

### Women, Poverty and the Need for a Living Wage

80%. I want you to remember that number.

My name is Ingrid Shepard and I'm the Executive Director at The One Less Foundation, a nonprofit organization based in Philadelphia. Our mission is to alleviate poverty and we do that through financial literacy and capability programs, supplemental education programs, one-on-one mentoring, and programs provided to schools. One of the things we see on a daily basis as we're working with people, and most often seen in mothers with children, is that even if we can teach them how to make a dollar out of 15 cents, there is still a gap in the resources needed to lift them out of poverty and that gap is financial stability. Women and primarily single mothers find themselves starting out each month already in the hole due to jobs that pay a wage so low, they have to rely on government programs to cover such basic needs like food, housing and childcare. They start in a hole that never allows them to create a financial cushion or safety net for themselves and their families. They start in a hole that never allows them to become self-sustaining.

We must increase the federal minimum wage and it must be increased to \$15.00 an hour, if we are going to expect women who make up 2/3 of minimum wage workers to become financially independent.

There is not one metro area in any state in the country, where a person can afford to sustain themselves independently on one minimum wage income as it currently stands at the federal level.

We are here today in Philadelphia, the largest city in the state of Pennsylvania, and the economic driver of the state. The minimum wage in Philadelphia is \$7.25, the minimum wage in Pennsylvania is \$7.25, and the minimum wage of the country is \$7.25. We are telling people 3 times, once at the federal level, once at the state level and once at the local level that we do not think they should be able to take care of themselves and their families. We are telling them that they are undeserving of the security that comes from being able to financially support themselves and their families.

Philadelphia is a city that is home to me, it is also the largest city in the nation with the highest rate of deep poverty. Philadelphia is the birthplace of freedom, it is home to the first movements that fought for freedom, it's where the first anti-slavery protest took place in the Germantown neighborhood in 1688, let this great city also be the place where financial freedom is born in 2016.

When mothers aren't able to support their children with their income we fail our children.

When mothers have to work 3 jobs in order to afford a roof over head, transportation and still can't afford to take a day off from work to care for a sick child - we fail our children.

When mothers work 40+ hours a week and still need SNAP to feed their children and LIHEAP to keep them warm - we fail our children.

Ensuring that mothers make a wage that allows them to care for their children and their needs, means we are caring for our children; we are caring for our future.

The statement that is always made is 'we can't afford to raise the minimum wage to \$15/hr', I say today, we can't afford NOT to raise the minimum wage or we will continue to lose women, families and children to an unyielding cycle of poverty.

I mentioned earlier 80%. Of the approximately 12 million single parent families– 80% of them are headed by single mothers, that's 9.6 million families and 45% of them are living under the poverty line.

Let us raise the wage and give these women and mothers an opportunity to lift themselves and their families out of poverty.

