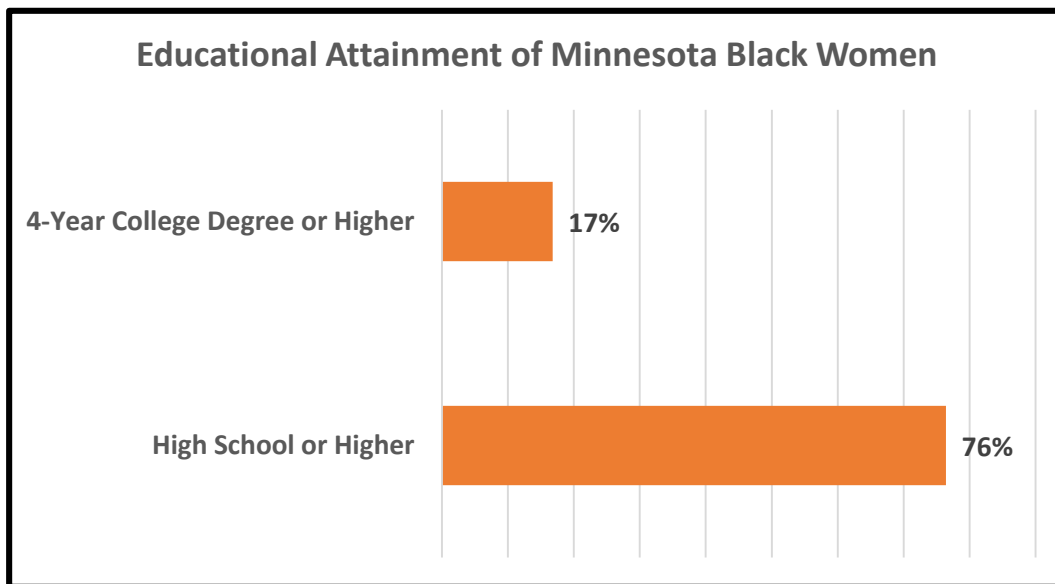


WOMEN OF COLOR OPPORTUNITIES ACT – ACADEMIC SUCCESS

HF 3031 (Rep. Rena Moran)/SF 2885 (Sen. Sandra Pappas) - Increasing the academic success of girls of color, leading to reduced school suspensions, increased on-time high school graduation rates, and pursuit of post-secondary education.

A college degree or even a high school diploma dramatically reduces the odds of black women living in poverty. Nationally, 41% of Black women who didn't finish high school are below poverty level, 32% of those with a high school diploma, and only 8% of those with a four-year degree or higher.ⁱ

Yet, only 17% of Minnesota's Black women have a four-year degree.



Source: 2014 American Community Survey 1-Year Estimates

Black girls are 14.6 percentage points less likely than white girls to graduate from high school; Hispanic girls 12.8 percentage points and American Indian/Alaska Native 16 percentage points less likely.ⁱⁱ Part of the problem is that girls of color are suspended from school at six times the rate of white girls.ⁱⁱⁱ

HF3031/SF2885 will create replicable model programs—one for the Twin Cities and one for Greater Minnesota—to help our girls of color succeed in school, including decreasing the school suspension rate for girls of color, increasing on-time high school graduation rates, and encouraging girls of color to pursue postsecondary education.

Competitive grants will be awarded to community-based organizations and elementary and secondary schools.

ⁱ U.S. Census Bureau Current Population Survey 2015 Annual Social & Economic Supplement.

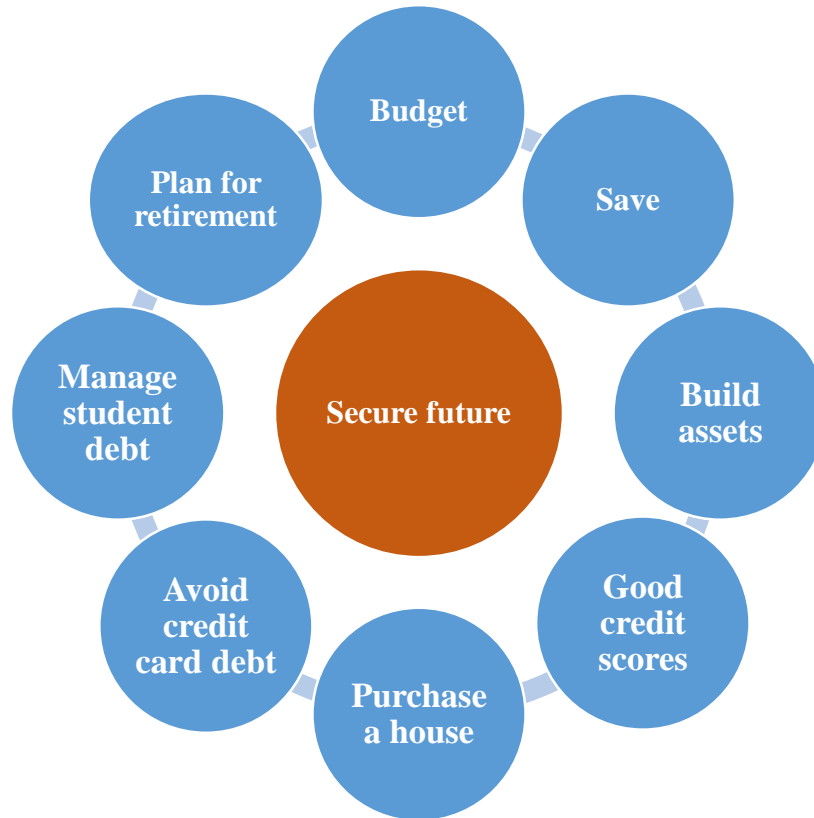
https://www.census.gov/hhes/www/cpstables/032015/pov/pov29_000.htm

ⁱⁱ U.S. Dept. of Education and the Institute of Education Sciences National Center for Education Statistics.

ⁱⁱⁱ U.S. Dept. of Education. School year 2011-2012.

WOMEN OF COLOR OPPORTUNITIES ACT – FINANCIAL LITERACY

HF 3032 (Rep. Rena Moran)/SF 2865 (Sen. Patricia Torres Ray) - Educating Women and Girls of Color in Financial Literacy



If women and girls of color are to break the cycle of poverty, they must learn how to manage money responsibly—how to set financial goals, budget, save, build assets and wealth, develop good credit scores, avoid credit card debt, manage and minimize student debt, purchase a house, and plan for retirement. Women, especially low-income women and women of color, are often under-informed from an early age about financial matters.

HF 3032/SF 2865 will give women and girls of color the knowledge and understanding to make reasonable and appropriate personal financial decisions to lay the groundwork for an economically secure future.

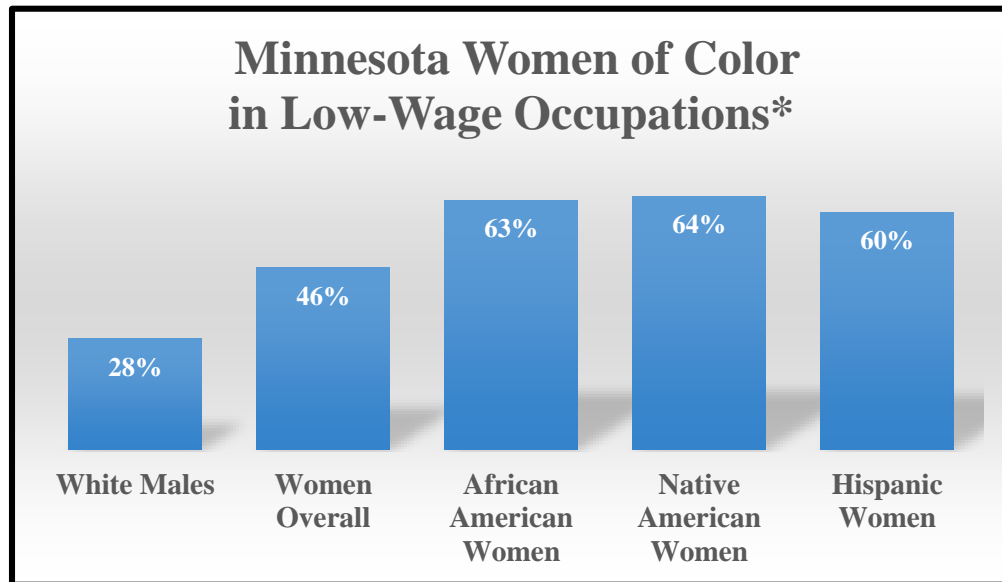
Competitive grants will be awarded to community-based organizations experienced in helping women and girls become financially literate and to elementary, secondary, and postsecondary schools that offer financial literacy instruction.

Special emphasis is placed on helping women and girls of color in Ramsey County and in Greater Minnesota.

The financial literacy instruction must be culturally specific and provided in the primary language of the participants.

WOMEN OF COLOR OPPORTUNITIES ACT – NONTRADITIONAL JOBS

HF 3098 (Rep. Rena Moran)/ SF 3056 (Sen. Melissa Wiklund) - Increasing the number of women of color in high-wage, high-demand, nontraditional jobs—the skilled trades and STEM occupations—through job skills training and apprenticeships.



*Sales, office, and service occupations.

Source: U.S. Bureau of Labor Statistics, CPS, 2012 Annual Averages. Unpublished tabulations.

- 35% of Minnesota’s Black women work in service occupations, compared to 28% of Black women nationally and 19% of White women.ⁱ
- Minnesota’s African American women earn 62¢ for every \$1 a white male earns; Hispanic women 57¢.^{ii,iii} A Hispanic woman working full-time stands to lose about \$854,000 over the course of her career because of the gender wage gap.^{iv}
- The median earnings of Minnesota’s Black women declined by \$4,697 from 2013 to 2014.^v
- Over 64% of Minnesota’s Black or African-American female-headed households with young children live in poverty; 53% of Hispanic female-headed households.^{vi}

HF 3098/ SF 3056 will fund job skills training and apprenticeships for women of color in high-wage, high-demand, non-traditional occupations—jobs in skilled trades and STEM.

ⁱ American Community Survey 2013 & 2014, obtained through Social Explorer.

ⁱⁱ Chu, Anna and Possner, Charles. *The State of Women in America*. Sept. 2013. Center for American Progress: <http://www.americanprogress.org/wp-content/uploads/2013/09/StateOfWomenReport.pdf> (Calculations are based on data from U.S. Census Bureau’s 2012 American Community Survey.)

ⁱⁱⁱ U.S. Bureau of Labor Statistics, Current Population Survey, 2012 Annual Averages. Unpublished tabulations.

^{iv} Women’s Bureau of DOL Fact Sheet, *The Economic Status of Women of Color: A Snapshot*.

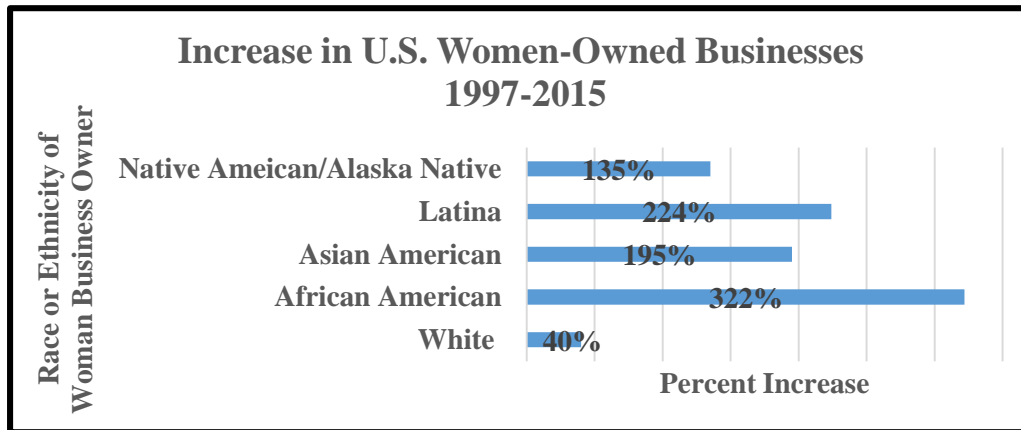
^v Full-time, year-round workers. ACS 1-year estimates, 2013 and 2014; 2014 dollars calculated using BLS CPI Inflation Calculator.

^{vi} 2014 American Community Survey 1-year Estimates.

WOMEN OF COLOR OPPORTUNITIES ACT – SMALL BUSINESS LENDING HF 3099 (Rep. Rena Moran)/ SF 2931 (Sen. Chris Eaton) - Small business loans and technical assistance to businesses owned by women of color.

Women, especially women of color, are turning to business ownership as a way to control their financial future and achieve economic security for themselves and their families.

- In the last 18 years, the number of women-owned businesses has increased by 74%--one and a half times the national average.ⁱ
- In 2012, women-owned businesses generated \$1.6 trillion in total receipts, and employed 8.9M people with a payroll of \$290.5B.ⁱⁱ



Source: 2015 State of Women-Owned Businesses, commissioned by American Express OPEN

- One in three women-owned businesses are owned by women of color.ⁱⁱⁱ
- African American women own 49% of all African American-owned businesses.^{iv}
- Businesses owned by women of color are smaller on average than those owned by White women, both in terms of average employment and revenue.^v
- Women entrepreneurs, especially women of color, lack access to capital. Only 4% of total dollar value of small business loans go to women entrepreneurs.^{vi} Typically, women must make multiple attempts to secure a bank loan or line of credits, with 40% never succeeding.^{vii}
- Home equity is one of the main sources of financing for small businesses. About 41% of Minnesota's household heads of color are homeowners, compared to 76% of White heads of household who own their homes.^{viii} Home ownership rates for female-headed households is far lower than for married-couple households: 48% compared to 88%.^{ix}

HF3099/SF 2931 funds micro-loans for start-up, expansion, and retention of small businesses in Ramsey County that are owned by women of color. Preference is given to lower income women of color.

ⁱ American Express OPEN. *The 2015 State of Women-owned Business Report*.

ⁱⁱ U.S. Census Bureau, 2012 Survey of Business Owners.

ⁱⁱⁱ Ibid.

^{iv} Ibid.

^v Ibid.

^{vi} Majority Report of U.S. Senate Committee on Small Business & Entrepreneurship. *21st Century Barriers to Women's Entrepreneurship*. July 23, 2014. <http://www.microbiz.org/wp-content/uploads/2014/07/21st-Century-Barriers-to-Womens-Entrepreneurship.pdf>

^{vii} Women Impacting Public Policy annual membership survey.

http://c.ymcdn.com/sites/www.wipp.org/resource/resmgr/Economic_Blueprint/EconomicBlueprint2016.pdf

^{viii} Minnesota Compass, led by Wilder Research. Based on 2014 American Community Survey.

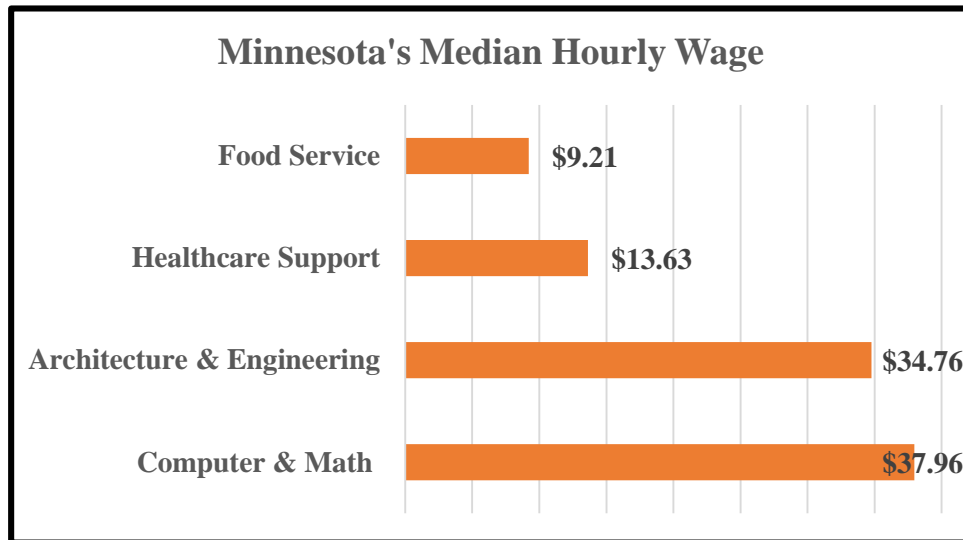
<http://www.mncompass.org/housing/homeownership-gap#1-6925-g>

^{ix} Women's Foundation of MN and the Humphrey School's Center on Women & Public Policy. http://www.mnwesa.org/wp-content/uploads/2014/02/WFM_SWGM_Eco_Web-1.pdf

WOMEN OF COLOR OPPORTUNITIES ACT – STEM CAREERS

HF 3033 (Rep. Moran)/ SF 2916 (Rep. Melisa Franzen) -Encouraging girls of color to explore and pursue STEM careers.

A recent national survey found three-quarters of teenage girls of color interested in science, technology, engineering, and math careers;ⁱ however, women and girls of color are still significantly underrepresented in STEM educational programs and careers.



Source: MN DEED Occupation Employment Statistics, 1st Qtr. 2015

In 2010, just 10.6 percent of bachelor's degrees, 7.9 percent of master's degrees, and 3.9 percent of doctorate degrees in science and engineering were awarded to women of color,ⁱⁱ and fewer than one in ten employed engineers and scientists are women of color.ⁱⁱⁱ

Research indicates that attitudes of boys and girls toward math begin to diverge by the second grade.^{iv} Early intervention can change this.

HF 3033/SF 2916 will create replicable model programs, one for the Twin Cities area and one for Greater Minnesota, and will fund competitive grants to community-based STEM-affiliated organizations experienced in serving girls of color and elementary and secondary schools that provide STEM instruction and curricular to:

- 1. Increase awareness and interest and develop knowledge of girls of color in STEM occupations;**
- 2. Increase access of girls of color to secondary, dual credit, and postsecondary programs leading to STEM occupations; and**
- 3. Provide financial assistance for support services to help girls of color explore and pursue STEM careers while balancing work, education, and family responsibilities—services like child care, transportation, and safe and affordable housing.**

ⁱ "Generation STEM: What Girls Say About Science, Technology, Engineering, and Math," Girl Scout Research Institute, 2012.

ⁱⁱ "Women, Minorities, and Persons with Disabilities in Science and Engineering," National Center for Science and Engineering Statistics, National Science Foundation, 2013, <http://www.nsf.gov/statistics/wmpd/2013/start.cfm>.

ⁱⁱⁱ Ibid.

^{iv} Journal of the European Assoc. for Research on Learning & Instruction, Vol. 39, Oct. 2015. Pages 1-10. <http://www.sciencedirect.com/science/article/pii/S0959475215000341>