an anti-racist approach to economic issues**, as racial equity is an essential component of women’s economic power. Many of the inequities that women experience today are a result of historical precedent and policies that are systemically racist which need to be actively dismantled. This also means ensuring that healthcare providers, educational institutions, and government agencies recruit and hire racially diverse staff that better reflects and represents the people of Illinois.
- 10 We must fight against the scarcity mindset** that causes resentment and mistrust across and between People of Color, and immigrant communities, a result of systemic racism and capitalism designed to pit communities against each other when accessing economic resources and opportunities. We must make clear the connections between the needs of low-paid workers across industries and communities, fostering worker solidarity to fight for better wages, working conditions, and economic policies to build strong communities across Illinois.

Recommendations

At the WEPA Summit, Juliana Stratton, Lieutenant Governor of Illinois, stated that “women are central to the future of the Illinois economy.” We believe that is true. We are in a moment of opportunity, and it is up to us to address the barriers women face to building economic power. The recommendations from the organizations, advocates, and workers who attended the WEPA Summit shaped this shared agenda to advance women’s economic power in Illinois—policies, programs, practices, and actions that lead to more money in women’s wallets in the next couple of years, not generations from now.

Caregiving Supports

Women have significant caregiving responsibilities, often caring for children, parents, grandparents, and/or extended family, in addition to working outside the home. Caregiving supports are vital to allow women to care for their families while maintaining a job, accessing education and training opportunities, starting a business, or getting compensated for uncovered caregiving expenses. Without formal child care, women must often rely on family members for help, which is not sustainable nor realistic for many, and is a significant time and financial burden for those family members providing care. Flexible work schedules and paid leave are important not just for caregivers, but also for women with disabilities, those with chronic health conditions (who are disproportionately Women of Color), and/or those who experience domestic violence. Additionally, there is a shortage of care providers. These jobs are some of the lowest paying in our economy, and they are disproportionately held by Black and Latina/x women, creating additional layers of inequity. We need to invest more in child care infrastructure and pay providers what they are worth to facilitate more options for working women.

- ▶ Pass paid family and medical leave statewide.
- ▶ Expand access to state child care subsidies, which includes raising qualifying income levels, as well as including women who may not have jobs but are participating in education and training or who experience domestic violence.
- ▶ Pass a caregiver tax credit in Illinois.
- ▶ Compile resources on child care availability and access into a centralized hub.
- ▶ Work with the City of Chicago to develop the portable benefits policy for domestic workers, as called for in the recently passed Paid Time Off (PTO) ordinance.
- ▶ Expand hours for child care to accommodate nonstandard hours for entrepreneurs, students, and those who work after hours and need child care outside a traditional 9 to 5 workweek.
- ▶ Ensure that small child care businesses, including home care, have access to state subsidies to ensure sustainability and ability to provide quality jobs with fair wages to employees.



Worker Rights and Protections

Labor laws and economic policies that support and protect working women are only as good as their implementation and enforcement, and only when people know their rights. Enforcement agencies and employers carry the primary responsibility to ensure these laws are upheld and implemented as intended, and legislators must continue the work to close loopholes and strengthen protections as workers and advocates raise issues. A continuing workers' rights issue that disproportionately affects women is sexual harassment—harassment pushes women out of jobs and off career paths. A safe and equitable workplace must be free from harassment and other discrimination. Information is wealth; and knowledge is power. Workers must know their rights—including their right to organize, given the importance of collective effort in producing change. Finally, reproductive rights are central to women's economic power, given the profound economic impact of pregnancy and childbearing on women's educational attainment, occupation, earnings, and economic well-being.



- ▶ Ensure enforcement of existing laws and policies including: the sexual harassment prevention training mandated by Chicago and Illinois law, equal pay, paid time off, and more.
- ▶ Require employers to maintain safe working conditions (i.e., personal protective equipment that fits women, enforcement of anti-discrimination policies, etc.).
- ▶ Pass the statewide “Work Without Fear” law to protect undocumented workers who speak up about workplace conditions from retaliation.
- ▶ Incorporate workers’ rights information into adult education programs, especially in workforce training.
- ▶ Create a know your rights campaign about the recently passed paid leave and paid time off laws in Chicago and Illinois, particularly targeted to workers not traditionally covered by these kinds of policies, which clarifies differences between municipal and state laws.
- ▶ Ensure workers are educated about and have access to gender-affirming healthcare through their employers.
- ▶ Classify workers properly to ensure workers’ rights as employees and access to deserved benefits and worker protections.
- ▶ Extend existing benefits, rights, and protections to all types of workers, including part-time, hourly, and nontraditional workers (e.g., independent contractors, gig workers, sex workers).
- ▶ Ensure Illinois’ commitment to protection of and access to reproductive rights and preservation of bodily autonomy.

Language Access

A lack of English fluency is currently a barrier for women who need to enroll in education and training, participate in programs, understand their employment rights, get quality healthcare, or start a business. Immigrant women in particular may already have professional skills, training, or certification in another language, but may not be able to apply those skills in English. Language access is also a key component to ensuring safety and security for historically marginalized groups seeking services, such as domestic violence survivors.



- Expand language access for women in adult education, workforce training, and entrepreneurship by making programming available in languages other than English (e.g., bilingual courses, certificate programs and exams).
- Increase awareness of English Language Learner (ELL) programs within community colleges and community-based organizations.
- Encourage organizations to incorporate technology and other resources that enable individuals to feel comfortable speaking in their native language (e.g., simultaneous translation).
- Increase awareness of interpretation resources available at hospitals or other healthcare settings and create more opportunities for interpretation at institutions that currently lack these resources.
- Provide health-related resources and informational materials in multiple languages for patients.
- Ensure that child care resources are available in multiple languages.

Wages and Public Benefits

Even though Chicago, Cook County, and Illinois have had minimum wage increases in recent years, those wages are still not enough to lift workers out of poverty and allow them to support their families. Additionally, subminimum wages in industries dominated by women leave those workers subject to the goodwill of customers or ethical employers to even get their pay to the minimum wage. Occupational segregation also leaves women overrepresented in the lowest-paid jobs and underrepresented in the highest-paid jobs. While intended to support working families, many state and federal programs have overly restrictive eligibility criteria, such as very low income thresholds, meaning that many who need these supports do not qualify. Additionally, these low thresholds make the transition to better-paid jobs difficult as wage increases may result in the loss of financial supports that keep workers economically stable, without providing enough extra compensation to make up the difference (sometimes known as going over the “benefits cliff”).

- ▶ Eliminate the subminimum wage for tipped workers and for workers with disabilities statewide.
- ▶ Support unionization and raise public awareness of the value of unions in increasing wages.
- ▶ Improve wages for the lowest-paid jobs, particularly for care work.
- ▶ Include cost of living increases in wage legislation to reduce loss of buying power/value over time.
- ▶ Expand public benefits eligibility criteria, including child care subsidies and supplemental food programs. Within these programs, develop a timeline for recipients to gradually transition out of benefits as their income grows.
- ▶ Encourage women to pursue skill-based training and careers in trades such as construction, that are nontraditional for women, by raising awareness and doing so early in the career exploration process.



Supporting Women's Entrepreneurship

Entrepreneurship is a proven pathway to building economic power, and can provide women with the flexibility for caregiving and the independence to build wealth outside of a typical 9 to 5 job. However, women entrepreneurs, particularly Black and Latina/x small business owners, face significant barriers due to limited access to financial and social capital. These disparities are exacerbated by inaccessible resources, which are often difficult to navigate, only available in English, and scattered in silos throughout the region. Many business service organizations are not set up to address the unique needs of Women of Color small business owners and are not representative of the diverse communities of Illinois. Additionally, many Black and Latina/x women who aspire to be entrepreneurs in Illinois face an uphill battle due to dated and stereotypical conceptions of entrepreneurship—how it is defined, who is perceived to be an “entrepreneur,” and where value is placed.

- Increase language access among those who provide business services, training, and resources for entrepreneurs. Multilingual services and resources should be available through multiple avenues that acknowledge a range of accessibility needs (i.e., in person, helplines, self-guided online resources).
- Develop places and platforms (including the use of simultaneous translation technology) to bring together Black and Brown women entrepreneurs to build community, enabling them to expand on their own visions of success by sharing experiences, information, and opportunities.
- Reduce barriers to entrepreneurship funding for women, particularly Black and Latina/x women, by lowering minimum business revenue criteria, educational degree requirements, and burdensome application processes.
- Invest in entities and platforms whose primary goal is to get information and resources to Women of Color entrepreneurs, particularly those led by Black and Latina/x women.



Consumer Protections and Financial Education

Women's economic power also depends on consumer protections that prevent women from predatory loan practices or taking on debt that keeps them from building wealth. We also need to create the conditions that allow all workers to save for retirement regardless of the kind of job they have or the company they work for.

- ▶ Include information specifically on predatory lending practices, student loans, and financial aid options for students and their families in the Illinois' Consumer Education high school graduation requirement.
- ▶ Improve the regulation of income share agreements.
- ▶ Increase education around predatory lending practices.
- ▶ Expand student loan debt forgiveness, particularly for those with the lowest incomes.
- ▶ Develop accessible strategies for retirement savings, particularly for workers who may not have access to traditional retirement plans through their workplaces, entrepreneurs who own small businesses, and older workers.



Public and Private Funding

Funders, both public and private, are key stakeholders for advancing the Women's Economic Power Agenda whether it be for structural investments in child care and higher education, or direct support services to workers and families. Existing funding systems and funder relationships need to be better designed to center the needs of low-paid working women. Current funding structures are overly burdensome and do not allow advocates to effectively design and deliver appropriate programs.

- Allocate government funding and invest philanthropically in supports for women seeking or participating in education or job training opportunities by providing wage replacement and other stipends or barrier reduction funds to women seeking or participating in workforce training opportunities. Ensure these supports do not require cumbersome oversight or reporting.
- Increase funding to higher education with an equity lens. This includes funding for institutions that better serve diverse and low-income students, as well as funding for financial aid programs like the Monetary Award Program (MAP), which help women afford education and training.
- Host convening(s) with funders and a coalition of advocacy organizations and low-paid working women to help educate funders on community needs.
- Increase the representation of underrepresented groups (by race/ethnicity, gender, etc.) on boards of large foundations to ensure that funding decisions are informed by representatives from the communities being served by grant recipients.
- Incentivize employers in the trades, for instance in construction, to implement and accelerate changes so that women, particular Women of Color, can thrive and succeed in male-dominated industries. These improvements should be evidence-based and tied to the ability to receive government or municipal funding.



Additional Priorities

Throughout the process of identifying key priorities, other recommendations arose in areas of work which were not led by those represented at the Summit, but are nonetheless important to building women's economic power in Illinois. These include:

- ▶ Create tools to increase access to homeownership for low-income individuals and families to build wealth, which may include stipends for down payments, addressing redlining and predatory lending, etc.
- ▶ Issue baby bonds to build wealth for low-income families, building on models in other states and supporting national legislation.
- ▶ Increase funding for prevention and treatment of health conditions that disproportionately affect Women of Color and their ability to work, particularly related to reproductive rights and maternal health.



PARTICIPATING ORGANIZATIONS

American Association of University Women (AAUW) Naperville Area

Alternatives, Inc.

American Heart Association

Black Alliance of Colleges and Employers (BACE)

American Civil Liberties Union (ACLU) of Illinois

AIDS Foundation Chicago

Apna Ghar

Arise Chicago

Bella Reine Cosmetics, Inc

Chicago Alliance Against Sexual Exploitation (CAASE)

Chicago Commons

Caring Across Generations

Chicago Jobs Council (CJC)

Chicago Metropolitan Chapter of the National Coalition of 100 Black Women (NCBW)

Chicago Women in Trades (CWIT)

City Colleges of Chicago (CCC)

Community Organizing and Family Issues (COFI)

Debeza Studio

DePaul University Labor Education Center

Equality Illinois

Girls Inc. of Chicago

Health & Medicine Policy Research Group (HMPRG)

Held at Home

Illinois Domestic Violence Hotline

Illinois Action for Children

Illinois Partners for Human Service

Jane Addams Resource Corporation (JARC)

KAN-WIN

League of Women Voters of Chicago

Life Span

Muslims for Just Futures

Mujeres Latinas en Acción

National Employment Lawyers Association Illinois Affiliate (NELA-Illinois)

One Fair Wage

Partnership for College Completion

Pilsen Community Market

Planned Parenthood of Illinois

Rainbow Café LGBTQ Center

Raise the Floor Alliance

SEIU Healthcare Illinois Indiana Missouri & Kansas

Shriver Center on Poverty Law

Small Business Majority

TaskForce Prevention & Community Services

Sunshine Enterprises

The Network: Advocating Against Domestic Violence

UNITE HERE Local 1

West Side United

Women Employed

YWCA Metropolitan Chicago

*Note: **bolded organizations** are WEPA planning partners*

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