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## Building-a Prosperous Maine - A Roadmap to Economic Security for Women and their families (2018)

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# **BUILDING A PROSPEROUS MAINE:**

## **A Roadmap to Economic Security for Women and Their Families**



Maine Women's Policy Center

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Preble Street



# Maine Women's Policy Center

LEARN • SHARE • LEAD

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 28 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 2018, 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 toward 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 levels.

Sadly, too many women are living in poverty or struggling to avoid it. 13% of Maine women fall below the poverty line.<sup>1</sup> Nearly 20% of Maine children under the age of 5 are living in poverty. 49% of those children are living in households headed by a single woman.<sup>2</sup>

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

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 that 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.

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# MINIMUM WAGE

Nationally, women make up nearly two-thirds of minimum wage workers in the United States, and the minimum wage falls short of what it takes to live above the poverty line. Women work two-thirds of jobs that rely on tipping as well.<sup>1</sup> 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 and save for her future retirement. The minimum wage affects people of all ages, not solely younger people in the workforce. Raising the minimum wage and adjusting it annually to inflation is a common sense solution for workers and our nation's economy.

## THE LANDSCAPE

### Currently

- Maine's minimum wage (excluding Portland) is \$10.00 per hour.<sup>2</sup> This is scheduled to increase one dollar a year until 2020, when the minimum wage will be \$12.00. Thereafter, the minimum wage will be indexed. A full-time worker earning Maine's minimum wage will earn \$20,800 per year before taxes, which is only twenty dollars above the poverty line for a family of three.<sup>3</sup>
- Portland's minimum wage is \$10.90 effective July 1, 2018.<sup>4</sup> A full-time worker earning Portland's minimum wage will earn \$21,800, which is just barely above the federal poverty level for a family of three in 2018.
- Maine's minimum wage for tipped employees is \$5.00, and is scheduled to stay at 50% of the regular minimum wage through increases.<sup>5</sup>
- The current federal minimum wage is \$7.25 per hour, and has not increased since July 2009.<sup>6</sup> A full-time worker earning the federal minimum wage will earn \$15,080 in a year before taxes, falling \$5,700 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 \$9.74 in 2018.
- If the federal minimum wage had kept pace with the cost of living over the last fifty years, it would be more than \$10.90.

### Who is Affected?

- In Maine, more than 6 in 10 minimum wage workers are women.<sup>7</sup> These workers will reap an economic benefit both from the increase in wages as well as the larger economic stimulus that will result from more money flowing into the economy.
- 57% percent of women working minimum wage jobs do not have a spouse's income to supplement their own.<sup>8</sup>
- 80% of Maine workers who would be impacted by raising the minimum wage are over 20 years old.<sup>9</sup>

# The Tipped Minimum Wage



The tipped minimum wage is the minimum wage earned by workers who receive income from tips.<sup>12</sup>



Federal laws state that if a worker makes more than \$30 in tips/month, the tipped minimum wage is \$2.13/hour.<sup>13</sup>



In Maine, if a worker makes more than \$30 in tips/month, the tipped minimum wage is \$5.00/hour. This will remain at 50% of the minimum wage as it increases.<sup>14</sup>



Nationally, women represent two-thirds of tipped minimum wage earners. In Maine, women make up 79% of the tipped wage workforce.<sup>15</sup>



Restaurant workers are the largest group of tipped wage earners. They experience poverty at three times the poverty rate of the rest of the U.S. workforce, and use food stamps at double the rate.<sup>16</sup> 72% of restaurant workers are women.<sup>17</sup>

## RECOMMENDATIONS FOR MAINE ACTION

### Eliminate the tipped minimum wage.

Maine should join the 7 other states (Alaska, California, Montana, Minnesota, Nevada, Oregon, Washington) that have no tipped minimum wage, meaning all workers earn at least the minimum wage.<sup>10</sup>

## RECOMMENDATION FOR FEDERAL ACTION

### Enact the Raise the Wage Act

Introduced in 2017, the bill would raise the federal minimum wage to \$9.25 per hour beginning on the date of enactment, and raise the federal minimum wage to \$15.00 per hour over a 7-year period. This bill would increase the federal minimum wage for regular employees over a 7-year period, for tipped employees, and for newly hired employees who are less than 20 years old.<sup>11</sup>

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## EARNED PAID SICK DAYS

No one should have to choose between their job and caring for their health or 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 and people of color.<sup>1</sup> 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.
- Arizona, California, Connecticut, Maryland, Massachusetts, New Jersey, Oregon, Rhode Island, Vermont, Washington, and Washington DC have taken action to expand access to earned paid sick time.<sup>2</sup>

#### Who is Affected?

- Over 198,000 Maine workers do not have the opportunity to earn paid sick days.<sup>3</sup>
- Nationally, more than 70% of low-wage earners lack access to earned paid sick days.<sup>4</sup> These workers are disproportionately women and people of color, 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 sick days, Maine employers would save \$4.18 per employee each week due to reduced turnover and increased productivity.<sup>5</sup>
- 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 hours.<sup>6</sup> 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.<sup>7</sup>
- Positive public health outcomes.** When employees are not required to come to work sick, the spread of contagious illness is reduced. If the United States had 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.<sup>8</sup> Customers and coworkers are less likely to catch and share contagious diseases if a sick employee can afford to stay home until they are well.

## RECOMMENDATIONS 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 all businesses to allow their employees to earn at least five paid sick days to care for themselves and close relatives.

Portland City Council is currently considering a plan to require employers to give their employees paid sick days. Portland should adopt this policy to protect public health and support working families.

## RECOMMENDATION FOR FEDERAL ACTION

### Pass the Healthy Families Act

This bill would create an opportunity to earn at least 1 hour of paid sick time for every 30 hours worked. This would apply to the 30 million workers whose workplaces have more than 15 employees.<sup>9</sup>

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# PAID FAMILY LEAVE

More and more Mainers are struggling to balance responsibilities 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 knowing 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 United States is the only industrialized country in the world where there is no guarantee of paid leave for parents of newborns.<sup>1</sup>
- 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 qualifications.<sup>2</sup>
- 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.<sup>3</sup>
- However, California, New Jersey, New York, Rhode Island, Washington, and Washington DC have paid leave programs to provide temporary income for workers' leave through small employee payroll contributions.<sup>4</sup>

### Who is Affected?

- Only 59% of workers have access to FMLA leave because of the law's limitations.<sup>5</sup>
- For most workers with access, family and medical leave is partially or entirely unpaid. Only 14% of the U.S. workforce have access to paid leave.<sup>6</sup>
- 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.<sup>7</sup>
- In 2011, 56% of workers who used family leave were women.<sup>8</sup>

## BENEFITS OF EXPANDING FMLA

- **Reduces cost to employers.** Companies can spend as much as one-fifth of an employee's salary to replace her.<sup>9</sup> 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.<sup>10</sup>



**W**hen 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 and take her to a playgroup for deaf children. Vivian took Nadia on multiple trips to Boston Children's Hospital, and was able to 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."

- **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.<sup>11</sup>
- **Strengthen the workforce.** New mothers who take paid leave are more likely to return to work several months after a baby's birth than those who do not take paid leave.<sup>12</sup> 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.<sup>13</sup>
- **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.<sup>14</sup> In fact, paid leave may reduce infant mortality by up to 13%.<sup>15</sup>

## RECOMMENDATIONS FOR MAINE ACTION

### Create a state paid leave insurance fund

Maine should create a state paid leave fund to provide temporary income for workers' leave through small employee payroll contributions. This ensures 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.<sup>16</sup> The FAMILY Act 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.<sup>17</sup> It's time for Congress to enact this common sense legislation.

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# PROTECT PREGNANT WORKERS

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 to go on unpaid leave – as legal conduct, denying affected workers any redress and condoning similar action in the future. The result can be a woman’s having to go out on maternity leave early, thus reducing the amount of time for recovery, care, and bonding with a newborn, or lost income just when a family’s expenses are about to increase.

## 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. Similarly, 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.
- 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.<sup>1</sup>
- 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 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.<sup>2</sup>
- But the Supreme Court has set a high bar to prove that an employer has discriminated against a pregnant worker.<sup>3</sup>

### Who is Affected?

- 3 in 5 women continue to work through their pregnancy.<sup>4</sup>
- About 8 in 10 pregnant women continue working within a month of their due date, compared to 3 in 10 in the 1960s.<sup>5</sup>
- Women who have sought accommodations and have been refused or penalized are often those in low-wage jobs who can least afford lost income. Research shows many pregnant workers are denied accommodations, including retail salespeople, food service workers, cashiers, cleaners, and many others.<sup>6</sup>

- Nearly 31,000 charges of pregnancy discrimination were filed with the U.S. Equal Employment Opportunity Commission between 2010 and 2015, and the number of charges filed remained relatively unchanged from year to year.<sup>7</sup>
- The Maine Human Rights Commission also continues to receive complaints about pregnancy discrimination and has found “reasonable grounds” to believe such discrimination occurred far too often.

## BENEFITS OF ACCOMMODATING PREGNANT WORKERS

- **Reduced costs of high turnover for businesses.** Employee turnover is expensive.<sup>8</sup> 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.<sup>9</sup>
- **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.



**P**eggy 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 she be placed on light duty (lifting 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 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 and went all the way to the Supreme Court. The Supreme Court held that in order to prove a violation of the Pregnancy Discrimination Act, Peggy must prove that she belongs to the protected class, that she sought accommodation, that the employer did not accommodate her, and that the employer did accommodate others similar in their ability or inability to work. UPS may then provide evidence to prove the denial was legitimate and nondiscriminatory. This test laid out by the Supreme Court in *Young v. UPS* sets a high bar to prove a case of pregnancy discrimination in the future.

Source: *Young v. UPS*, 135 S. Ct. 1338 (2015).

## RECOMMENDATIONS 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 has 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.

## RECOMMENDATIONS FOR FEDERAL ACTION

### Enact the Pregnant Workers Fairness Act

This bill prohibits employment practices that discriminate against making reasonable accommodations for job applicants or employees affected by pregnancy, childbirth, or related medical conditions. 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.<sup>10</sup>

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## EQUAL PAY

In 1963, when Congress enacted the Equal Pay Act, women earned 59 cents for every dollar their male colleagues earned.<sup>1</sup> 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 are paid on average 84 cents for every dollar paid to men, amounting to an annual wage gap of \$7,650 for full time workers.<sup>2</sup> But that statistic, because it is an average, does not tell the whole story. Nationally, black women working full time, year-round, typically make only 63 cents for every dollar paid to their white, non-Hispanic male counterparts. For Latinas this figure is only 54 cents, for Native women it is 57 cents, and for Native Hawaiian and Pacific Islander women it is 59 cents.<sup>3</sup>

In Maine, more than 53,000 family households are headed by women. Eliminating the wage gap would provide much-needed income to women whose wages sustain their households.<sup>4</sup> Furthermore, the wage gap affects a woman's lifetime earnings and her retirement.<sup>5</sup>

This wage gap is not solely due to outdated workplace policies that fail to recognize the realities of women in the workforce – it begins immediately out of college. Research shows that despite women's higher rate of obtaining a bachelors degree, young men (age 21–24) with a college degree are paid an average hourly wage of \$20.87 early in their careers, while their female counterparts are paid an average hourly wage of just \$17.88, or \$2.99 less than men.<sup>6</sup>

### 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.
- Yet, 55 years later, the wage gap still persists.
- The AAUW conducted a study, which found that within 10 years after college graduation, 23% of mothers were out of the workforce, and 17% worked part time. Among fathers, only 1% were out of the workforce, and only 2% worked part time.<sup>7</sup>
- 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.<sup>8</sup>






#### Who is Affected?

- Only 2% of occupations pay women equally or above what their male counterparts are paid.<sup>9</sup>



# The Cost of the Wage Gap

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

-  More than 14 additional months of child care;
-  One additional year of tuition and fees for a four-year public university, or the full cost of tuition and fees at a two-year community college;
-  Approximately 76 more weeks of food for her family (one and a half years' worth);
-  7.5 more months of mortgage and utilities payments; or
-  Nearly 13 more months of rent.<sup>16</sup>

- However, the wage gap is larger for women with less education. In 2010, women in Maine with a high school diploma were paid only 65 cents to every dollar paid to men with a high school diploma.<sup>10</sup>
- Mothers are paid less than fathers. Mothers with full-time, year-round jobs are paid 71 cents for every dollar paid to fathers.<sup>11</sup>

## BENEFITS OF CLOSING THE WAGE GAP

- **Economic boost.** Female full-time workers in Maine lose approximately \$3 million each year due to the wage gap between men and women.<sup>12</sup> 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 28 percent of those families, or 14,957 family households, have incomes that fall below the poverty level.<sup>13</sup> Closing the wage gap would help women workers bring home larger paychecks.
- **A secure retirement for Maine.** On average, older women received about \$4,500 less annually in Social Security benefits in 2014 than older men due to lower lifetime earnings. Older women of color receive even less.<sup>14</sup>
- **Eliminate discrimination.** Gender-based wage inequality is discrimination. People should be paid equitably for their 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. 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.

### Make it unlawful to ask about prior compensation

Maine should follow California, Delaware, Massachusetts, Oregon, and Puerto Rico in making it unlawful for employers to ask for employee's past compensation, instead basing compensation on qualifications. Asking about past salaries can inadvertently continue a pattern of inequality and perpetuate the wage gap.

## RECOMMENDATION FOR FEDERAL ACTION

### Pass the Paycheck Fairness Act

The bill would restrict an employer's use of "loop-hole defenses" to discrimination claims and enhance nonretaliation provisions. The bill would also make it unlawful to require an employee to sign a contract or waiver prohibiting the employee from disclosing information about the employee's wages, and increase civil penalties for violations of equal pay provisions.<sup>15</sup>

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## FOOD SECURITY

Maine now has the 7th highest rate of food insecurity in the nation, considerably worse than last year. More troubling still, 45% percent of these households face an even more severe circumstance described as “very low food security.” This equates to more severe hunger as food intake for these individuals is actually reduced and normal eating patterns disrupted at times during the year due to limited resources. By this measure, Maine ranks third worst in the nation.<sup>1</sup>

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 nutritious, high-quality diet.<sup>2</sup> Food insecurity adversely impacts physical and mental health, as well as work productivity.<sup>3</sup> 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 180,000 Maine residents in 2017.<sup>4</sup>
- In 2015, over 185,000 children were enrolled in the National School Lunch Program, this number has tripled since 2012.<sup>5</sup> In the summer, only 46,000 received free meals through the Summer Food Service Program,<sup>6</sup>
- Nearly one in five children in Maine experiences food insecurity.<sup>7</sup>
- Approximately 66,000 Maine children live in households receiving SNAP.
- 27.4% of Maine’s SNAP households are made of Mainers aged 60 or older.<sup>8</sup>
- Nearly 10% of Maine’s veteran population—10,000 veterans—receive food assistance through SNAP.<sup>9</sup>
- People living in working families make up 41% of Mainers receiving SNAP.<sup>10</sup>
- Individuals with disabilities are part of 34.9% of Maine households receiving SNAP.<sup>11</sup>
- More than 1,500 retailers, including locally owned and those in rural regions of our state, participate in the SNAP program,<sup>12</sup> which adds \$250 million to Maine’s economy annually.<sup>13</sup>
- Current food assistance programs cannot fully meet the nutrition needs of hungry people in our state. For example, Good Shepherd Food Bank distributes more than 28 million pounds of food in all sixteen counties providing food through local partners to more than 178,000 Mainers annually.<sup>14</sup>
- Food insecurity rates are highest in rural countries like Washington County with 17.2%, Aroostook County with 17.1%, and Piscataquis County with 16.9%.<sup>15</sup>
- Yet, too many Mainers remain hungry.

## Benefits of Food Secure Mainers

- In 2016, SNAP lifted 3.6 million Americans out of poverty.<sup>16</sup> 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 in new SNAP benefits generates as much as \$9 of economic activity.<sup>17</sup>

## 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.

### Strengthen education and training opportunities

Robust education and training programs that address barriers to success, such as transportation, child care, health care, and housing, can help individuals move toward self-sufficiency. We must recognize the realities of employment for many workers receiving food assistance today: low wages, seasonal or temporary jobs without security, lack of flexibility, irregular hours that shift from week to week or day to day, a lack of paid sick days or paid leave to care for themselves and their families.

## 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 the 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.

## Pass the 2018 Farm Bill.

This bill is a bipartisan effort to protect and strengthen the SNAP program.

## 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.

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# HOUSING SECURITY

Homelessness, overcrowding, and a lack of affordable, quality housing 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 lifespan. 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.<sup>1</sup> 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 2017 Annual Homeless Assessment Report (AHAR) to Congress by the U.S. Department of Housing and Urban Development (HUD) reported that homelessness in Maine decreased 4.2% between 2010 to 2017, but increased 1.7% from 2016 to 2017.<sup>2</sup>
- In 2015, 76,000 Maine children (29% 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.<sup>3</sup>
- In Maine, a minimum wage worker would need to work 86 hours a week in order to afford a two-bedroom apartment at fair market rent.<sup>4</sup>
- In 2017, 55.9% of the Maine population did not earn enough to afford the average cost of a two-bedroom apartment. In Washington County, over 60% of households made less than the amount needed to afford a two-bedroom apartment.<sup>5</sup>
- Avesta Housing, an affordable housing provider in southern Maine, reports that their monthly requests for affordable housing have increased nearly 30% since 2014.<sup>6</sup>
- 25% of homeless people suffer from mental illness, including schizophrenia, bipolar disorder, and depression, 13% are fleeing domestic violence and 12% are veterans.<sup>7</sup>

## 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.<sup>8</sup> 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.<sup>9</sup>

## 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 Home Energy Assistance Program (HEAP), 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.

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## EARNED INCOME TAX CREDIT

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 and is refundable.<sup>1</sup>

### THE LANDSCAPE

- During the 2016 tax year, the average federal EITC was \$3,186 for a family with children.<sup>2</sup> In Maine, the average benefit was \$2,078.<sup>3</sup>
- 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.<sup>4</sup>
- 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 \$280 in 2013.<sup>5</sup>

### Who is Affected?

- The Center on Budget and Policy Priorities estimates that in 2013, the EITC lifted 6.2 million people — including 3.2 million children — out of poverty overall.<sup>6</sup>
- Expanding the federal EITC for childless workers is estimated to impact 7.2 million working women at all stages of life. This includes 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.<sup>7</sup>

“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 MAINE ACTION

### Increase the EITC to 15%

Maine's EITC is currently set at 5% of the federal credit and is refundable. To maximize the EITC's effectiveness in reducing poverty, Maine should increase the state EITC to at least 15% of the federal credit. By simply increasing the state's credit to 15% of the federal, Maine would incentivize residents to engage in the workforce.

## RECOMMENDATIONS FOR FEDERAL ACTIONS

### Expand access to the EITC

Congress should approve the Grow American Incomes Now (GAIN) Act. This act would greatly expand the EITC so that more working families and childless workers



are eligible to receive it. More than 50 members of Congress are cosponsoring the bill. This act would nearly double the EITC for working families and increases the credit for childless workers almost sixfold.<sup>8</sup>

Support and expand funding for the Volunteer Income Tax Assistance (VITA) program, which is how many low-income families receive information and assistance with filing for EITC and Child Tax Credits. In Maine, that program is coordinated by CA\$H Maine

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## EARLY CHILDHOOD EDUCATION

A prosperous Maine begins with investing in children. 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 provides 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 childhood education, state expenditures decrease for remedial education, health care, and corrections.<sup>1</sup> However, the cost of high-quality 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.

### THE LANDSCAPE

- The most recent data shows that only 10% of children have access to home visits.<sup>2</sup>
- On average, a single mother in Maine will spend 38% of her income to place an infant in full-time center based care.<sup>3</sup>
- The application for a childcare subsidy is a two-step process that is confusing, time consuming and on average requires parents to wait six weeks before they learn about their eligibility.<sup>4</sup>
- Currently, Maine only has the capacity to serve 31% of children eligible for Head Start. It is likely that 8,358 low-income children do not have access to Head Start programs because of limited capacity due to underfunding.<sup>5</sup>

### BENEFITS OF QUALITY EARLY CHILDHOOD EDUCATION AND CHILDCARE

- **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. University of Maine economist Philip Trostel demonstrates that a high quality early childhood system in Maine, including public preschool, could save taxpayers over \$7 for every \$1 invested in the program.<sup>6</sup>
- **Strengthen Families.** Programs like Early Head Start and Maine Families provide direct support to new parents, teaching them essential skills about health, safety, and the developmental needs of their children.
- When parents can afford reliable and quality childcare, they are able to focus on attending work and school.<sup>7</sup>
- **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 childhood programming helps buffer against the permanent psychological, physical, and developmental effects of toxic stress.<sup>8</sup>



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.

Home visits and quality childcare programs can help identify children who are exposed to abuse and neglect, both of which have long-term developmental effects on children.

## RECOMMENDATIONS FOR MAINE ACTION

### Create one integrated system to support early childhood education.

- The early childhood programs currently scattered across different branches and divisions of state government should be unified in a single entity with a cabinet level advocate for early childhood.
- Invest in Head Start, quality child care, home visiting programs, and public preschool.
- Require basic health and safety protection for all children in child care.
- Increase state investment in Head Start by serving children on the waitlist currently, and then fund slots incrementally; 50% of eligible children after the first year, 75% after the second, and 100% after the third. Head Start has proven its value in preparing young children to learn. Maine should increase its financial investment to ensure that all eligible families and children can benefit from Head Start.
- Support financial investment to expand voluntary preschool programs around the state. Invest in high-quality preschool classrooms and expand the program to new school districts while encouraging collaboration with Head Start and local high-quality child care centers. The Department of Health & Human Services should promote continuity of care by creating contracts with local school districts or private child care providers who can ensure early and afterschool care to support four-year-olds participating in Maine public preschool programs
- The existing two-step application process for child care subsidy should be eliminated. The application should be streamlined to allow families to quickly access child care so they can take advantage of employment opportunities.
- Support and expand the state's Public Health Nursing program: public health nurses provide critical support to infants and their parents.

## RECOMMENDATIONS FOR FEDERAL ACTION

### Pass the Child Care for Working Families Act

This act would ensure: (1) families have access to high-quality, affordable care that parents need so that they can work and their children need in order to thrive; (2) the child care workforce has access to increased training and compensation and is paid a living wage; and (3) states are able to create universal preschool programs for three- and four-year olds during the school day, and provide a higher matching rate for infants and toddlers.

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## ADULT LEARNING

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 21<sup>st</sup> century. A lack of access to education can limit women to jobs that are inflexible, low-wage, and lack benefits. Our economy suffers from that insufficient education through decreased productivity and loss of tax revenue due to unemployment, increased health care costs, and increased corrections costs.<sup>1</sup>

### THE LANDSCAPE

- Only 43% of Maine adults ages 25-64 have at least a two-year or four-year degree.<sup>3</sup> Researchers project that by 2025, 60% of available jobs in Maine will require some postsecondary education, which translates into an increase of 158,000 skilled workers.<sup>2</sup>
- It is estimated that 20% of adults in Maine function at a low level of literacy.<sup>4</sup> Nationally, among those with the lowest levels of literacy, 43% live in poverty.<sup>5</sup>
- Nationally, college attainment increased from about 26% in 2000 to approximately 34% in 2017.<sup>6</sup> However, this number has remained lower in Maine at only 29%.<sup>7</sup>
- 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.<sup>8</sup>
- 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.<sup>9</sup>
- The MaineSpark Initiative, specifically the Adult Promise track, coordinates a statewide effort to reach and support adult learners in completing workforce credentials and degrees.

### BENEFITS OF INVESTING IN MAINE'S WORKFORCE

- **Reduced use of public assistance.** Educational opportunities create pathways to higher-wage jobs, which allow families to afford life's necessities and reduce the need for public assistance.<sup>10</sup>
- **Skilled workers.** 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.<sup>11</sup>

- Improved literacy rates. Childhood literacy rates are strongly influenced by parents' literacy skills. Increasing access to educational opportunity for adults will better position Maine children for academic success and future careers.<sup>12</sup>

## RECOMMENDATIONS FOR MAINE

### Increase Available Slots for CSSP

Despite the clear success of the Competitive Skills Scholarship Program, it is consistently underfunded, and therefore can only admit 650 Mainers, even though thousands more people qualify. Maine must adequately fund CSSP to open it up to more participants.

### Better Promote Parents as Scholars

Only 66 Parents are currently enrolled in Parents as Scholars. DHHS should better promote access to this program to improve enrollment for qualifying parents.

## 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 their postsecondary education and setting career goals.



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 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.

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## HEALTHCARE

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. Maine voters passed a ballot initiative in 2017 that requires Medicaid expansion be implemented on July 2, 2018. In the interim, despite the fact that the ACA made insurance denials for pre-existing conditions and gender discrimination in health insurance illegal, the failure of the state to accept federal funds to expand Maine's Medicaid program has left many women without health care coverage.

### THE LANDSCAPE:

- Nationally, low-income women, women of color, and immigrant women are at greater risk of being uninsured. Single mothers are 16% more likely to be uninsured than women in two-parent households.<sup>1</sup>
- Uninsured low-income women in Maine are 27% less likely than insured low-income women to have had a mammogram in the past two years, 17% less likely to have had a pap test within the past three years, and 15% less likely to have ever been tested for HIV.<sup>2</sup>
- While Maine voters approved Medicaid expansion through a referendum in 2017, the Department has failed to submit a State Plan amendment to the federal government indicating that we will expand Medicaid. While Mainers wait for expansion, 70,000 low-income Mainers are left without access to affordable health insurance.
- Medicaid expansion, once funded, will provide Medicaid through MaineCare for persons under the age of 65 and with incomes equal to or below 138% of the official poverty line. In 2018, this amounted to annual income of \$16,753 for a single person and \$34,658 for a family of four.<sup>3</sup>
- Currently, Maine's Medicaid program covers medical care for pregnant women up to 214% of the poverty level. However, Maine only covers parents and caretakers up to 100% of the poverty level.<sup>4</sup>
- Nationally, 29% of low-income adults report that the appearance of their teeth affected their ability to interview for a job. 37% of low-income adults avoid smiling due to the condition of their mouth and teeth.<sup>5</sup>
- In 2011, there were 4.1 general dentists to every 10,000 people in Maine. Statistics demonstrate that rural Mainers are most impacted by the dental care shortage in the state. 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.<sup>6</sup>
- 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.<sup>7</sup> However, 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. Evidence from other states shows that Medicaid expansion results in the creation of new jobs. Researchers project that up to 6,000 new jobs will be created in Maine.<sup>8</sup>
- Cost savings. Maine's Legislative Office of Fiscal Program Review found that expanding access would save the state approximately \$27 million each year. This is due to lower state spending on programs currently funded 100% by the state.<sup>9</sup>
- 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 DENTAL CARE

- Reaching vulnerable parties.** 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, thus maximizing access to dental care – especially in rural Maine.

## RECOMMENDATIONS FOR MAINE ACTION

### Fund Medicaid Expansion

Maine must submit a Medicaid expansion proposal to Centers for Medicare & Medicaid Services (CMS) by July 2, 2018 in order to implement the voter-approved expansion which will make 70,000 low-income Mainers eligible for Medicaid.

### Expand access to dental services.

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.

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## REPRODUCTIVE HEALTH

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.<sup>1</sup> 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.

### THE LANDSCAPE

- 99% of women ages 15-44 who have had sexual intercourse have used a form of contraception.<sup>2</sup>
- 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.<sup>3</sup>
- In a study examining the reasons women seek abortions, 73% reported that they were financially unable to support a child. 74% said that it would interfere with their school, work, or caretaking responsibilities.<sup>4</sup>
- One in four women will have an abortion by age 45. 59% of these women have had one or more children. 75% of these women were economically disadvantaged.<sup>5</sup>
- There are only 9 Maine health care providers that provide abortions. 55% of Maine women lived in counties that do not have even one facility.<sup>6</sup>
- 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. This severely limits access to abortion services for women whose health care is covered through Medicaid. However, states do have the option of using Medicaid funds to cover abortion services for Medicaid patients.
- Recent strategies to increase Maine women's access to health care have included expanding access to contraception for low income women, and incorporating into Maine law the requirement for coverage of preventive health services.

### 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.<sup>7</sup>
- **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.<sup>8</sup>

- **Progress toward 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.<sup>9</sup>

## 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<sup>10</sup> that provide Medicaid coverage for the full range of reproductive health services, including abortion.

### Expand access to abortion by allowing other medical professionals to perform abortions

Currently, only doctors are allowed to provide abortions. This greatly disadvantages women in rural communities. Allowing qualified nurse practitioners and nurse midwives to perform abortions, mostly terminating pregnancies with a pill, would increase access to the service.

## RECOMMENDATION FOR FEDERAL ACTION

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.

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## ENDNOTES:

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## Maine Women's Policy Center

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 Policy 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.

Melanie Dorn served as our 2018 Linda Smith Dyer Fellow. She has researched and updated this policy guide as a first year student at Maine Law.

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