# 2022 Annual Report

# New Mexico Commission on the Status of Women

# Commission on the Status of Women: 2022 Annual Report

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## SECTION 1- HISTORY:

The New Mexico Commission on the Status of Women (CSW) was created in the mid-1970s consisting of 15 members, including one member from the Human Rights Commission, representative of all fields of interest to women. At least one member shall be appointed from, and reside in, each planning and development district. A majority of the members appointed shall be women and no more than eight members shall belong to any one political party.

Based on the founding statutes, Chapter 28, Article 3, Section 28-3-2 describes the duties of the CSW as the following:

- stimulate and encourage throughout the state the study and review of the status of women in New Mexico and may act as a clearinghouse for all activities involving the status of women.
- recommend methods of overcoming discrimination against women in public and private employment.
- promote methods for enabling women to develop their skills, continue their education and be retrained.
- cooperate with and assist public and private entities dealing with women.
- conduct periodic conferences throughout the state to apprise women of their rights and opportunities and to learn from them of their needs and problems.
- secure recognition of women's accomplishments and contributions to New Mexico.

This commission began its work in 1975 addressing basic issues for women, like having credit in their own name and graduated to pushing for the adoption of the Equal Rights Amendment. The work of the CSW came to an end in 2012 when Governor Martinez's administration defunded and deconstructed the commission. Governor Lujan Grisham's first budget proposal in 2019 for fiscal year 2020 created new funding and began the work of recreating a functioning CSW. This allowed a general appropriation for operational funds to get the commission started and serve the women of New Mexico once again.

After the Commission met the required quorum, a search was started for Commission staff, and an ad hoc committee was formed to hire the Commission's Interim Executive Director. The Interim Director served from June 2021 to March 2022 when a new search for a permanent Executive Director was launched. This process led to the hiring of a new Executive Director in August of 2022. The commission continues its work to rebuild.

## SECTION 2 - OPENING MESSAGE FROM THE CHAIR

This year has been challenging for the women of New Mexico and the Country at large. In this report, we attempt to provide perspective on the more serious issues that women have had to face in 2022. The Dobbs Decision has had a devastating effect on women's health access and will continue to cause unforeseen challenges for women and families for years to come. The childcare crisis that has kept millions of women from returning to the workforce, is but one of the many challenges that women in New Mexico face in achieving financial security. In the indigenous and LGBTQ+ communities, women are threatened with violence from both domestic and external sources. The Covid 19 pandemic has shown the need for Paid Family and Medical Leave, as many women have left the workforce to care for sick family members affected by long Covid. This has caused economic uncertainty for families in New Mexico. While New Mexico leads the way in non-discrimination laws, our country still battles over these seemingly obvious protections. Student loan debt can be one more mark against women who are paid less for their work and will struggle to repay student loans, requiring more time to do so than their male counterparts. But both the US and New Mexico have made solid progress in this area.

In response to these and other issues affecting the Women of New Mexico, the Commission on the Status of Women (CSW) has taken the following actions:

- Began the process of rebuilding a state commission from the ground up.
- Conducted 8 public meetings, all complying with the Open Meetings Act.
- Held a regional meeting in Las Cruses with interested stakeholders.
- Gathered data from relevant stakeholders.
- Participated in a meeting with the Governor, 13 state legislators, and other interested parties in support of the Governor's executive order EO 2022-123.
- Produced a resolution on protecting the full spectrum of women's access to reproductive care, including abortion, that was shared during the meeting with the Governor to support her EO 2022-123 and EO 2022-107.
- Learned from and provided support for state legislators on a bill to protect privacy rights for medical providers and patients in New Mexico
- Participated in supporting bills beneficial to women at the round house during New Mexico's legislative session.
- Expanded the Commission's forward-facing communications through our website and social media platforms.

We are currently looking to add 2 new commissioners, one from the Northwest and one from the Southeast corners of the State.

Covid 19 has continued to affect the work of the Commission in 2022. All meetings have been held virtually, with plans for an in-person meeting before year's end. The listening tour has been reimagined to provide for smaller groups and more events in 2022. Finally, there is welcome news for us all, Covid restrictions and precautions have been eased, as we near the end of 2022. We look forward to 2023 and the possibility of more in person work for the Commission.

With great respect, Lisa K. Curtis

Hon. Lisa K. Curtis-Chair, New Mexico Commission on the Status of Women on behalf of Commissioners Maryann Ustick, Alicia Bertram, Katherine Ferlic, Mary Lane Leslie, Christina Herrera-Furst, Erin Armstrong, Brenda Saiz, Denise Torres, Leigh Ana Eugene, Gabrielle Begay, Lorrina Segovia, and Arianna Parsons.

## SECTION 3 - REGIONS

As of December 2022, there are 13 members of the Commission representing all seven regions of New Mexico.

## SECTION 4 - COMMISSIONERS AS OF DECEMBER 2022

**Lisa Curtis (Chair)**
lisa.curtis@state.nm.us

**Erin Armstrong (Vice-Chair)**
erin.armstrong@state.nm.us

**Maryann Ustick (Treasurer)**
maryann.ustick@state.nm.us

**Arianna Parsons (Secretary)**
arianna.parsons@state.nm.us

**Alicia Bertram (Commissioner)**
alicia.bertram@state.nm.us

**Gabrielle Begay (Commissioner)**
gabrielle.begay@state.nm.us

**Leigh Ana Eugene (Commissioner)**
leigh.eugene@state.nm.us

**Katherine Ferlic (Commissioner)**
katherine.ferlic@state.nm.us

**Brenda Saiz (Commissioner)**
brenda.saiz@state.nm.us

**Lorrina Segovia (Commissioner)**
segovia@state.nm.us

**Denise Torres (Commissioner)**
denise.torres@state.nm.us

**Mary Lane Leslie (Commissioner)**
mary.leslie@state.nm.us

**Christina Herrera-Furst (Commissioner)**
christina.Furst@state.nm.US

## Staff as of December 2022

**Jenifer Raphael Getz (Executive Director)**
Jenifer.getz@state.nm.us

## SECTION 5 - WORK COMPLETED IN 2022

Throughout the year in 2022, the CSW held 8 public meetings covering a wide range of topics effecting women in New Mexico. In compliance with the Open Meetings Act, all meeting agendas and minutes are posted on the Commission's website, NMCSW.org.

In 2022, the Commission held a regional meeting in Southern New Mexico. Information was shared about the work of the Commission with all interested stakeholders. These events will be used to build on community outreach and communication from the Commission in the subsequent year.

During the regional event, survey questions were asked, and information was gathered about the most pressing issues for women in New Mexico in 2022. The information from the participants surveyed will inform the Commission's upcoming focus areas and work in 2023.

In preparation for the legislative session in 2023, the CSW is hosting speakers to learn more about the issues most important to the women of New Mexico. We welcome input about bills and other initiatives that will be discussed at the next legislative session.

In August of 2022, the CSW participated in a meeting and press conference with the Governor to discuss expanding access to the full spectrum of women's medical care, including access to safe and legal abortion. The meeting was also attended by 13 state Legislators and other stakeholders. During the meeting, the Governor presented and signed her Executive Order EO 2022-123. [1]A press conference followed the meeting.

[1] Office of the Governor. Executive Orders, 2022, https://www.governor.state.nm.us/about-the-governor/executive-orders/ Executive-Order-2022-123.pdf Expanding Access to Reproductive Health Care Services.

In response to the Governor's executive order, the CSW presented a resolution consisting of goals and practical strategies to support the order and the women of New Mexico. A copy of the resolution follows.

NEW MEXICO COMMISSION ON THE STATUS of Women

**NEW MEXICO COMMISSION ON THE STATUS OF WOMEN RESOLUTION - AUGUST 8, 2022**

Whereas the New Mexico Commission on the Status of Women shall stimulate and encourage throughout the state the study and review of the status of women in New Mexico and may act as a clearinghouse for all activities involving the status of women.
Inclusivity, tolerance, and respect are basic, fundamental values of New Mexico. All people in New Mexico deserve access to the respect, information, and resources they need to make their own personal healthcare decisions and decide what is best for themselves and their families.

People in New Mexico need and deserve access to the full spectrum of reproductive healthcare, including family planning, prenatal care, labor and delivery, postpartum care and support, lactation counseling and support, abortion, and appropriate medical management of miscarriage and pregnancy loss. Abortion is an essential part of reproductive healthcare and must remain legal, safe, and accessible.

We invite our neighbors to learn from these core New Mexico values. We know that the impact of the overturning of almost 50 years of president has devastated healthcare access for pregnant people in many states around us. As a result, many of our neighbors will be forced to seek abortion care and care for pregnancy loss in our State. We remain steadfast in our values and are proud of New Mexico's commitment to ensure that this healthcare remains safe and legal for all people. At the same time, we must work to protect and expand the availability of these services to address the demands on our system and ensure that our communities continue to have access to the care they need.

The NM Commission on the Status of Women acknowledges that more must be done to address the current and future need for safe and legal abortion care in our State following the overturning of Roe v. Wade and the flood of other states' actions to limit, prohibit, or penalize abortion access elsewhere. Accordingly, the Commission supports the following goals and practical Strategies:

1) Keep women and women who identify as LGBTQ+ safe and legally protected in New Mexico by supporting policies and programs that protect and expand access to abortion care, and by opposing all policies or programs that seek to restrict or penalize access to safe abortion.

2) Protect and keep health care providers who provide reproductive healthcare, including abortion, safe and legally protected.

3) Work practically to expand availability and access to reproductive healthcare, including abortion, across the state, with a special emphasis on rural New Mexico.

a. Work to obtain proper support and funding to ensure there are clinics to support reproductive healthcare, including the full spectrum of pregnancy care, abortion care and post-birth care in New Mexico

i. Invest in a pipeline of trained providers to continue providing the full spectrum of pregnancy-related care, including abortion and miscarriage management. This includes support of existing residency, fellowship, and training programs, as well as exploration and support of new training opportunities for providers who are lawfully able to provide abortion and miscarriage care in NM.

ii. Create incentives for trained providers with this skill set to remain and practice in New Mexico, especially in the underserved areas of our State. This may include programs such as scholarships or loan repayment.

iii. Support the expansion of telehealth services as appropriate in the context of abortion care.

iv. Evaluate and support opportunities for safety net providers throughout the state to integrate early abortion care in their clinic settings.

v. Support the exploration and creation of uncompensated care funds for those in NM without sufficient coverage or payment source for abortion care.

NOW THEREFORE, BE IT RESOLVED.

Approved: August 8, 2022

Commissioner Lisa Curtis, Chair

Commissioner Maryann Ustick

Commissioner Alicia Bertram

Commissioner Katherine Ferlic

Commissioner Erin Armstrong

Commissioner Mary Lane Leslie

Commissioner Gabrielle Saphire Begay

Commissioner Arianna Parsons

Commissioner Brenda Saiz

Commissioner Denise Torres

Commissioner Leigh Ana Shaw

Commissioner Christina Herrera Furst

Commissioner Lorrina Segovia

## SECTION 6 - BILLS SUPPORTED IN THE NM LEGISLATURE JAN-FEB 2022

Even though 2022 was a short legislative session year, there were several bills that the CSW tracked and supported through the session. The Commission advocated for the following bills in 2022.

**HB 32 Feminine Hygiene Product gross receipts- Passed**

This bill was sponsored by Representatives Tara Lujan, Kristina Ortez, and Christine Trujillo. House Bill 32 provided a deduction from Gross Receipts and Governmental Gross Receipts taxes from the sale of feminine hygiene products. The expense for these products is almost exclusively borne by women, making the tax burden unequal.

**HB 44 Affirmative Consent Policy in Schools- Did not pass**

This bill was sponsored by Representatives Deborah Armstrong, Roger Montoya, Andres Romero and Liz Thomson. The bill would have required public schools and private post-secondary educational institutions to adopt policies and procedures addressing affirmative consent and prevention of sexual assault, domestic violence, dating violence, harassment, and stalking. It would have amended the public-school code to include a requirement to set affirmative consent as the standard for sexual activities. This bill did not pass in 2022.

**SM1 Paid Family and Medical Leave Task Force- Passed**

This senate memorial was sponsored by Senators Correa Hemphill and Mimi Stewart. Senate Memorial 1 directs the Department of Workforce Solutions to convene a task force of enumerated members to develop recommendations for the enactment and implementation of a paid family and medical leave act, including the establishment and administration of a paid family and medical leave trust fund to be administered by that department, and to present its report and recommendations to the governor, Legislative Finance Committee, Legislative Health and Human Services Committee and other appropriate legislative interim committees by October 1, 2022.

Members to be included in the task force

1) A statewide nonprofit offering legal services to females.

2) A statewide non-profit expert in children's issues.

3) New Mexico Public Health Association.

4) A statewide nonprofit with legal and policy expertise for older people.

5) A statewide nonprofit focusing on perinatal issues.

6) An organization focusing on persons with disabilities.

7) Two statewide organizations representing labor, at least one representing health care employees.

8) Native American tribal government.

9) American Indian Chamber of Commerce in New Mexico.

10) Two statewide organizations representing business.

11) A statewide organization representing Hispanic business owners.

12) A statewide organization representing LGBT individuals.

13) A statewide organization representing African American business owners; and

14) UNM Bureau of Business and Economic Research.

The Speaker of the House and the President Pro Tempore of the Senate would each appoint one business owner.

**SB 12 AG Office for Mission Indigenous Persons-Passed**

This bill was sponsored by Senators Correa Hemphill, Linda Lopez, Shannon Pinto, Nancy Rodriguez and Antoinette Sedillo Lopez as well as Representative Pamala Herndon. The Senate Judiciary Committee Substitute for Senate Bill 12 (SJCS/SB12) creates a new statutory section within Chapter 8 ("Elected Officials"), Article 5 ("Attorney General") that would do the following:

- Grant the Attorney General's Office jurisdiction to investigate or prosecute cases involving missing indigenous victims.
- Create a "missing indigenous-persons specialist" within the Attorney General's Office.
- Create a grant-based online portal for electronically cataloguing cases of missing indigenous persons.
- Appropriate $1 million beginning in FY23 for the hiring and training of one (or more) missing indigenous-persons specialists; and
- Appropriate $1 million in FY23 for implementation of the online portal.

Section 1 states that "[t]he attorney general shall assist with the investigation and prosecution of all missing persons cases in which one or more indigenous persons are reasonably believed to be victims pursuant to the Missing Persons Information and Reporting Act".

Section 2 creates one or more positions within the attorney general's office of missing persons specialists and elaborates their duties.

Section 3 creates a partnership in Native American Communities Network Grant Program and defines the purpose. The partnership in Native American community's network grant program will create an online portal, to be developed and operated by the Attorney General's Office. Its purpose is to create an online network to support the efforts by New Mexico's Indian nations, tribes, and pueblos to identify, report, and find Native Americans who are missing.

Section 4 creates a corresponding grant fund within the State Treasury, to be administered by the Attorney General's Office, to implement the online network. The fund will consist of appropriations, gifts, grants, and donations.

**HB 117 NM Historical Women's Marker Initiative- Did not pass**

House Bill 117 would have appropriated $350 thousand from the general fund to the Department of Cultural Affairs (DCA) for continuation and expansion of the New Mexico historic women marker initiative. DCA has previously partnered to forward the statewide effort to recognize women's contributions to New Mexico history with placement of 65 historic markers in all 33 counties throughout the state. HB117 would build upon the work previously done by the International Women's Forum of New Mexico (IWF-NM) in 2006, under contract with DCA and in partnership with other state agencies. The bill was sponsored by Representative's Candie Sweetser, Gail Armstrong, and Phelps Anderson. The bill did not pass.

## SECTION 7 – BUDGET - REBUILDING THE COMMISSION ON THE STATUS OF WOMEN

In addition to the programs and community interaction work the CSW undertook in 2022, there was a need to rebuild the organization from the ground up after years of inactivity. To that end, we have engaged in the following activities in 2022.

In 2022, the Commission began holding scheduled monthly meetings on the second Thursday of the month. The Commission complied with the Open Meetings Act and published our meeting information on our website 10 days in advance of each public meeting. We also published our agenda within the required three days for public transparency and participation. All meeting minutes, once approved, are posted on the website as well. The Commission has used this time together to host speakers and the public as we attempt to understand more deeply the needs of women in New Mexico. We focused on issues that were of concern to women during our listening tour in 2021 as well as what we are currently hearing from the regional meeting hosted by our commissioner. We also attempted to be nimble and respond to women's issues as they presented themselves.

To establish ourselves as a state Commission in perpetuity, we undertook the budget process with the state and our parent agency the Human Services Department. This budget, if approved will place our funding in HB2 along with the other state agencies. This will provide financial stability for the Commission moving forward.

### NM Commission on the Statue of Women Budget July 2023 - June 2024

| **Personnel** | |
|---|---|
| Executive Director | 90,000 |
| Assistant/Analyst | 65,000 |
| Benefits | 60,450 |
| **Total Personnel** | **215,450** |

The personnel budget is designed to support an Executive Director at a salary of $90,000 and an Executive Assistant/Analyst at a salary of $65,000. The state benefits for these two positions would cost $60,450. In the current fiscal year there is funding for an Executive Director only, and to carry out the work identified in the FY24 work plan, the commission would need to add an assistant/analyst to the budget.

| **Travel & Meetings-Commission members and staff** | |
|---|---|
| Board Per Diem (Based on 8 meetings) | 2,870 |

| | |
|---|---|
| Board Mileage | 8,326 |
| Employee travel, meals, lodging | 10,000 |
| Commission Retreat | 25,000 |
| **Total Travel & Meetings-Commission members and staff** | **46,196** |

This part of the budget is based on two primary goals. Travel and Per Diem for Commissioners and staff for monthly board meetings, and one or more in person meeting opportunities for the Commission in FY24. This is budgeted at $21,196. The in-person Commission meetings are budgeted at a cost of $25,000 to include travel, lodging and meals for 15 commissioners and 2 staff members.

**Contract & Professional Fees**

| | |
|---|---|
| Strategic Planning Consultant & Plan Design | 21,000 |
| Web maintenance/Social Media/Outreach/Advertising | 71,000 |
| Translations Services | 6,000 |
| Contractual Services | 3,000 |
| Data Collection and Reporting -Social and Economic Return on Investment Report. | 100,000 |
| Database/Mailing List Development | 100,000 |
| Honorarium for Meeting Speakers | 12,000 |
| **Total Contract & Professional Fees** | **313,000** |

In FY24 the Commission will undertake a strategic planning process to build on the work done in the prior two years. This process is budgeted at $21,000. We will expand our website to be interactive and have a section on services by region. We will also hire a communications contractor to begin a robust communication program across several social media and internet platforms that will allow us to communicate with a variety of stakeholders in NM. This will cost $71,000 in FY24. An additional goal in FY24 is to establish a statewide database of stakeholders involved with women's issues for better communication and data collection and dissemination. This would include individuals, women's organizations, legislators, and funders that support this work in our

state. The database could be used by National funders to find and fund non-profits in the state. It could be used by legislators to better understand the work of non-prof organizations in the state and partner with them in drafting meaningful legislation for women. It could be used to reach out to key stakeholder to survey the needs in their communities. This is budgeted at $100,000 and would require the use of an external vendor. We also recognize the importance of reporting on the work completed to show the financial return on investment for the State of New Mexico and its citizens. This is one way we will measure the success of the programs and corresponding work we have taken on. The analysis and reporting are budgeted at $100,000 for FY24. The remaining $21,000 in this section of the budget will be used for smaller contracts and fees.

| **Office Expenses** | |
|---|---|
| General Office Supplies | 5,000 |
| Mail - PO box | 200 |
| DOIT Telecommunications (15 Commissioners Email, 2 Staff MS Suite) | 10,000 |
| Subscriptions, Dues, License ees (survey tools, zoom, etc.) | 5,000 |
| Reports / Annual report printing | 26,000 |
| Annual Audit-Moss Adams | 10,500 |
| **Total Office Expense** | **56,700** |

The main office expenses for FY24 are DoIT services for $10,000, Annual reporting for $26,000, Annual Audit for $10,500, subscriptions, dues and license fees for $5,000 and general office equipment and supplies for $5,200.

| **Outreach & Programming** | |
|---|---|
| **Listening Tour** | |
| Listening Tour (6 locations around NM) | 20,000 |
| Transportation (buses for listening tour, etc.) | 15,000 |
| Advertising (media campaigned for Radio, newspaper, online sources) | 40,000 |
| Childcare for Tour Events | 5,000 |
| Hot Spots for Internet Access at Remote Meetings | 5,000 |
| **Total Listening Tour** | **85,000** |

The FY24 budget for the Commissions Listening Tour is based on what we learned from budgeting the first Tour in 2021. The tour location costs are budgeted at $25,000 for six locations. Advertising

and communication for six locations is estimated to cost $40,000. Transportation and childcare for attendees is budgeted at $20,000.

| **Annual Women's Summit** | |
|---|---|
| Summit for NM Stakeholder groups | 100,000 |
| Awards to honor NM Woman | 10,000 |
| **Total Outreach & Programming** | **110,000** |

The Commissions first annual Women's Summit is being planned for the summer of 2024. This event is new to the commission and the budget is still in process. There is a planning session for the Summit that will take place in March of 2023. During this planning session we will engage various stakeholders and determine the objectives and scale of the event. We are estimating $110,000 for this work.

| **Unforeseen Expenses / Miscellaneous** | |
|---|---|
| Miscellaneous | **23,654** |
| **Total Budget for Fiscal year 2023-2024** | **850,000** |

## SECTION 8 - AUDIT AND OTHER INTERNAL ASSESMENT WORK

As we continue to grow and provide programming, communication, and resources to the women of New Mexico, we work to establish our internal structure and compliance with state codes and policies. As part of that process, we have completed our second audit as a state entity in 2022. Our audit was provided by Moss Adams. The 2020 and 2021 audit is available for review at the CSW website for reference. [2]

Additional development of the policies and procedures for the commission as well as employee management documentation further advances our organizational strength and longevity. Proper collection, storage and backup of documents is also a part of our organizational success, and we are putting these systems in place in 2022.

As the commission takes on more of the issues effecting the women of New Mexico, we have begun to establish committees and Commissioners responsible for various parts of our work. One committee established in 2022 is the Finance Committee that oversees the budget and audit processes. Another is the legislative committee, committed to the study and support or opposition of bills and memorials that effect the women of New Mexico. The communications committee will work to expand our forward-facing communication plan and events in 2022 and beyond. To support good governance practices, we have also established executive members that lead the organization.

Finally, in 2022 we have established a website and begun forward facing communications through social media platforms. Additionally, we have established a communications plan that we will work to fully realize in the later part of 2022 and into 2023. Our hope is to continue to improve our website to offer resources by region and a way for women to contact their regional commissioner directly with the issues they face in their daily lives. Ultimately, we would like to expand our communications to cover social media, the Women's Summit, regional meetings with our commissioners, monthly meeting communications and highlights of our work.

[2] Commission on the Status of Women, Attachments Section, 2022, https://nmcsw.org/ . Accessed November 2022

## SECTION 9 - PLANS FOR THE COMMISSION

As we look to 2023, we recognize the importance of supporting work to expand the full spectrum of women's reproductive health access in New Mexico. More clinics, telehealth programs, midwives and Doula's, regional medical facilities, and abortion providers are needed in our state. We will work to bring together providers, advocates, and other stakeholders to address this issue. We will also support legislation effecting women at the 2023 Legislative Session.

We are excited to expand our communications and connect with interested stakeholders from all regions of the state. We will take what has been learned from our 2021 Listening Tour and 2022 Coffee with Commissioner events to design our 2023 community outreach and data collection process. We will design a media plan for the coming year to reconnect with the former stakeholders for the CSW and let them know we are back and working to support the women of New Mexico. We will begin to build a statewide database that brings together the people, organizations, government bodies, funders and legislators that have a stake in the issues effecting women in New Mexico. This will also be a place to house information on events and gatherings held around the state. This information will be shared on our website as a place to disseminate information for all regions of the State.

Additionally, we will begin planning in April of 2023 for a Statewide Women's Summit to be held in the summer of 2023. This will be an opportunity to bring these same stakeholders to the table to meet, talk and learn from each other about the issues we face, and solutions and strategies proposed. The Women's Summit will allow for speakers, breakout sessions, learning labs and other venues for all stakeholders to meet and talk in person instead of virtually. In compliance with our state mandate, we also hope to honor some of the women that contribute to the success of our state, from the grass roots level to the treetops.

Next fiscal year will bring a strategic planning session to evaluate what has been learned and accomplished in our first two years, and what will be planned for the next several. We will look at areas of work to focus on to establish best practices moving forward. This will include how we structure our listening and learning from the community we serve, what areas of need are ripe for action, and how we support policy and advocacy in New Mexico. We will set our goals for how we communicate with and support the women of our state.

## SECTION 10 - WOMEN'S ISSUES ON A NATIONAL AND STATE LEVEL IN 2022

To better understand the issues affecting the women of New Mexico, we must look to both the national and state landscapes. It has been a challenging year for women in our country from many perspectives. Below, we focus on some of the key themes and issues that surfaced in our work around New Mexico this year, that affected the daily lives of women and their families.

### Women's Access to Comprehensive Medical Services in the U.S. in 2022

According to the Association of Maternal and Child Health Programs and the Centers for Disease Control and Prevention, "maternal mortality is a sentinel indicator of population health in a nation, state, territory, or jurisdiction. It is a measure that signals the health and well-being of women, children, and families and the investment in and priority of that health and the systems that produce it."[3] The White House Blueprint for Addressing the Maternal Health Crisis reports that the United States has the highest maternal mortality rate of any developed nation in the world and more than double the rate of peer countries. The rate of women dying of maternal causes in the United States has been on the rise in recent years. In 2020, the maternal mortality rate was 23.8 deaths per 100,000 live births compared with 20.1 in 2019. For Black women, the rate was 55.3 deaths per 100,000 live births in 2020 -- 2.9 times the rate for non-Hispanic White women.[4] Similarly, American Indian women experience a mortality rate of more than double the rate of White women. Research has shown that these persistent disparities are not due to race, but instead reflect the social inequities that people of color and indigenous people in the U.S. experience within and outside of the health care system.[5] There is an immediate need for advancements including expanded access to medical insurance, increased access to obstetrical care and midwifery providers, expanded postpartum coverage and providers, investments in rural maternal care, expanded social services, stronger workplace protections for mothers, and access to safe and legal abortion.

The *Dobbs* decision, issued by the Supreme Court on June 24, 2022, overruled decades of legal precedent and eliminated the right to abortion under the U.S. Constitution, thus leaving it to the states to decide how or whether to allow access to this important healthcare and creating a confusing patchwork of laws and regulations across the country. In the aftermath of the

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[3] Review to Action, Working Together to Prevent Maternal Mortality, 2022, l. Accessed 20 Nov. 2022

[4] Hoyert Donna L. "Maternal mortality rates in the United States, 2020". NCHS Health E-Stats. 2022. DOI: https://www.cdc.gov/nchs/data/hestat/maternal-mortality/2020/maternal-mortality-rates-2020.htm Accessed Nov 10 2022.

[5] National Institutes of Health, "Systemic Racism, A Key Risk Factor for Maternal Death and Illness", 2021. https://www.nhlbi.nih.gov/news/2021/systemic-racism-key-risk-factor-maternal-death-and-illness Accessed Nov 10 2022.

decision, the Guttmacher Institute[6] estimates that twenty-six states are certain or likely to ban abortion. These bans on abortion are already forcing people to travel long distances across states to access the care they need and are certain to exacerbate longstanding health disparities and disproportionately affect people of color and people with low incomes. Even before the *Dobbs* ruling, states with the most restrictive abortion laws had the worst maternal and child health outcomes in the country.[7]

**Women's Access to Comprehensive Medical Services in New Mexico in 2022**

It is no surprise that the women of New Mexico are affected by the same issues as those on a national level. Perhaps the largest challenge affecting women's health in the state is the lack of providers and services often referred to as a health care "desert." According to March of Dimes, 33.3% of New Mexico counties were considered maternity care deserts in 2020, meaning there was no hospital or birth center offering obstetric care and no other obstetric providers.[8] In that same year, using census data, "Stacker" reported there were 614 births in areas of the state deemed health care deserts. With recent closures of obstetrical units, this figure has gotten worse since 2020.

Poverty is often cited as a limiting factor for women in need of, or attempting to access, maternal care. Limited transit, lack of insurance, poor internet access, and systemic racism are a few of the other barriers to care.[9]

New Mexico has a twofold problem, poor access to healthcare services and lack of access to internet services. The combination of these two factors and the high poverty rate in the state, make it a challenging place for pregnant women and their families.

Additionally, in a post-*Dobbs* environment, New Mexico is one of few states in the region that continues to allow and provide access to safe and legal abortion care, including miscarriage management, for both residents and people forced to leave their home states to seek out the

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[6] "Roe V. Wade Overturned: Our Latest Resources". Guttmacher Institute, 2022. https://www.guttmacher.org/abortion-rights-supreme-court . Accessed 21 November 2022.

[7] "Amici Curiae Brief of 547 Deans, Chairs, Scholars, and Public Health Professionals". The American Public Health Association, The Guttmacher Institute, and The Center for US Policy, September 20, 2021, https://www.SupremeCourt.gov/DocketPDF/19/19-1392/193302/20210921172339465_19-1392%20Brief.pdf Accessed 21 November 2022.

[8] "March of Dimes, Nowhere to Go: Maternity Care Deserts Across the U.S. 2020". March of Dimes, Health Mom's Strong Babies, 2022, https://www.MarchofDimes.org/research/maternity-care-deserts-report.aspx Accessed 22 November 2022.

[9] "See how many people in NM live in a maternal health care desert". Stacker, 29 October 2021 https://stacker.com/new-mexico/see-how-many-people-new-mexico-live-maternal-health-care-desert Accessed 15 Nov 2022.

healthcare they need. This increased demand is creating an untenable increase in wait times and will require ongoing and future expansions of care to adequately provide timely access to abortion care for New Mexican patients and their neighbors.

One way that New Mexico is addressing the health care issues facing its rural communities is through the Governor's pledge to support the development of a new community-informed reproductive health care clinic in Doña Ana County. This clinic would aim to fortify and expanding New Mexicans' access to the full spectrum of reproductive health care, including regular preventative care, family planning, prenatal care, labor and delivery, postpartum care and support, lactation counseling and support, abortion, and appropriate medical management of miscarriage and pregnancy loss. Additionally, the department of Health is working to expand its role in reproductive and maternal health access around the state. Also, the Human Services Department has focused on Medicaid reforms aimed at improving maternal and child health outcomes. It is implementing policies to improve the efficiency and sustainability of its services in the state, and -- importantly -- has extended Medicaid coverage for postpartum enrollees to one full year.[10]

## Childcare in the U.S. 2022

The high costs and lack of access to childcare is preventing many thousands of women from returning to the workforce in the United States despite a widespread labor shortage.

Childcare systems in America were already facing significant problems in terms of their expense, the low pay for workers, and lack of accessibility for families, before the pandemic. The Covid-19 pandemic has worsened these issues as childcare centers were forced to shut down, and many closed permanently, and have yet to reopen, or have lowered enrollment.

Currently, the United States government spends $500 annually per child on early childhood care, lower than the average for wealthy countries, at $14,436 in annual public spending.

Childcare costs for parents have increased significantly over the past few decades and vary widely across the U.S., from about $5,000 annually in Mississippi to about $24,000 annually in Washington DC. Even before Covid-19, most Americans lived in childcare deserts.[11]

[10] Office of the Governor. Executive Orders, 2022, https://www.governor.state.nm.us/about-the-governor/executive-orders/ Executive-Order-2022-107.pdf Protecting Access to Reproductive Health Care Services in New Mexico.

[11] Sainato, Michael. "I don't have a choice": "childcare cost preventing US women from returning to work" https://www.theguardian.com/us-news/2021/nov/05/childcare-us-women-workforce Accessed 15 Nov 2022.

**Childcare in New Mexico 2022**

In 2022 New Mexico's Governor announced family-focused initiatives eliminating costs for childcare for most New Mexico families, increasing capacity for childcare services in areas lacking access, and supporting early childhood professionals.

This dramatic expansion of cost-free services will deliver affordable childcare to more New Mexico families, supporting tens of thousands more families across the state by previously doubling family eligibility for the state's Child Care Assistance Program.

The centerpiece of this announcement is the expansion of free childcare to qualifying families earning up to 400% of federal poverty level (FPL) — $111,000 for a family of four. Beginning May 1, 2022, all families enrolled in the state's Childcare Assistance Program will no longer owe copays for childcare services, making childcare cost-free. Previously, only families at 200% FPL or below qualified for waived copayments. The New Mexico Early Childhood Education and Care Department (ECECD) estimates that over 30,000 families statewide will now qualify for free childcare.

These announcements support a universal early childhood education and care system that increases access, maximizes parent choice, and supports early childhood professionals. To date, no other state has enacted a childcare support program that provides free early education and care to such a broad economic demographic.

In addition to expanding no-cost childcare to a majority of New Mexico families, the Early Childhood Education and Care Department (ECECD) will dedicate $10 million dollars toward grants specifically designed to expand the availability of childcare in communities where it is needed most. This pilot round of supply-building grants will add capacity for up to 800 more children around the state. When ECECD launches this competitive grant childcare providers, communities, and employers who want to create new or expand existing childcare availability will be able to submit proposals for consideration.

New Mexico's Early Childhood Education and Care Department (ECECD) reports it is taking applications for a new stipend program that pays up to $2,000 per semester to early childhood professionals who are currently enrolled in early childhood degree programs at one of New Mexico institutions of higher education. ECECD's current scholarship program, which provides financial support to students pursuing early childhood degrees, will transition into the stipend program. Most of the 825 early childhood professionals who are currently enrolled in the ECECD scholarship program will benefit from the new stipend program moving forward.

With this announcement, New Mexico continues to demonstrate its strong commitment to children, families, and childcare providers. Building off its efforts to dramatically expand

eligibility for childcare assistance, the state's announcement to address affordability by waiving copayments for all eligible families is a game changer.

Additionally, New Mexico's announcement to provide grants targeted to building supply in areas experiencing shortages is critical to help restore, and in some cases establish, care options for families living in childcare deserts.

The state will use an additional $10 million in federal funding from the American Rescue Plan to offer grants to people who want to expand or create childcare centers to increase the supply of slots, with the goal of creating at least 800 new ones. It had also previously begun reimbursing providers based on how much it actually costs to provide childcare, not just on the going market rate.[12]

In November, New Mexicans voted on a ballot measure that would change the state constitution to enshrine a right to education not just for grades K-12, but for children ages zero to five as well. The ballot measure will also devote an additional $75 million for older ages. Advocates have promised to push lawmakers to spend the money on better compensation for childcare providers and early childhood educators. They want to ensure a minimum wage of $18 an hour, with a ladder that allows them to continue to move up in pay and achieve parity with K-12 teachers based on their educational credentials and years of experience.[13]

**Violence Against Women in the U.S. 2022**

Gender-based violence, already a global crisis before the pandemic, has intensified since the outbreak of COVID-19. Lockdowns and other mobility restrictions have left many women trapped with their abusers, isolated from social contact and support networks. Increased economic insecurity has further limited many women's ability to leave abusive situations.

Ending gun violence is critical to ending domestic violence. The presence of a firearm in an intimate partner violence situation dramatically increases the risk of homicide. In 2022, a significant piece of federal gun reform legislation was passed by congress. The Safer Communities Act seeks to do more to keep guns out of the hands of people convicted of domestic violence. Additionally, ten states enacted new gun safety legislation. Even as these

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[12] "New Mexico Leads the Nation as Governor Lujan Grisham makes childcare free for most families", Office of the Governor, 28 April 2022. https://www.governor.state.nm.us/2022/04/28/new-mexico-leads-the-nation-as-governor-lujan-grisham-makes-childcare-free-for-most-families-2/, Accessed Nov 21, 2022.

[13] Cohen, Rachel. "New Mexico just voted to make pre-K a universal right", https://www.vox.com/policy-and-politics/2022/10/18/23404090/new-mexico-election-result-child-care-early-childhood-prek. Accessed 17 November 2022.

new laws are coming into effect, we are seeing a steady climb in gun related deaths across all categories in the U.S., including domestic violence.

Earlier this year the Violence against Women act was reauthorized. The act included increased funds for housing, legal help and other support for domestic violence victims.

The Violence Against Women Reauthorization Act of 2022, is bipartisan legislation passed by Congress as part of the Omnibus appropriations package. Incidents of domestic violence and sexual assault have declined significantly since VAWA first took effect—and efforts to increase access to services, healing, and justice for survivors have improved with each iteration of the VAWA.

**Violence Against Women in New Mexico 2022**

As with many of the challenges facing women in New Mexico, violence against women is more pounced in the LGBTQ+ and indigenous communities. Because of New Mexico's large indigenous population, the issue of missing and murdered indigenous women is particularly painful and impactful for New Mexico communities.

The Missing and Murdered Indigenous Women and Relatives (MMIWR) epidemic is an issue currently affecting Tribal communities and the people of New Mexico. Native American women face extremely high rates of violence, and the lack of data around the number of women who go missing or are murdered in and outside of reservations obscures the true extent of this tragedy.

Over 5,700 American Indian and Alaska Native women and girls were reported missing as of 2016, according to the National Crime Information Center. Only 116 of those cases were reported to the Department of Justice. Eighty-four percent of Native women experience violence in their lifetimes, according to the National Institute of Justice. A 2008 study found that women in some Tribal communities are 10 times more likely to be murdered than the national average.

In 2019, New Mexico legislators voted to enact the Missing and Murdered Indigenous Women Task Force. The task force reports its finding and recommendations to the Governor, the legislative council service library, and the appropriate legislative committees.

The task force is comprised of representatives from across Tribal Nations, including state legislators and community partners. The task force collaborates with Tribal governments, Tribal law enforcement, and the United States Department of Justice to determine how to address the crisis by creating partnerships and improving processes for reporting and investigating cases while supporting families and communities with resources.

The injustice of MMIW is the culmination of a spectrum of violence perpetrated disproportionately against Indigenous women—it reflects the intersection of domestic violence,

sexual assault, trafficking, and many other crimes. Increasingly, health care professionals recognize that it is a major public health problem that causes grave and lasting harm to individuals, families, and communities. Because most American Indian/Alaska Native and Native Hawaiian individuals are seen at some point by a health care provider, the health care setting offers a critical opportunity for early identification and primary prevention of violence and abuse.

These crimes occur due to a long history of government policies, practices, programs, and laws that create conditions that leave Indigenous women more vulnerable to such crimes than other women. Health systems can also play an important role in addressing these social determinants of health (SDOH). Indigenous women need economic stability, safe housing, education and quality jobs, health care, safe neighborhoods and environments, and social and community support. These SDOH provide independence, safety, and stability and can help to prevent violence from occurring in the first place. Increasingly, health systems are starting to assess their patients for a variety of SDOH, such as income, housing, education, and employment. Several assessment tools have been developed to help providers identify and address their patients' unmet needs.

Many survivors will never seek services at a domestic or sexual violence program, but they will likely encounter various health care systems. In addition, there exists less than 60 Native women's shelters and less than 300 tribal domestic or sexual violence programs across the nation. Thus, health and public health workers play a critical role in supporting survivors, including the surviving families of missing and murdered Indigenous women, addressing violence, and engaging in violence prevention.

While the federal reauthorization of the Violence Against Women Act (VAWA) will ensure services for victims for several more years, victims will likely still struggle due to New Mexico's "legal desert." The reauthorization of the act this spring is expected to help with issues such as sex trafficking, missing and murdered Indigenous women and relatives, sexual assault and housing and it expands programming to include the LGBTQIA+ community.[14]

New Mexico ranks seventh in the nation for the rate of sexual assault and one factor preventing women from seeking justice is New Mexico's legal desert. Most victims don't report but for those who do, 93 percent of the cases are dismissed. There are some rural counties in New Mexico that lack a private practice attorney. When victims get into family court, they often find a system that they don't have the skills and knowledge to navigate without an attorney.

According to a study the American Bar Association conducted in 2020, New Mexico has 5,612 lawyers serving the entire state, which amounts to 2.7 lawyers per 1,000 people. The vast majority, 3,137 lawyers, are practicing in Bernalillo County. Guadalupe County has one. Catron and Mora counties have three. De Baca, Harding and Hidalgo counties have none. Even Doña Ana County, home to the second largest city in the state, has just 324 lawyers. Smaller

[14] "Missing and Murdered Indigenous Women and Relatives", New Mexico Indian Affairs Department, 2022, https://www.iad.state.nm.us/policy-and-legislation/missing-murdered-indigenous-women-relatives/ Accessed 17 November 2022.

communities and rural communities have different challenges than Albuquerque, which has a sheer volume issue. Most victims filing a restraining order in district court, must represent themselves. Though there are some funds available to help victims seek legal counsel, the money caps out at $2,000. This could be a contributing factor in the 93 percent dismissal rate of sexual assault cases in New Mexico.[15]

## Equal Pay in the U.S. 2022

Wage disparity in the US continues to be a problem for women not only affecting them in their present lives, but by reducing the compensation they will receive in retirement as well. Despite progress in previous years, in 2022 women, on average make 17% less than their male counterparts. Additionally, 86% of single parent homes are supported by women. While reduced pay for white women is a concerning issue, women of color and LGBTQ+ women are even more severely affected by the discrepancy in pay.

Research has found that LGBTQ+ adults in the United States, on average, fare worse economically than their straight and cisgender counterparts. According to a 2019 Williams Institute analysis of Behavioral Risk Factor Surveillance System (BRFSS) data, about one in five LGBTQ+ adults in the United States (22%) live in poverty, compared to an estimated 16% of their straight and cisgender counterparts. In particular, the poverty rates of transgender adults (29%) and cisgender bisexual women (29%) in the U.S. tower over those of other groups. Furthermore, Black (40%) and Latinx (45%) transgender adults are more likely to live in poverty than transgender people of any other race. Poverty was measured by comparing household income and size, to thresholds employed by the census Bureau, who each year identifies family size-specific income thresholds, below which, a family is living in poverty. The wage gap for Native American and Black LGBTQ+ workers was larger than that seen for White LGBTQ+ workers, as well as LGBTQ+ workers overall.[16]

## Equal Pay in New Mexico 2022

New Mexico like many states has struggled to close the wage gap. While there is still an inequity in the wages paid to men and women of the state, New Mexico is making strides to improve wages for all its workers.

In 2013, New Mexico approved house bill 216 the Fair Pay for Women Act. The law protects both men and women from sex- based wage discrimination and adds to the protections of the Equal Pay Act. The law states that employers with more than four employees must pay men and women who perform the same job equally. In practice the Fair Pay for Women Act has not

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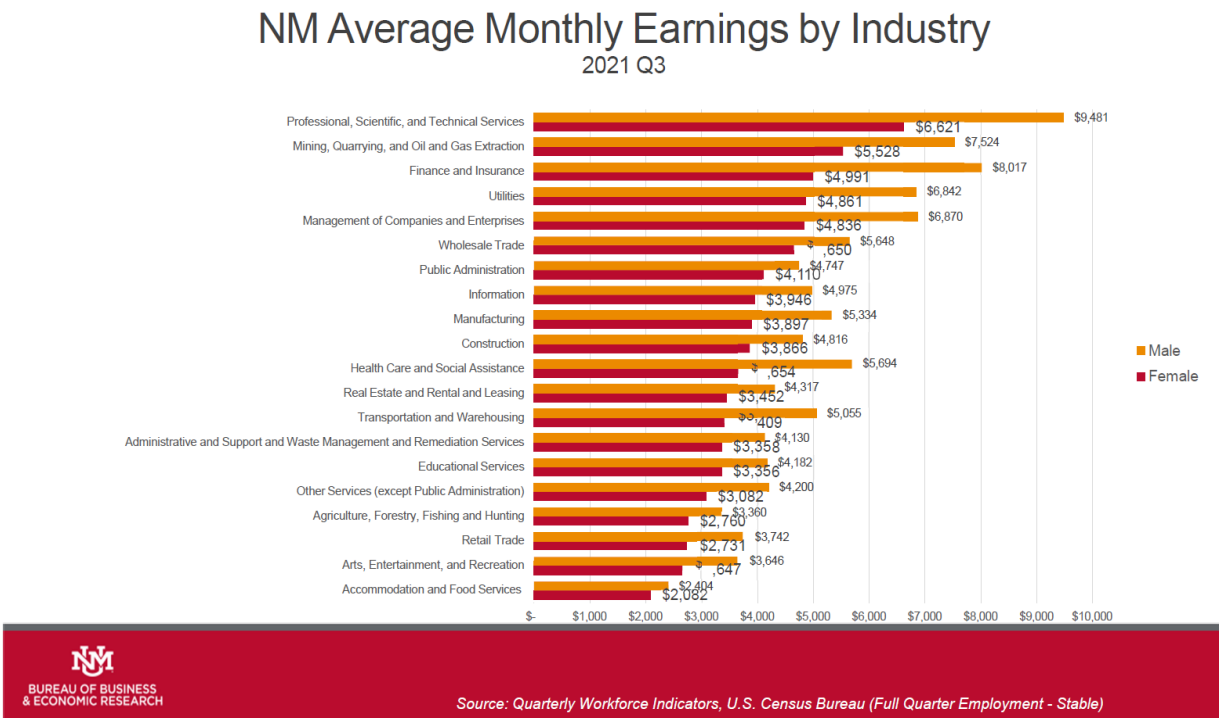
[15] Dunlap, Susan, "New Mexico's Legal Desert affects victims of violence", 2022 , https://nmpoliticalreport.com/2022/05/27/new-mexicos-legal-desert-affects-victims-of-violence/. Accessed 15 November 2022.

[16] "The wage gap among LGBTQ+ workers in the United States". HRC Foundation, 2022, https://www.hrc.org/resources/the-wage-gap-among-lgbtq-workers-in-the-united-states Accessed 10 November 2022.

had the desired outcome of leveling the playing field for the women in New Mexico's work force. In 2021 Women in New Mexico still earned 77 cents for every dollar that men earned. On a national level women earn 83 cents for every dollar men earn, putting New Mexico women behind the national average.

But some benefits have been noted, including increasing the time that woman must bring legal action against an employer. Additionally, judges and courts have more leeway to award damages, injunctions, and non-monetary remedies. Based on the statistics offered by the Bureau of Business and economic statistics, (BBER) the women of New Mexico still make less than their male counterparts across all industries.



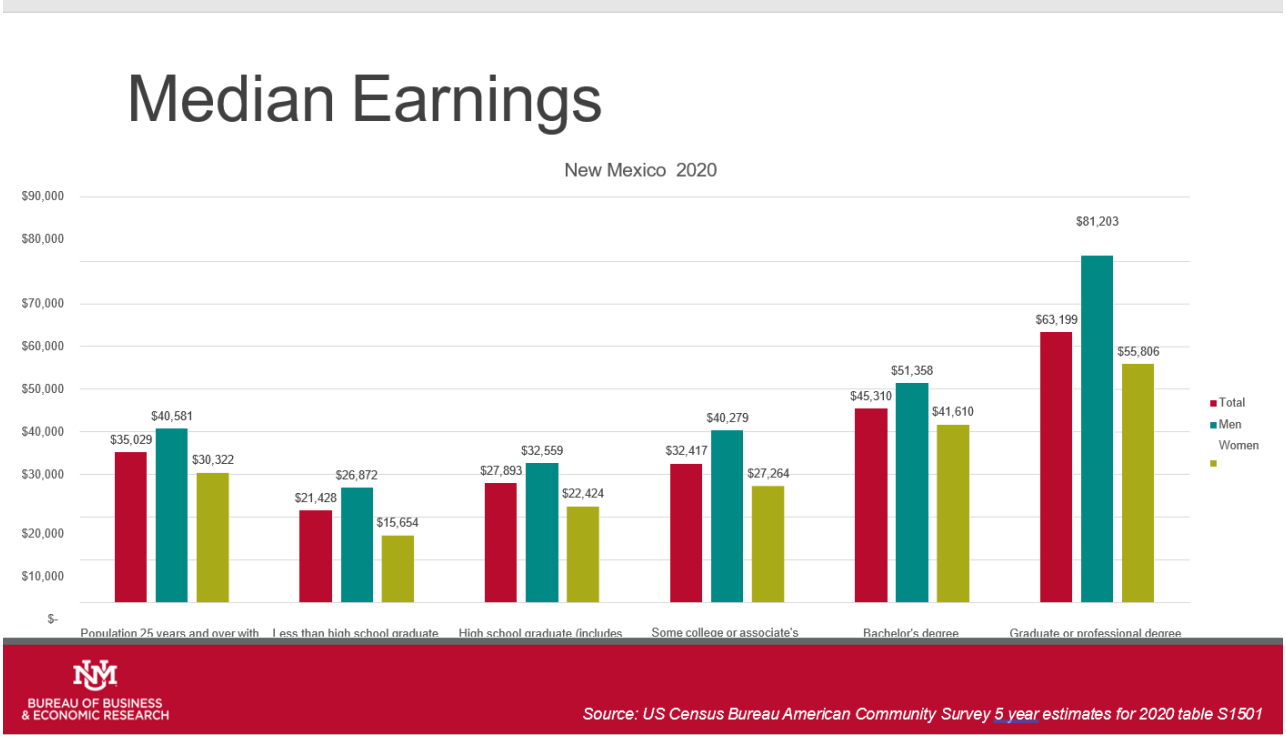

But New Mexico has seen gains in the equal pay arena in 2022. Minimum wage was increased in New Mexico on January 1, 2022. It raised the previous rate of $10.50 per hour to $11.50. The next expected minimum wage increase will take effect on January 1, 2023. This will raise the current rate of $11.50 to $12.00 per hour. The Federal minimum wage is $7.25 per hour putting New Mexico workers ahead of their federal counterparts.

As of March 2022, New Mexico began to offer equal pay to dozens of Indigenous language teachers. A bill signed into law on March 3rd counts educators who are certified in the Indigenous languages taught in public schools and spoken by New Mexico’s 23 tribes and pueblos as entry-level teachers eligible for the state's minimum salaries.

Also in March, the state raised the minimum teacher salary to $50,000 for a nine-month contract, up from $40,000. Together, the new measures will ensure that some 155 Indigenous

language certificate holders will be paid at least that much if they have a teaching contract. Previously paid as "teaching assistants," some had been earning as little as $14,000.[17]

New Mexico's largest city already has a Gender Pay Equity Initiative. The Gender Pay Equity Initiative was developed as a collaborative partnership between the City of Albuquerque, Bernalillo County, and the Water Authority. The Gender Pay Equity Initiative was created to provide the knowledge and tools necessary to help close the gender wage gap in the community. The Gender Pay Equity Initiative requires vendors to report gender pay disparities in their organization and rewards organizations that pay men and women equitably with a 5% preference in competitive solicitations (RFPs and RFBs). Currently, businesses submitting bids or proposals (to the City, County, or Water Authority) must include a valid Pay Equity Reporting Form with their bid or proposal.[18]




[17] "New Mexico to Offer Equal Pay to Native American Teachers". Associated Press. 3 March 2022, New Mexico to Offer Equal Pay to Native American Teachers (usnews.com) . Accessed 18 November 2022.

[18] "Gender Pay Equity Initiative ". City of Albuquerque, 2022, Gender Pay Equity Initiative Form & Instructions — City of Albuquerque (cabq.gov) . Accessed 2 of November 2022.

**Paid Family and Medical Leave in the U.S. 2022**

There is often confusion about how Paid Family and Medical Leave (PFML) is different from the Family and Medical Leave act. (FMLA) As of 2022 there is no federal requirement for employers to offer PFML to their workers, while those working for companies with more than 50 employees are offered unpaid leave through the FMLA. Several States offer PFML to their citizens through state designed and supported systems, unique to each state. California, Connecticut, New Jersey, New York, Oregon, Rhode Island, Washington, and the District of Columbia have passed laws providing paid leave for employees who need time off to care for sick or disabled family members or a new child. This differs from regular sick leave which can be used for short term illnesses and doctors' appointments.

Although the 1993 federal Family and Medical Leave Act (FMLA) provides up to 12 weeks of job-protected leave for certain family and medical reasons, that leave doesn't come with pay. The lack of income can make it very difficult for women to afford to take time off—whether it's for the birth or adoption of a child or a medical crisis. The United States is one of the only developed countries in the world that doesn't offer a nationwide PFML policy. That's where the concept of state sponsored paid family and medical leave (PFML) comes in.

While most parents welcoming new family members face challenging decisions about balancing caregiving responsibilities with their careers, mothers tend to bear the heavier load. For instance, women are more likely than men to take time out of the labor force to have children and work fewer hours to be able to take care of them and other family members. This can impact the economic security of families especially since many families rely on mothers' incomes. In over two-fifths of families with children in the U.S. (41.4 percent), mothers are the primary wage earners as either a single parent or as a co-primary wage earner, bringing home as much or more than their partner.[19] Paid family and medical leave (PFML) provides workers with job protections, partial wage replacement, and flexibility to meet family responsibilities. Several states and most other countries have PFML policies that aim to help families, and ultimately the economy, by making it easier for working people to bond with a new child, attend to their own serious medical needs, or care for an ill family member.

The persistent wage differences by gender partly reflect the impact of motherhood on women's careers. New mothers tend to have to drop from the labor force for periods of time to take care of their children, facing setbacks in their accumulated earnings, and reductions to their retirement payments. Setbacks can be even more substantial when there is no access to paid family leave policies. Access to paid family leave increases the likelihood that women return to

[19] Rodriguez, Nicole. "How paid family and medical leave impacts working mothers", 13 Sept 2017 https://massbudget.org/?s=paid+family&id=16093. Accessed 7 November 2022.

and stay in the labor force after childbirth. It also helps new mothers maintain a level of wages that they would not have otherwise earned.[20]

## Paid Family and Medical Leave in New Mexico 2022

While New Mexico is still working towards a statewide Paid Family and Medical Leave program, the Healthy Workplaces Act of 2021 is a step in the right direction. The law requires all private employers in New Mexico to allow employees to accrue and use a benefit called earned sick leave. The act took effect in 2022. The Act lets employees earn and use paid sick leave. Employees may use this leave for various reasons listed in the Act, like the employee's or their qualifying family member's illness or injury, or to deal with certain legal and family issues. Employers who do not honor an employee's rights to sick leave face potential civil liability. The Act authorizes the Labor Relations Division (LRD) of the New Mexico Department of Workforce Solutions (DWS) to investigate violations and enforce the Healthy Workplaces Act.

The New Mexico Healthy Workplace act, while a step in the right direction, does not cover time off for the birth of a child. Thus, the women of New Mexico are penalized for giving birth, as they are most often required to take unpaid time off from their jobs and often never return to the workforce.

The New Mexico Department of Workforce Solutions has also been designated to coordinate a task force to develop recommendations for the enactment and implementation of a PFML Act, including the establishment and administration of a PFML trust fund administered by the department. Ultimately, the Paid Family & Medical Leave Act would establish a trust fund through employee and employer contributions. Qualifying events for access to these funds include caring for a sick family member, managing one's own health, or welcoming a new child. Compensation would be administered through the Department of Workforce Solutions. This legislation has been in the works for several years and advocates continue to work towards its implementation.[21]

## Student Loan Debt in the U.S. 2022

In the US, student debt is making it nearly impossible for many women to afford their basic living expenses after graduating from college. Women hold an average of $31,276 in student debt, leaving them with a monthly loan payment of $307 the year after graduation. Given that women graduating with a bachelor's degree expect to earn an average of $35,338—only 81% of what men anticipate earning—meeting that loan obligation is challenging at best. One year after college, women spend an average of $920 per month on housing, $396 per month on a car loan and, for the 16% of women who are moms, $520 on childcare, the report finds. Adding

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[20] Williams, Ward. "Paid Family and Medical Leave by State". Investopedia, https://www.investopedia.com/paid-family-and-medical-leave-by-state-5089907 Accessed 9 November 2022.

[21] Paid Family and Medical Leave, New Mexico Department of Workforce Solutions., 2022, https://www.dws.state.nm.us/PFML. Accessed 21 November 2022.

in that $307 student loan payment makes it difficult—if not downright impossible—to make ends meet.[22]

The good news for women with student loan debt is that some relief may be in sight. The federal government has announced a plan to offer between $10,000 and $20,000 of relief for those with student debt, though this program is currently being challenged in the courts. Additionally, the Department of Education is proposing a new income-driven repayment plan that protects more low-income borrowers from making any payments and caps monthly payments for undergraduate loans at 5% of a borrower's discretionary income—half of the rate that borrowers must pay now under most existing plans. This means that the average annual student loan payment will be lowered by more than $1,000 for both current and future borrowers. There are also changes coming to the Public Service Loan forgiveness program. A rule that borrowers who have worked at a nonprofit, in the military, or in federal, state, tribal, or local government, receive appropriate credit toward loan forgiveness is in the works. These improvements will build on temporary changes the Department of Education has already made to Public Service Loan Forgiveness, under which more than 175,000 government, nonprofit, and public interest workers, many of them women and women of color, have already had more than $10 billion in loan forgiveness approved.[23]

**Student Loan Debt in New Mexico 2022**

Approximately 228,000 New Mexicans have student loan debt and may benefit from the  that President Biden's Administration is working to implement. According to US Department of Education data, New Mexico—as of March 2022—had $7.8 billion in debt, ranking 40th, with just under 11% of residents having student debt. On average borrowers here owe approximately $43,000.

The relative lack of student debt in New Mexico likely stems in part from the states Opportunity and  Lottery Scholarship programs, which expanded last year to provide free to near-tuition-free college to many residents.  New Mexico Residents who plan to enroll in at least six credit hours at a state college or University are eligible. They can be working towards a training certificate, associate, or bachelor's degree.[24]

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[22] "Deeper in Debt: Women and Student Loans". American Association of University Women, 2021, https://www.aauw.org/resources/research/deeper-in-debt/ Accessed 10 Nov 2022.

[23] "President Biden Has Announced That Borrowers Can Have $10,000 to $20,000 of Federal Student Loan Debt Canceled." National Consumer Law Center, Student Loan Borrower Assistance. 26 August 2022, https://www.studentloanborrowerassistance.org/president-biden-has-announced-that-borrowers-can-have-10000-to-20000-of-federal-student-loan-debt-cancelled-what-do-borrowers-need-to-do-now/ Accessed 10 of November 2022.

[24] "New Mexico Opportunity Scholarship". New Mexico Higher Education Department, 2022, https://hed.nm.gov/financial-aid/scholarships/new-mexico-opportunity-scholarship Accessed 17 December 2022.

The New Mexico Higher Education Department offers several debt forgiveness programs and is encouraging eligible teachers with outstanding student loans to apply for its debt forgiveness program. [25]

Additionally, New Mexico has two more Loan Forgiveness Programs. One is the called the Health Professional Loan Repayment Program. It covers amounts up to $25,000 per year. The purpose of the New Mexico Health Professional Loan Repayment Program (HPLRP) is to provide repayment for outstanding student loans of practicing health professionals. As a condition of the program, a health professional must make a two-year service commitment to practice full-time in a designated medical shortage area in New Mexico.

The second program offered in New Mexico is the Public Service Law Loan Repayment Program. It covers amounts up to $7,200 per year. The purpose of the New Mexico Public Service Law Loan Repayment Assistance Program (LRAP) is to provide legal educational loan repayment assistance to individuals providing public service in state or local government or the non-profit sector in New Mexico to low income or underserved residents.[26]

Because women in New Mexico outpace men in seeking degrees in higher education, the benefits of lower student debt coupled with the loan forgiveness programs sponsored by the state and the addition of federal loan forgiveness, could be game changers for the women of New Mexico.

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[25] Goldberg, Julia. "New Mexico Ranks low for student debt", Santa Fe Reporter, https://www.sfreporter.com/news/morningword/2022/08/25/new-mexico-ranks-low-for-student-debt-high-for-alcohol-abuse/ Accessed 21 November 2022.

[26] Public service loan repayment program. New Mexico Higher Education Department, 2022, https://hed.nm.gov/financial-aid/loan-repayment-programs/public-service-law . Accessed 15 November 2022.

## SECTION 11 - CONCLUSION

In Conclusion, the State of New Mexico is well on its way to establishing favorable laws relating to the issues that most effect Women. We see that the issues on a national level are the same as those on the state level. However, the work on these issues differs from state to federal.

While access to comprehensive medical service is becoming harder to find on a national level as most conservative states shut down clinics and medical facilities that support women's health, New Mexico is actively working to increase the number of clinics addressing women's medical needs. Of concern is the advances being made through executive order, as these can be overturned by the changing of a governor, which can take place every four years. It is essential that these issues and their solutions, affecting the women of New Mexico, be voted into law, providing protections for generations to come.

We see the lack of childcare on a national level keeping women out of the workforce, further contributing to their falling economically behind their male counterparts. While in New Mexico new initiatives and funding sources are being found to subsidize childcare for many working families. Additionally, childcare workers and agencies will benefit financially under New Mexico's proposed new childcare rules.

While we find on a national level that Women of Color and LGBTQ+ women continue to earn significantly less than men, we see New Mexico working to increase wages for all its citizens. While this will not close the wage gap in New Mexico it will go a long way towards lifting women out of poverty. Because New Mexico is making a financial commitment to pay Native Language teachers more, we should see decreases in the wage gap for native women in the state. In cities like Albuquerque, home to one third of New Mexico's population, we are seeing new policy, like the Gender Pay Equity Initiative, which should go far in improving pay equity in the state.

The Covid 19 Pandemic has had a devastating effect on domestic violence on a national level, but we are beginning to see gun reform legislation for the first time in decades. This should help reduce some of the more deadly domestic violence issues around the country. Re-authorization of the violence against women act should also aid in prosecutions of abusers and funding for victims. New Mexico has one of the largest Native American populations, and therefore experiences higher rates of missing and murdered indigenous women. With the MMIW taskforce in place, New Mexico is poised to work towards addressing this issue. But progress will be slow in the domestic violence arena without the addition of qualified legal counsel in the remote regions of the state.

The issues of paid family and medical leave, and student loan debt are economic issues effecting women in this country. While the federal government is working on these issues New

Mexico is proposing strong legislative solutions and increased program access to solve these problems. As our society changes and our state along with it, we must continue to support the women of New Mexico, and by doing so we support the families, children, and communities to which they belong.

With these lessons learned, the Commission on the Status of Women will move into the 2023 year with a focus on these critical issues for the women of our state. We will continue working to provide information on resources available in each region of the state. We will reach out to and meet with women and women's organizations to support their work and voices. We will advocate for  bills that support women during the Legislative Session in Santa Fe and oppose bills that would be harmful to them. We will plan a Women's Summit to bring together the various stakeholders such as funders, legislators and women's organization to have the opportunity for open dialogue and debate. And we will continue to hold events and ask the women of the state how their lives are being affected by the times in which we live.