8-1-2014


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BUILDING A PROSPEROUS MAINE:
A Roadmap to Economic Security for Women and Their Families

Maine Women’s Policy Center
This project would not have been possible without the generous support of:

Elmina B. Sewall Foundation
Family Values @ Work
Lake Fund of the Maine Community Foundation
Linda Smith Dyer Endowment
Maine Initiatives
Maine Women’s Fund
Sam L. Cohen Foundation

We also appreciate the organizations and individuals who provided assistance with the content of this book, as well as the individuals who shared their stories:

A Better Balance, especially Dina Bakst and Elizabeth Gedmark
Jenna Burt-Weeks, the 2013 Linda Smith Dyer Fellow
Cheyenne Donovan
Family Values @ Work, especially Ellen Bravo
Heidi Hart
Mabel Wadsworth Women’s Health Center, especially Ruth Lockhart
Maine Children’s Alliance, especially Claire Berkowitz and Rita Furlow
Maine Center for Economic Policy, especially Jody Harris, Joel Johnson, and Garrett Martin
Maine Centers for Women, Work and Community, especially Gilda Nardone
Maine Equal Justice Partners, especially Chris Hastedt and Robyn Merrill
Maine Family Planning, especially Kate Brogan
Maine Head Start Directors, especially Rick McCarthy
Maine Housing Authority, especially Denise Lord
Louise Marsden
Isabel Mullin, the 2014 Linda Smith Dyer Fellow
Vivian Mikhail
National Partnership for Women and Families
Danielle Papsis
Planned Parenthood of Northern New England, especially Nicole Clegg
Preble Street, especially Jon Bradley
Dear Reader,

The Maine Women’s Policy Center has worked to improve the social, political and economic status of women and girls in Maine since 1990. For nearly 25 years, we have conducted the research to identify the issues that women face and the policy solutions that can make life better for them and their families. Concurrently, we have taught both women and girls how public policy affects their lives, and how to play an active and effective role in making good laws, rules and spending decisions.

We focus in four areas: freedom from violence, freedom from discrimination, access to health care and economic security. Economic security—money—is the overarching issue that affects all others. Whether a woman has money, and what she has to do to get it, determines her health, her ability to escape a violent relationship, her ability to chart her own future, her children’s prospects.

We know that when women thrive, society thrives. Yet in 2014 too many Maine women are struggling to make ends meet and too many children are living in poverty, with consequences for all of us.

It doesn’t have to be this way, and that’s why we have published Building a Prosperous Maine: A Roadmap to Economic Security for Maine Women and Their Families. Here you will find an overview of the issues that shape a woman’s ability to support herself and her family along with specific solutions that we can implement to build pathways towards prosperity and build a strong middle class.

Ideas are only as valuable as the actions that follow. Our sister organization, the Maine Women’s Lobby, will work to make these policy recommendations a reality. I ask you to join us in working to make Maine prosperous by ensuring that we make policy choices that invest in the health and well-being of our residents, in the future of our children and the dignity of our seniors.

Together we can build a Maine that we are proud to call home and where our children and grandchildren can prosper.

Sincerely,

Eliza Townsend, Executive Director

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INTRODUCTION

When women thrive, Maine’s economy and society thrive. Building pathways to prosperity for all Maine women and their families must be a priority for our policy makers at both the state and federal level.

Sadly, too many Maine women are living in poverty or struggling to avoid it. Our poverty rate for people over 65 is above the national average, and the latest census data indicates that 56% of seniors are women. Nearly one in four Maine children under the age of 5 is living in poverty, and 58% of them live in a household headed by a single woman.

It doesn’t have to be this way. All too often, women and children live in poverty because of public policies that mean work doesn’t pay enough to support a family, and that put education and health care out of reach for too many people.

That’s why the Maine Women’s Policy Center has produced Building a Prosperous Maine: A Roadmap to Economic Security for Women and Their Families. This book is a blueprint our leaders can use to make economic security for Maine women – and for all Maine people – a true reality.

While there is no single solution, we can build a strong middle class by:

- Bringing our workplace policies into the 21st century;
- Meeting basic needs like food security and housing;
- Ensuring that our children get a strong educational foundation and adults have the tools they need to support themselves; and
- Making sure all Maine people have access to a full range of health care services.

This multi-strategy approach to building a stronger economy will ensure a strong economic future for all Maine people. Accomplishing that goal will require the work and cooperation of all of us—political leaders, foundations and other funders, opinion leaders, the media, Maine citizens.

We have included in this roadmap recommendations for action at the federal level, but we Mainers must not wait for Congress to act. We can build the Maine where we want to live, where we can thrive with our families and that we can proudly leave to our children.

There’s not a moment to lose.
Nationally, women make up nearly two-thirds of full-time minimum wage workers, and hold nearly three-quarters of the jobs that rely on tipping. How much a woman earns affects every aspect of her life. A worker earning minimum wage struggles to meet her basic needs and the needs of her family. Earning a livable wage has an effect on a woman’s ability to provide for her family today and save for her future retirement. Raising the minimum wage and adjusting it annually to inflation is a common sense solution for Maine workers and our state’s economy.

THE LANDSCAPE

Currently

- Maine's minimum wage is $7.50 per hour. A full-time worker earning Maine’s minimum wage will earn $15,600 per year before taxes, which falls $4,190 below the federal poverty level for a family of three.

- The federal minimum wage is $7.25 per hour. A full-time worker earning the federal minimum wage will earn $15,080 in a year before taxes, falling $4,710 below the federal poverty level for a family of three.

- When adjusted for inflation, the Maine minimum wage of $1.25 in 1966 would be $9.15 in 2014; that is $1.65 more than our current minimum wage of $7.50.

- If the federal minimum wage had kept pace with the cost of living over the last forty years, it would be more than $10.70.

Who is Affected?

- In Maine, more than 6 in 10 minimum wage workers are women. These workers would reap an economic benefit both from the increase in wages as well as the larger economic stimulus that would result from an increase in the minimum wage.

- More than 75% of women over the age of 16, and 62% of women over the age of 25 who earn the minimum wage do not have a spouse’s income to supplement their own.

- 85% of Maine workers who would be impacted by raising the minimum wage are over 20 years old.

RECOMMENDATIONS FOR MAINE ACTION

Raise Maine’s minimum wage and tie it to inflation

Maine should not wait for federal action in order to raise the minimum wage. Maine’s minimum wage has not been raised since 2009. When adjusted for inflation, Maine’s current minimum wage is lower than it was 40 years ago. States across the nation have taken action to improve the earning power of their citizens. For example, Vermont recently passed legislation that will raise its minimum wage to $10.50 over the next four years.
Maine should raise its minimum wage to $9.50 per hour or more, which brings a full-time worker above the federal poverty level for a family of three.

Maine must index the state minimum wage to inflation, ensuring that the purchasing power of minimum wage workers keeps pace with the larger economy.

Any increase in the Maine minimum wage must accommodate tipped workers, either by raising the tipped minimum wage, or eliminating it entirely.

Eliminate the tipped minimum wage
Maine should join the 7 other states (Alaska, California, Minnesota, Montana, Nevada, Oregon, Washington) that have no tipped minimum wage, meaning all workers earn at least the minimum wage.

ENDNOTES
2 26 MRSA §664(1).
3 29 USC §206.
7 National Women’s Law Center. (Oct 2013). op. cit
13 Ibid.
14 Ibid.
No one should have to choose between their job and caring for their health or for a sick child. Many Mainers are faced with this decision because they are not able to earn even one paid sick day. Those who are most often disadvantaged by a lack of earned sick time are people who work in low-wage jobs – held mostly by women. Lack of access to paid sick time is also a serious public health concern. Public health officials caution us to stay home when we are ill to avoid the spread of contagious disease, but for many low-wage earners, missing work means the loss of much needed pay. When sick employees come to work, they spread germs to their customers and co-workers. Sick children who cannot stay home because their parents cannot take a day off to care for them spread illness in our schools. This gap in policy hurts employers, employees, and all Maine people.

THE LANDSCAPE

Currently

- There are no federal or Maine laws that require employers to offer employees the opportunity to earn paid sick days.

- Connecticut, the District of Columbia, and municipalities across the country have taken action to expand access to earned paid sick time. In April 2014, New York City’s paid sick time law went into effect – requiring businesses with five or more employees to allow workers to earn up to five days of paid time off to care for themselves or a close relative.

Who is Affected?

- More than 180,000 Maine workers do not have the opportunity to earn paid sick days.¹

- Nationally, more than 80% of low-wage earners lack access to earned paid sick leave.² These workers are disproportionately women³ and are employed in fields that come into frequent contact with the general public, such as child and elder care, food service, and retail.

BENEFITS OF EARNED PAID SICK DAYS

- Employer savings When employees have to choose between a job and their health, employers pay the price through reduced productivity and turnover. If all employees had the opportunity to earn paid sick days, Maine employers would save $4.18 per employee each week due to reduced turnover and increased productivity.⁴ Communities that have implemented paid sick days legislation have seen job growth and financial savings.⁵

- Reduced government spending People who do not have access to paid sick days are more likely to utilize the emergency room for medical care because they cannot see a doctor during regular work hours.⁶ Studies show that if all workers had access
to paid sick leave, the United States would save $1.1 billion annually, most of which would be saved in tax-funded insurance programs such as Medicaid.\(^7\)

**Positive public health outcomes** When employees are not required to come to work sick, the spread of contagious illness is reduced. If the U.S. had a national paid sick leave policy in 2009 during the H1N1 pandemic, researchers estimate that the spread of the virus would have been reduced by 5 million cases.\(^4\) Customers and coworkers are less likely to catch and share contagious diseases if a sick employee can afford to stay home until he or she is well.

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**RECOMMENDATION FOR MAINE ACTION**

**Enact earned paid sick days legislation**

Maine people cannot afford to wait for Congress to take action. Maine should enact legislation that requires businesses to allow their employees to earn at least five paid sick days to care for themselves and close relatives.

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**RECOMMENDATION FOR FEDERAL ACTION**

**Pass the Healthy Families Act**

The Healthy Families Act, introduced in Congress in March 2013, would create the opportunity to earn up to seven job-protected, paid sick days for 30 million workers whose workplaces have more than 15 employees.\(^9\)

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**ENDNOTES**

More and more Mainers are struggling to balance our responsibilities both at home and at work. An illness, the birth or adoption of a child, or the need to care for a sick family member can all force us to take an extended leave from work. The federal Family and Medical Leave Act (FMLA) and its Maine counterpart exist to ensure that employees can meet their responsibilities at home while making sure that their jobs are safe. However, too many Maine people cannot access this vital leave because their workplace isn’t covered by FMLA or because they cannot afford to use unpaid leave.

THE LANDSCAPE

Currently

- The federal Family and Medical Leave Act grants eligible employees up to 12 weeks of unpaid leave. However, the law applies only to employers with 50 or more employees, and may be subject to other qualifications.¹

- Maine’s family leave law requires that employers with 15 or more employees at one location provide up to 10 weeks of unpaid leave during a two-year period for an employee who has worked at least 12 consecutive months for the employer.²

- California, New Jersey, and Rhode Island have paid leave programs to provide temporary income for workers’ leave through small employee payroll contributions.³

- The United States is the only industrialized country in the world where there is no guarantee of paid leave for parents of newborns.⁴

Who is Affected?

- In 2011, 56% of workers who used family leave were women.⁵

- Approximately 41% of workers have no access to FMLA leave because of the law’s limitations.⁶

- For most workers with access, family and medical leave is partially or entirely unpaid. Only 12% of the U.S. workforce has access to paid leave.⁷

- A study in 2000 found that among workers earning less than $20,000 annually, 74% received no pay from their employer while on leave, whereas 24% of workers earning between $50,000 and $75,000 received no pay during leave.⁸

BENEFITS OF EXPANDING FMLA

- Reduced costs to employers Companies can spend as much of one-fifth of an employee’s salary to replace her.⁹ Providing paid leave will reduce the cost of employee turnover, including rehiring and training.
Secure retirement for workers Paid family leave secures retirement funds for unpaid caregivers. Among those who take family leave to care for an elderly family member, 48% lose income. This creates a cycle of economic insecurity for the caregiver.

Address the wage gap Women are more likely to take unpaid leave or drop out of the workforce to care for a family member. Thus, providing paid family and medical leave will help address the wage gap by increasing women’s lifetime earnings.

Strengthen workplaces New mothers who take paid leave are more likely than those who do not take leave to be working several months after a baby’s birth. Furthermore, their ability to take paid leave and stay in their jobs makes them financially better situated than their peers even up to 16 years after the birth of their child.

Healthy babies Newborns whose mothers take leave for at least 12 weeks are more likely to be breastfed and receive routine medical check-ups and critical immunizations. In fact, paid leave may reduce infant mortality by up to 4.5%.

RECOMMENDATIONS FOR MAINE ACTION

Create a state paid leave fund
Maine should create a state paid leave fund to provide temporary income for workers’ leave through small employee payroll contributions, ensuring that all people can afford to take the time they need to meet their responsibilities both at home and at work.

Expand eligibility for paid leave to all full- and part-time workers
All employees should be able to take time to get their children off to a healthy start, recover during an illness or injury, and care for sick loved ones without fear of losing their job. Maine should expand eligibility for paid family and medical leave to all employees, whether they work full- or part-time.

RECOMMENDATIONS FOR FEDERAL ACTION

Expand the federal definition of “family”
Maine has an inclusive definition of “family” in its family leave law. Congress should follow Maine’s lead by expanding its definition of “family” to reflect today’s realities.

Pass the FAMILY Act
Nearly one-third of American workers surveyed report that they have shortened their unpaid leave due to financial concerns. The FAMILY Act, introduced in December 2013, would allow qualified workers to collect benefits equal to two-thirds of their monthly wages—subject to a cap—for up to twelve weeks of family leave. It’s time for Congress to enact this common sense legislation.

When her daughter, Nadia, then 16 months old, became ill with a rare autoimmune condition that left her completely deaf in both ears, Vivian Mikhail knew Nadia needed her full-time attention for a while. As the higher breadwinner in her family, Vivian’s job and health insurance were crucial.

Thanks to the FMLA, Vivian was able to care for Nadia, learn sign language with her, take her to a playgroup for deaf children and on multiple trips to Boston Children’s Hospital, and be with Nadia when she had cochlear implants.

“Without FMLA leave, we would have lost our house,” Vivian says, “FMLA meant that I could serve my daughter in this completely unexpected, terrifying new place we were in.” Having a job to go back to, and continued health insurance, “gave us the tools to help our daughter be the person we knew she was going to be before this happened to her.” Because Vivian’s husband was able to take intermittent FMLA leave, they were able to “work together as a team.”
ENDNOTES

1 29 U.S.C. § 2612
2 26 MRSA § 844 (1)
Today, a pregnant woman can be fired for asking for a chair, an extra bathroom break, or a bottle of water while she works. Some employers refuse these types of reasonable accommodations for pregnant workers and have even penalized women for needing them. Despite statutory protections, courts have interpreted negative employment actions—firing, demoting, or forcing a worker on to unpaid leave—as legal conduct, denying affected workers any redress and condoning similar action in the future. The result can be lost income just when a family’s expenses are about to increase, or having to go out on maternity leave early, reducing the amount of time for recovery and caring for and bonding with a newborn.

THE LANDSCAPE

Currently
- In Maine, an employer may not treat a pregnant woman who is able to work in a different manner from other persons who are able to work. Conversely, if a pregnant worker is not able to work because of illness, medical condition or disability related to pregnancy, the employer must treat her as it does other employees who are not able to work because of other disabilities or illnesses.
- But an employee seeking an accommodation may not be able to identify another non-pregnant employee who requested and received the same accommodation she needs.
- The Federal Pregnancy Discrimination Act of 1978 also guarantees that women with pregnancy-related conditions must be treated the same as their non-pregnant counterparts.¹
- The Americans with Disabilities Act (ADA) and the Americans with Disabilities Act Amendments Act (ADAAA) require employers who can do so without undue hardship to provide reasonable accommodations for workers with disabilities, most recently including temporary impairments as well as more permanent conditions.²
- But several court cases have interpreted these protections for pregnant workers to permit firing, demoting, or otherwise penalizing women who request or need minor reasonable accommodations for their pregnancies. These cases have caused confusion and invalidated the intentions of legal protections for pregnant workers.³

Who is Affected?
- Nearly 3 in 5 women continue working through their pregnancy.⁴
- Women are working later in their pregnancies than in years past. Between 2006 and 2008, 88% of women in their first pregnancies worked during the last two months of pregnancy. More than 80% worked into their last month of pregnancy. This is compared to only 35% of women who worked into their last month of pregnancy from 1961 to 1965.⁵
From 1992 to 2011, charges of pregnancy discrimination filed with the U.S. Equal Employment Opportunity Commission increased by 71%.6

Women who have sought accommodations and been refused or penalized are often those in low-wage jobs who can least afford lost income. Researchers found women who have been refused accommodations in retail, food service and health care, stocking and package handling, cleaning, police and corrections, mail carrying, office administration, and truck driving.7

**BENEFITS OF ACCOMMODATING PREGNANT WORKERS**

- **Reduced costs of high turnover for businesses** Employee turnover is expensive.8 When women are able to keep their jobs throughout their pregnancy and after, businesses save money they would otherwise have to spend on hiring and training new workers. Therefore, accommodating the small portion of working women who require a temporary change in their duties or practices during their pregnancy would be a financially beneficial decision.

- **Healthy pregnancies, babies and families** Firing or forcing a pregnant worker on to unpaid leave has repercussions for her health as well as the health of the fetus. Losing an income is stressful, but having to make do with less is doubly stressful when welcoming a new member of the family. In addition to a loss of income, fired pregnant workers who have insurance through their employer may experience a loss of medical coverage at a critical moment. Use of maternity leave prior to birth reduces the amount of time spent with a newborn and can affect breastfeeding, as employed women tend to breastfeed for a shorter time.9

- **Economic security for women** A pregnant woman should not have to choose between a healthy pregnancy and her income. Nor should women lose income because the law does not adequately address a common condition that only women experience.

**RECOMMENDATION FOR MAINE ACTION**

**Strengthen protections for pregnant workers**

Maine’s current protection for pregnant workers requires the employee seeking redress to identify another non-pregnant worker who asked for and received the same accommodation in order to prove her case. To ensure that pregnant women are protected, the law should more explicitly state that employers must provide pregnant women the same reasonable accommodations they routinely provide to disabled workers.

**RECOMMENDATION FOR FEDERAL ACTION**

**Enact the Pregnant Workers Fairness Act**

This bill would make it illegal to refuse a reasonable accommodation for a worker's pregnancy-related condition. As with the Americans with Disabilities Act, employers who would be unduly burdened by an accommodation would be exempted. This bill would ensure that pregnant workers who want to and are able to continue working can support their families while observing their doctors’ orders.10

Peggy Young worked at UPS for approximately 10 years. When she became pregnant, her employer asked her to bring a note regarding any work restrictions. Peggy’s doctor requested that she be placed on light duty (lifting only 10 lbs. or less), but the request was denied even though other workers with temporary disabilities were regularly placed on light duty. After the request, Peggy was also told she could not do her normal duties either. Peggy begged to work, but was refused because she was a “liability”. Instead, UPS forced Peggy on to unpaid leave for the last 6.5 months of her pregnancy. She lost her pay and her health insurance. What should have been an exciting and joyous time was made stressful and difficult by a lack of income and medical care.

Peggy challenged UPS in court and lost. The court said the actions of UPS did not violate the Pregnancy Discrimination Act. The decision found the policy of providing light duty to workers with disabilities, those injured on the job, and those who lost their commercial driver’s license was a “pregnancy-blind” rule. (See Young v. UPS, 2013 WL 93132; 4th Cir. Jan. 9, 2013)

ENDNOTES


7 The National Women’s Law Center and A Better Balance, op. cit.


In 1963, when Congress enacted the Equal Pay Act, women earned 59 cents for every dollar their male colleagues earned.\(^1\) Fifty years later, women still do not receive equal pay for equal work. The wage gap has been closing at a glacial rate. Currently in Maine, women only earn 79 cents for every dollar earned by their male counterparts, which results in a median loss of approximately $9,345 each year for full-time workers.\(^2\) While outdated workplace policies that fail to recognize the realities of women in the workforce in the 21st century play a role in the wage gap, research shows that a wage gap already exists even within one year of college graduation with women earning 82% of what their male peers earn.\(^3\) The wage gap affects a woman’s lifetime earnings and her retirement.\(^4\) With nearly 54,000 Maine households headed by women, closing the wage gap would have a tremendously positive effect on Maine’s families and economy.\(^5\)

**THE LANDSCAPE**

**Currently**
- The federal Equal Pay Act of 1963 and Maine’s Equal Pay Law (MRSA 26 § 628) state that an employer may not pay an employee of one gender less than an employee of another gender for the same or similar work.

**Who is Affected?**
- The Bureau of Labor Statistics analyzed 534 occupations of which only 7 paid women on average more than men. These 7 professions employ only 3% of women who work full-time.\(^6\)
- The wage gap is larger for women with less education. In 2010, Maine women with a high school diploma were paid 65 cents for every dollar paid to men with the same qualifications. In comparison, women with bachelor’s degrees made 74 cents for every dollar made by men with the same level of education.\(^7\)
- Evidence demonstrates that employers are less likely to hire a mother than a childless woman. When employers do choose to hire mothers, they tend to offer mothers lower salaries than childless women. The same effect is not seen in the hiring of men.\(^8\)

**BENEFITS OF CLOSING THE WAGE GAP**
- **Economic boost** Female full-time workers in Maine lose approximately $1,760,102,715 each year due to the pay gap.\(^9\) If paid this money, women could spend more on food, shelter, transportation, and other basic needs. This will benefit women, their families, and the Maine economy.
- **Poverty reduction** About 31% of Maine’s 53,928 households headed by women have incomes below the poverty level.\(^10\) Closing the wage gap would help women workers bring home larger paychecks.
The Cost of the Wage Gap

With the money the average Maine woman loses due to wage inequality, she could purchase:

- 71 more weeks of food;
- Seven more months of mortgage and utilities payments;
- 13 more months of rent; or
- 2,499 additional gallons of gas.


A secure retirement for Maine

The poverty level for Mainers over the age of 65 is higher than the national average\(^1\) and the majority of those Mainers are women. Social Security and retirement benefits are calculated based on a worker's tenure and salary. Since women are likely to be paid less than men and take more time from work for caregiving, it follows that their Social Security and retirement benefits will also be less than those of their male counterparts.\(^2\) On average, women retirees get $300 less in Social Security benefits than male retirees.\(^3\) Closing the wage gap now will improve the economic security of women in their retirement years.

Eliminate discrimination

Gender-based wage inequality is discrimination. People should be paid equitably for equal work, education, and experience. Enforcement of current state and federal law is necessary.

RECOMMENDATION FOR MAINE ACTION

Ensure wage discrimination victims are given redress in Maine

The Maine Department of Labor is responsible for enforcing our state's Equal Pay Law. However, it has no mechanism to provide wage discrimination victims with redress. Placing the Equal Pay law under the Human Rights Commission would ensure that wage discrimination is addressed through a process that is more supportive of employee needs.

RECOMMENDATION FOR FEDERAL ACTION

Pass the Paycheck Fairness Act

The bill would prohibit retaliation against employees who make wage discrimination complaints, as well as creating a right to legal action for workers who have faced wage discrimination. It would also create a method to provide businesses with assistance in implementing equal pay policies and enhance investigation of wage discrimination claims.\(^4\)

ENDNOTES

5 National Partnership for Women and Families, op. cit.
Maine has a high rate of food insecurity—the highest of the New England states.\textsuperscript{1} The USDA uses the phrase ‘food insecurity’ to reference both people who regularly experience hunger without enough money to purchase food consistently, and those who cannot afford a nutritious, high-quality diet.\textsuperscript{2} Food insecurity adversely impacts physical and mental health as well as work productivity.\textsuperscript{3} Programs and policies already exist that could significantly reduce food insecurity in Maine, but lawmakers must protect and strengthen these programs for large-scale impact.

**THE LANDSCAPE**

- The Supplemental Nutrition Assistance Program (SNAP), also called Food Supplement Benefits in Maine, served over 249,000 Maine residents in 2013.\textsuperscript{4}

- Nearly 87,000 Maine children rely upon Food Supplement Benefits.\textsuperscript{5}

- In 2012, 59,976 Maine children were enrolled in the National School Lunch Program. In the summer, only 10,503 children received free meals through the Summer Food Service Program.\textsuperscript{6}

**BENEFITS OF FOOD SECURE MAINERS**

- In 2012, SNAP lifted 4 million Americans out of poverty.\textsuperscript{7} SNAP immunizes families, especially children, from the detrimental psychological and health effects of poverty and helps break the cycle of generational poverty.

- Families that have assistance affording food can devote their limited remaining funds to other necessary expenses, reducing the need for public assistance for rent, heating fuel, and other basic necessities.

- SNAP dollars stimulate and contribute to the local economy. Every $5 of SNAP benefits used generates nearly double that amount in state economic activity.\textsuperscript{8}

**RECOMMENDATION FOR MAINE AND FEDERAL ACTION**

**Promote ease of use, reduction of stigma**

When policy creates unnecessary restrictions or heightens stigma for people using SNAP and other public assistance, it makes it harder for people to get the help they need. Policymakers must stop using stereotypes and anecdotes to attack families living in poverty and instead use language that supports families as they work to move out of poverty.
RECOMMENDATION FOR MAINE ACTION

Increase access to the Summer Food Service Program
Families with children who receive free or reduced-price meals during the school year often struggle during summer months to provide meals. Summer Food Service sites, which are entirely federally funded, are simply not abundant enough to adequately address Maine's child hunger problem. Maine should encourage the creation and maintenance of Summer Food Service sites, which will mean fewer hungry children and more economically stable families.

RECOMMENDATIONS FOR FEDERAL ACTION

Strengthen and protect SNAP
When more money is invested into the SNAP program, fewer families experience hunger. Families are then able to focus on becoming economically secure – finding and going to work, attending school, seeking housing, paying bills on time, etc. Congress must significantly increase funding for SNAP to ensure that no child in the United States goes hungry due to a lack of money for food.

Improve access to the Summer Food Service Program
Despite the demonstrated success of the Summer Food Service Program in more densely populated areas, the program can be difficult to implement in rural areas that lack a convenient central location. Transportation challenges for rural children who are at risk for summer hunger can be accommodated by creating more fluidity in the program rules and increasing the variety of service models that are allowed within the Summer Food Service Program.

ENDNOTES


A lack of affordable, quality housing, homelessness, overcrowding, and instability are on the rise in Maine. Also known as housing insecurity, these factors create significant barriers to finding or keeping gainful employment, attending school, and caring for one’s family. Homeless Mainers are at higher risk for serious health problems and shorter lives. In fact, although women usually have greater life expectancies than men, homeless women are up to 41 times more likely to die early than their housed counterparts. There are a number of successful models for addressing housing insecurity that Maine can implement or expand to address this devastating problem.

THE LANDSCAPE

- The 2013 Annual Homelessness Report to Congress by the U.S. Department of Housing and Urban Development (HUD) reported that homelessness in Maine rose by 26% from 2012-2013, bringing our total number of homeless individuals to 3,000.
- In 2012, 96,000 Maine children (36% of Maine kids) lived in households where more than 30% of the families’ income was spent on housing costs, making them less likely to have the resources they need to provide food, clothing and other basic needs.
- In Maine, a minimum wage worker needs to work 86 hours a week in order to afford an average two-bedroom unit at fair market value.
- In 2013, over half of Maine’s population did not earn enough to afford the average cost of a two-bedroom apartment. In Washington County, over 65% of households made less than the amount needed to afford a two-bedroom apartment.
- Avesta Housing, an affordable housing provider in Southern Maine has 2,118 families on its waitlist. In April 2014, it was able to provide 28 families with affordable housing units. In the same month, it received 253 new requests.
- A 2014 study revealed that over 22% of the homeless adults surveyed were domestic violence survivors. 51.6% had a chronic disability.

BENEFITS OF REDUCING HOMELESSNESS

- Reduced burden on public services Data shows that addressing homelessness reduces the burden on emergency medical services, hospitalizations, jails, sober facilities, and other public services. When homeless individuals find stable housing, they are more able to focus on other areas of their lives, such as obtaining employment or attending school.

- Sheltering children from long-term negative health, academic, and social outcomes Housing insecurity and homelessness have lasting, negative emotional and academic effects on children. Children who have experienced hypermobility (moving due to a lack of stable housing) are more likely than their peers to repeat
grades, to have been suspended or expelled, or to experience anxiety, aggression and delinquency.” Children who experience homelessness are also more likely than their peers to have lowered academic achievement, chronic illness, and emotional difficulties such as depression and anxiety.8

RECOMMENDATION FOR MAINE ACTION
Strengthen the Emergency Assistance Program
In order to ensure more Maine families have affordable and adequate housing, Maine should improve the Emergency Assistance (EA) Program. The EA Program should provide assistance with security deposits so that people are able to obtain affordable housing when this upfront cost is a barrier. The EA Program should also provide meaningful financial assistance to families that are at imminent risk of losing their housing and becoming homeless.

RECOMMENDATIONS FOR MAINE AND FEDERAL ACTION
Fund homelessness prevention and rapid re-housing
Many families are homeless due to a short-term financial or familial crisis and they benefit most from programs that focus on homelessness prevention and rapid re-housing. These programs are shown to be cost-effective and prevent long-term negative physical and mental health effects of homelessness and hypermobility and reduce the need for shelter space. The approach focuses on keeping families housed through short-term financial assistance or quickly securing new housing.

Fund programs that use the Housing First model
This model successfully assists chronically homeless individuals to transition into long-term stability by providing permanent supportive housing before providing other support services. This model is based on research showing that individuals who find stable housing are better able to engage in other support services. Programs using a Housing First model provide cost-savings to municipalities through significant reductions in the use of emergency services and shelters.

Expand access to programs that address energy costs
Both Maine and the federal government should also expand programs that make the energy costs of housing more affordable, such as the Low Income Home Energy Assistance Program (LIHEAP), the Low Income Assistance Program (LIAP), and weatherization programs. Maine’s high-energy costs and severe winters make these programs vital to the economic stability of Maine’s low-income families.
ENDNOTES


The Earned Income Tax Credit (EITC) is a refundable federal tax credit for low- and moderate-income working people that has been shown to be effective at reducing poverty and encouraging work for families with children. Because a worker’s tax credit grows with each dollar of wages earned until reaching the maximum, the credit is an incentive to move into the work force and increase one’s income. Maine has its own modest Earned Income Tax Credit set at 5% of the federal credit, but it is not refundable.1

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Currently
- In 2012, the last year for which this data is available, the average benefit from the federal credit for families with children was $2,359.2 In Maine, the average benefit was $1,983.

- The EITC was designed to offset other taxes that take a bite out of a low income wage earner’s budget. Research has found that families use the EITC to pay for basic necessities, car and home repair, or education and training.3

- However, the federal credit is far less for workers without qualifying dependents, including those without children, non-custodial parents, and parents whose children are no longer dependent. The EITC phases out for these workers before they reach the federal poverty level, meaning they earned an average benefit of just $264 in 2011.

Who is Affected?
- The Center on Budget and Policy Priorities estimates that in 2012, the EITC lifted about 6.5 million people out of poverty, including 3.3 million children.4

- Expanding the federal EITC for childless workers is estimated to benefit 6.1 million working women at all stages of life, including younger women in low-wage jobs or balancing work with school, and older women whose lifetime earnings have been reduced by childrearing or by caring for sick or aging family members.5

RECOMMENDATIONS FOR MAINE ACTION
Increase the EITC and make it fully refundable
Maine’s EITC is currently set at 5% of the federal credit, and is not refundable. This means that if the credit calculates to more than the taxpayer’s tax liability, the taxpayer loses the balance of the credit. To maximize the EITC’s effectiveness in reducing poverty, Maine should increase the state EITC to at least 10% of the federal credit and make it fully refundable. By simply making the credit refundable, the number of low-income working Maine households who would get a tax cut from the state or federal EITC would increase from 18,0006 to nearly 100,000.7

“The Earned Income Tax Credit is the best anti-poverty, the best pro-family, the best job creation measure to come out of Congress.”

—President Ronald Reagan
Recommendations for Federal Action

Expand access to the EITC

Congress should approve the President’s proposal to expand the EITC for childless workers. This initiative would double the current maximum credit to $1,000, increase the amount of income that tax filers can earn and remain eligible for the credit (from $14,790 to $18,070 for a single filer), and expand the age range of workers eligible for the credit from 25-64 to 21-66.

Endnotes

1 36 M.R.S.A. § 5219-S
3 Ibid.
5 Ibid.
6 The Brookings Institute, op. cit.
The first five years of a child’s life are critical in shaping the architecture of the brain. Home visiting programs support new parents in understanding their child’s developmental and physical needs. Early childhood education and high quality childcare provide children with a basis for lasting academic success as well as long term social and emotional benefits. Studies demonstrate that when children receive high quality early childcare, state expenditures decrease for remedial education, health care, and corrections. However, the cost of quality child care reduces access to stable caregivers for Maine children and impacts economic security for working families. Investment in early childhood programs is an investment in Maine’s future.

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- On average in 2012, it cost a single mother 42% of her income to place an infant in full-time center based care.²
- In 2012, there were 53,860 children whose parents were part of the labor force and likely needed child care, but only 43,612 available spaces in licensed child care programs.³
- Currently, Maine only has the capacity to serve 28% of children age 0-5 who are income-eligible for Head Start. It is likely that 11,415 low-income children do not have access to Head Start programs because of limited capacity due to underfunding.⁴

BENEFITS OF QUALITY EARLY CHILDHOOD EDUCATION AND CHILD CARE

- **Strong return on investment** Studies demonstrate that when states invest money in early childhood programming, they receive a significant return on investment through high productivity and reduced future spending on remedial efforts. A study by the Economic Policy Institute found that if Maine implemented public preschool—for low-income students or universally—that the program would pay for itself in a matter of years and the state would further realize savings of as much as $16 for every $1 invested.⁵
- **Strengthen families** Head Start and home visiting programs like the one offered through Early Head Start provide direct support to new parents, teaching them essential skills about health, safety, budgeting and the developmental needs of their children.

  When parents can afford reliable and quality child care, they are able to focus on attending work and school.⁶
- **Healthier, happier children** Extreme poverty can produce the same toxic stress as exposure to violence, and this toxic stress has lifelong effects. High quality early

When Cheyenne’s three-year old son began going to Head Start, Cheyenne knew he would be in good hands. Her family used Early Head Start’s Home Visiting program when her son was an infant with great success. What she did not expect was how it would improve her own life as well as her son’s.

Cheyenne became involved in the center’s Policy Council, and soon staff began asking Cheyenne when she would pursue her own academic goals. Cheyenne was interested, but hesitant. Her son had been experiencing health issues and she was concerned about committing to her own schooling when his care had taken up the majority of her time and energy in the past.

As time went on, Cheyenne began to see how well the staff at Head Start treated her son, and how he was thriving. With the support of the staff, Cheyenne applied for and was accepted to a local college where she is pursuing her Associate’s Degree in Early Childhood Education. Cheyenne credits the quality care and programming her son received at Head Start for allowing her to focus on pursuing her degree and building a better future for her family.
childhood programming helps buffer against the permanent psychological, physical, and developmental effects of toxic stress.\(^7\)

Home visiting and quality child care programs can help identify children who are exposed to abuse and neglect, both of which have long-term developmental effects in children.

**RECOMMENDATIONS FOR MAINE ACTION**

**Invest in Head Start, quality child care, and home visiting programs**

Despite the proven success of such programs for children, their parents, and our state, early childhood and home visiting programs are chronically underfunded in Maine - forcing many qualified families to miss out on the programs’ benefits. Maine should fully fund Head Start, quality child care, and home visiting programs in every biennial and supplemental state budget.

High quality child care programs are challenged by both underfunding and unreliable funding levels. Reimbursement rates should be set in statute to create reliable incentives for high quality care providers to invest in qualified staff and state-of-the-art infrastructure.

**RECOMMENDATION FOR FEDERAL ACTION**

**Pass the Strong Start for America’s Children Act**

Introduced in 2013, the bill would help states fund voluntary universal prekindergarten services for low- and moderate-income children. This would address the early academic, social, and emotional needs of participating children and reduce the burden on working parents to find affordable child care for their children.\(^8\)

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**ENDNOTES**


2. ibid.


One of the most effective ways to address poverty is to create systems that assist low-income women in getting the education necessary to find and retain employment. Mainers with low-literacy skills or lacking degrees struggle to find employment in the ever-changing workplaces of the 21st century. A lack of access to education can limit women to jobs that are inflexible, low-wage, and lack benefits. Our economy suffers from insufficient education through decreased productivity and loss of tax revenue due to unemployment, increased health care costs, and increased corrections costs.

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- Researchers project that by 2018, 115,000 of the 196,000 available jobs in Maine will require some postsecondary education. Only 40% of Maine adults ages 25-64 have at least a two-year or four-year degree.²

- Approximately 7% of Maine residents are lacking in basic literacy skills. Aroostook, Somerset, and Washington counties have the highest levels of low-literacy in our state.³ Nationally, among those with the lowest levels of literacy, 43% live in poverty.⁴

- In 2012, college attainment increased nationally except in 5 states: Maine, Nevada, Oklahoma, South Dakota, and Washington. The number of adults with four-year college degrees declined in these states during this time period.⁵

- Maine’s Competitive Skills Scholarship Program (CSSP) was designed to address the unmet needs of employers by supporting access to higher education for low-income Mainers. On average, graduates of the program—mostly women—have both higher employment rates and higher wages.⁶

- Maine’s Parents as Scholars Program helps participants of the Temporary Assistance for Needy Families (TANF) program pursue a two- or four-year postsecondary degree by providing financial assistance for costs such as child care, transportation, school supplies, and occupational expenses.⁷

**BENEFITS OF INVESTING IN MAINE’S WORKFORCE**

- **Reduced use of public assistance** Educational opportunity creates pathways to higher-wage jobs, which allow families to afford life’s necessities and reduce the need for public assistance.⁸

- **Highly qualified job seekers** By providing training for high-demand positions, programs like CSSP strengthen the state’s economy by making it possible for employers to hire skilled Maine workers instead of workers from out of state.

- **Reduced burden on the Unemployment Insurance System** Mainers who complete the Competitive Skills Scholarship Program are less likely to use Unemployment Insurance after graduation.⁹
H

Heidi Hart can still recall the shame that she felt as a child because of her family’s financial struggles with poverty. She became pregnant at the age of 15, and her dreams for a safe and secure future nearly collapsed. Afraid that her own daughter would be sentenced to a life like her own – one of deprivation, hunger, cold, embarrassment, shame and depression – Heidi promised her baby that she would do everything possible to make her life better. She recalls that, “without any job skills or experience, I didn’t even know how I could support myself, let alone this precious child who was depending on me.” But with the help of her family and others, Heidi managed to get her G.E.D and was accepted to college at USM.

She discovered the Parents as Scholars program, which had been created by the Maine legislature to help people just like Heidi. The program provided additional financial assistance to purchase books, supplies, and clothing for job interviews. With that help, Heidi didn’t have to drop out of college and watch her dream of a better future for her daughter disappear before her eyes. Her daughter was at her side when she graduated, and just two days later, Heidi started to work full-time and found economic security for her family.

**Improved literacy rates** Childhood literacy rates are strongly influenced by the parents’ literacy skills and increasing access to educational opportunity for adults will better position Maine children for academic success and future careers.

### RECOMMENDATIONS FOR MAINE

#### Reduce the CSSP waitlist

Despite the clear success of the Competitive Skills Scholarship Program (CSSP), it is consistently underfunded, only admitting 17% of thousands of qualified applicants between 2008 and 2012. In order to fully reap the benefits of this well-designed and effective program, Maine must adequately fund CSSP to open it up to more participants.

#### Allow for TANF readmission for the Parents as Scholars Program

The Legislature passed a law creating a process to identify and alleviate TANF participants’ barriers to employment. Due to a recently imposed five-year limit on TANF benefits, families may have been cut from the program before they could participate. Parents who are ready to pursue an education through the Parents as Scholars Program should be granted a TANF extension.

### RECOMMENDATIONS FOR FEDERAL ACTION

#### Support learners’ economic security

The high cost of student debt for attending college is pushing higher education further out of reach for low-income students and causing many college graduates to begin their careers with lower economic security. The federal government must take action to reduce federal student loan interest rates so that the cost of higher education doesn’t outweigh its many benefits.

To make sure students understand the financing options for college, the federal government should invest in organizations that educate adult learners about financing college and fully reap the benefits of this well-designed and effective program.

### ENDNOTES


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**MAINE WOMEN’S POLICY CENTER**
The passage of the Affordable Care Act (ACA) was a major step forward for women’s access to health care. However, gaps in access, especially for low-income women, still remain. Even as the ACA made insurance denials for pre-existing conditions and gender discrimination in health insurance illegal, the failure of Maine to accept federal funds to expand Maine’s Medicaid program has left many women without health care coverage.

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- Nationally, low-income women without health insurance go without medical care 2.5 times more often than low-income women with health insurance.¹
- Maine is the only state in New England that has yet to expand Medicaid as part of the implementation of the ACA. This has left nearly 70,000 low-income Mainers without access to affordable health insurance.
- In Maine, uninsured low-income women are more than three times as likely to forgo medical care due to cost as their insured counterparts. In 2013, 51.2% of these Maine women decided not to see a doctor when they needed care due to the cost of health care.²
- Uninsured low-income women in Maine are 27.4% less likely than insured low-income women to have had a mammogram in the past two years, 17.6% less likely to have had a pap test within the past three years, and 15% less likely to have ever been tested for HIV.³
- Currently, Maine’s Medicaid program covers medical care for pregnant women up to 200% of the poverty level. However, it only covers family planning services, such as contraception, cancer screening, and sexually transmitted infection (STI) testing for women up to 133% of the poverty level.
- In 2011, there were 4.1 general dentists to every 10,000 people in Maine.⁴ Statistics demonstrate that rural Mainers are most impacted by the dental care shortage in the state.⁵ While there were 1,361 people per active dentist in Cumberland County, there were 4,018 people per active dentist in the more rural Somerset County.⁶
- To address Maine’s shortage of dental care, the legislature passed An Act to Improve Access to Oral Health Care in 2014 to create a mid-level dental care provider, called a dental hygiene therapist.⁷ A dental hygiene therapist must be under the direct supervision of a dentist.

BENEFITS OF ACCEPTING FEDERAL FUNDS TO INCREASE ACCESS TO HEALTH CARE

- More jobs Accepting federal funds to expand health care access will result in the creation of up to 3,400 jobs and economic stimulus to Maine’s health care workers and facilities.⁸
Cost savings Maine’s Legislative Office of Fiscal and Program Review found that expanding access would save the state approximately $11.8 million over two fiscal years.9

Preventative care When people have access to routine, preventative care they are better able to prevent and manage chronic diseases.

**BENEFITS OF IMPROVING ACCESS TO FAMILY PLANNING SERVICES**

- **Lowers costs associated with unintended pregnancy** Access to contraception reduces the instances of unintended pregnancy and its associated costs.10 As a result of expanding access to family planning, the state can expect to see a cost savings.

- **Cancer screening saves lives** Family planning services include routine cervical and breast cancer screenings, which help with early detection and treatment.

**BENEFITS OF IMPROVING ACCESS TO DENTAL CARE**

- **Reaching vulnerable populations** Permitting hygiene therapists to work outside of dentists’ offices will maximize access to dental care for those who live in areas where travelling to dentists’ offices is difficult. This would allow hygiene therapists to perform basic dental care services for patients in alternative settings such as schools and nursing homes. This will maximize access to dental care – especially in rural Maine.

**RECOMMENDATIONS FOR MAINE ACTION**

**Expand access to health care**
Maine must accept federal funds available under the ACA to extend health care coverage to nearly 70,000 low-income Mainers.

**Expand access to family planning services**
Maine should extend family planning services, including access to contraception, STI testing, and cancer screenings, for Medicaid participants up to 200% of the federal poverty level.

**Expand access to dental services**
To fully reach underserved populations, dental hygiene therapists must be permitted to practice portably. Removing the direct dentist supervision requirement in statute would allow dental services to be brought to areas without dental offices and increase access to dental health care in rural Maine.
ENDNOTES


2 Ibid, pg. 6.

3 Ibid. pg. 9.


5 Ibid.

6 Ibid.

7 16 MRSA §1094-AA-$1094-KK


When women are able to decide when and whether to have children, they are more likely to finish school, find gainful employment, build a career, and thus achieve economic stability. Affordable access to contraception and safe, legal abortion give women the ability to choose whether and when they are economically, emotionally, and physically able to raise a child.

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- 99% of women ages 15-44 who have had sexual intercourse have used a form of contraception.2
- The Guttmacher Institute found that if a family plans to have two children, the average woman will spend more than three-quarters of her reproductive years trying to avoid pregnancy.3
- In a study examining the reasons women seek abortions, 73% reported that they were financially unable to support a child and 74% said that it would interfere with their school, work, or caretaking responsibilities.4
- One in three American women will have an abortion before the age of 45. Of women who have had an abortion, 61% have one or more children, and 69% are economically disadvantaged.5
- Only three health care clinics provide abortion services in Maine, which leaves 55% of Maine women without access to safe care near their homes.6
- The Hyde Amendment restricts federal funds from being used for abortions except in cases of rape, incest or endangerment to the life of the mother – severely limiting access to abortion services for women whose health care is covered through Medicaid.

BENEFITS OF ACCESS TO A FULL RANGE OF REPRODUCTIVE HEALTH CARE

- Avoiding costs of unintended pregnancy The medical costs of pregnancy are expensive both to families and communities. Access to contraception makes it possible for women to choose if and when to make the financially significant decision to have children. States that provide women access to contraception realize savings in lowering the incidences of unintended pregnancy in Medicaid participants as well as reduced abortion rates.7
- Increased educational opportunity Researchers have found that greater access to contraception leads to increased educational attainment for women, especially in professional degrees. This leads to a greater number of women in professional occupations.8
Progress towards wage equality When women can choose when and whether to have children, they are able to spend more time in the paid workforce. Historically, this has contributed to a narrowing of the wage gap.\(^9\)

**RECOMMENDATIONS FOR MAINE ACTION**

Ensure private health insurance includes abortion coverage
Private insurance companies with policies available through the state exchange should be able to offer coverage for the full range of reproductive services, including contraception, maternity care, routine screenings, and abortion without requiring a separate rider. Maine should pass affirmative legislation that ensures women are able to purchase private health insurance that includes abortion coverage.

Provide Medicaid coverage for all reproductive health services
The Supreme Court in *Roe v. Wade* and Maine state law protect all women's right to a safe and legal abortion. However, economic and geographic barriers make exercising this right impossible for many low-income women. Maine should join the 17 other states\(^{10}\) that provide Medicaid coverage for the full range of reproductive health services, including abortion.

**RECOMMENDATION FOR FEDERAL ACTION**

Repeal the Hyde Amendment
Abortion is legal under the U.S. Constitution. The Hyde Amendment makes it difficult or impossible for many women to access abortion services. Congress should repeal the Hyde Amendment to ensure that women who receive health care through Medicaid, federal employees, members of the Peace Corps, and women in the military have access to safe abortion services.

**ENDNOTES**


6 Ibid.


8 Sonfield, A., op. cit.

9 Ibid.

The Maine Women’s Policy Center is committed to improving the economic, social, and political status of women and girls in Maine through education, research, public policy and leadership development. We are dedicated to creating equality for Maine’s women and girls in four focus areas: freedom from violence, freedom from discrimination, access to health care, and economic security. We are dedicated to creating equality for Maine’s women and girls.

Linda Smith Dyer Fellowship
Linda Smith Dyer was one of the original founders of the Maine Women’s Lobby in 1978 and she was a model for Maine girls and women. A program of the Maine Women’s Police Center, the Linda Smith Dyer Fellowship was founded to advance Linda’s strong example of public policy and public interest work by law students at her alma mater, the University of Maine School of Law. Linda Smith Dyer Fellows provide sophisticated research and advanced analysis on policy related to women and girls.

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