

# Not Enough Family Friendly Policies: High Stakes for Women and Families

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Women make up nearly half of the U.S. workforce, and mothers are key breadwinners in nearly two-thirds of families with minor children.<sup>1</sup> Mothers of color play an especially critical role as breadwinners for their families.<sup>2</sup> Yet our nation's public policies don't reflect this reality. As a result, the economic stability and well-being of women and families are put at risk while our nation's economic potential is left unrealized. It's past time for national policies that reflect the realities of the 21st century workforce and meet the needs of women and families.

## The Wage Gap Costs Women and Families Critical Income

**The gap between men's and women's wages – driven in part by gender and racial discrimination, workplace harassment, job segregation and a lack of workplace policies that support family caregiving<sup>3</sup> – puts the economic security of women and their families at risk.**

- ▶ Nationally, women who work full time, year-round in the United States are typically paid only 80 cents for every dollar paid to men who work full time, year-round, resulting in a gap of \$10,169 each year.<sup>4</sup>
- ▶ If the wage gap were eliminated, a woman working full time, year-round would have enough money for 10 additional months of rent,<sup>5</sup> more than a year of tuition and fees at a four-year public university or the full cost of tuition and fees at a two-year community college,<sup>6</sup> or seven additional months of premiums for employer-based health insurance.<sup>7</sup>
- ▶ The wage gap is especially dire for women of color, with long-lasting consequences. For example, Black women who work full time, year-round are typically paid 61 cents, Native American women 58 cents and Latinas 53 cents for every dollar paid to white, non-Hispanic men.<sup>8</sup> White, non-Hispanic women are paid 77 cents and Asian American women 85 cents for every dollar paid to white, non-Hispanic men, although some ethnic subgroups of Asian women fare much worse.<sup>9</sup>
- ▶ Women of color also experience a racial and gender wealth gap, owning just pennies for every dollar owned by white men and white women.<sup>10</sup> Women overall, including white women, have 32 cents in wealth for every dollar owned by men.<sup>11</sup>
- ▶ When women's total earnings over 15 years are compared to men's, women earn just 49 cents to every dollar earned by a man. This long-term wage gap reflects the financial penalties that women face when they take more time out of the labor force for family caregiving responsibilities than men.<sup>12</sup>

# Stagnant Wages Jeopardize Working People's Short- and Long-Term Economic Stability

**Working people today are more educated and productive, yet it is harder to reach – and remain in – the middle class because most peoples' wages have stalled or fallen.**

- ▶ There are 1.8 million people in the United States who are paid wages at or below the federal minimum wage of \$7.25 per hour, and more than 60 percent of those workers are women.<sup>13</sup> Among tipped workers, two-thirds are women.<sup>14</sup> The federal minimum wage has lost nearly 10 percent of its purchasing power since the last federal minimum wage increase in 2009.<sup>15</sup> The federal subminimum or tipped minimum wage rate has been stuck at just \$2.13 per hour for more than 25 years.
- ▶ More than half of workers in jobs that pay less than \$15 an hour are women, even though women comprise slightly less than half of the labor force. And more than half of Black workers and nearly 60 percent of Latino workers are paid less than \$15 an hour, compared with 36 percent of white workers.<sup>16</sup>
- ▶ From 1973 to 2017, worker productivity jumped by 77 percent but hourly wages for the typical worker increased by just 12.4 percent.<sup>17</sup> Low-wage workers saw their wages decline by 5 percent between 1979 and 2013 while workers in the top 1 percent saw an increase of 138 percent.<sup>18</sup>

## Discrimination Continues to Harm Pregnant Workers

**Despite existing legal protections, pregnant workers still face discrimination that threatens their health and the financial stability of their families.**

- ▶ Most women who become pregnant continue to work. In fact, more than six in 10 women who gave birth in 2017 were also in the labor force during that year.<sup>19</sup>
- ▶ Illegal pregnancy discrimination – such as retaliating against, demoting or firing workers for being pregnant – still occurs across all states and industries. Further, employers often refuse to provide reasonable accommodations that would allow pregnant women to continue working safely – such as carrying a water bottle – and courts have interpreted existing legal protections too narrowly. As a result, pregnant workers are often forced to choose between their own health and their employment.<sup>20</sup>

## Millions Experience Hardship Because They Do Not Have Paid Family and Medical Leave

**Without paid leave, workers who have serious illnesses, family members with serious health conditions or new children delay or forgo health care, lose income and leave their jobs. This comes at a high cost to their families, their employers and our economy.**

- ▶ Just 17 percent of workers have paid family leave through their employers, and fewer than 40 percent have access to personal medical leave through employer-provided temporary disability insurance.<sup>21</sup> Among lower-wage workers, just 8 percent have access to employer-provided paid family leave.<sup>22</sup>

- ▶ Only about 60 percent of the workforce is eligible for unpaid, job-protected leave under the Family and Medical Leave Act (FMLA),<sup>23</sup> and only 38 percent of workers are both eligible for unpaid leave under the FMLA and can afford to take it.<sup>24</sup> For many families of color, unpaid leave is nearly impossible. Three-fourths of Latino working parents and nearly two-thirds of Black working parents are either not eligible for leave under the FMLA or cannot afford to take unpaid leave.<sup>25</sup>
- ▶ People caring for ill loved ones often must leave the workforce when paid family leave and other supports are unavailable – frequently at a high personal cost.<sup>26</sup> For example, 60 percent of family caregivers are women<sup>27</sup> and, by conservative estimates, women over age 50 who leave the workforce to care for an aging parent lose an average of \$324,044 in wages, pensions and Social Security.<sup>28</sup>
- ▶ New mothers who cannot take paid leave are less likely than mothers who take paid leave to be in the workforce nine to 12 months after their child’s birth, and they are more likely to need public assistance or the Supplemental Nutrition Assistance Program (often referred to as food stamps).<sup>29</sup>

## A Lack of Paid Sick Days Threatens the Health and Economic Well-Being of Millions

**The United States has no federal paid sick days standard, which forces millions of people to forgo pay and risk job loss when illness strikes.**

- ▶ More than 34 million private sector workers in the United States cannot earn paid sick days to use when they get sick.<sup>30</sup> Millions more cannot earn time to care for a sick child or family member.
- ▶ Working people without paid sick days are three times more likely than workers with paid sick days to forgo needed medical care.<sup>31</sup> Women who cannot earn paid sick days are less likely to seek preventive care, such as regular breast and cervical cancer screenings.<sup>32</sup>
- ▶ Overwhelmingly, mothers are primarily responsible for selecting their children’s doctors, accompanying children to appointments and getting them recommended care. Nearly four in 10 working mothers (39 percent) say they must miss work when a sick child needs to stay home, compared to 3 percent of working men. Among these mothers, 60 percent are not paid when they are absent from work.<sup>33</sup>
- ▶ Lacking paid sick days increases the likelihood that a worker’s household income is under the poverty line.<sup>34</sup> Lost income from just a few unpaid days off costs the typical family without paid sick days, on average, its entire monthly grocery budget, monthly health care expenses or monthly utility costs.<sup>35</sup>
- ▶ One-fifth of women workers report that they have lost a job or were told they would lose a job for taking time to care for a personal or family illness.<sup>36</sup>

## Unpredictable Scheduling and Hours Harm Working People and Businesses

**The unpredictable scheduling practices of many employers cause millions of people to struggle to make ends meet and care for their families.**

- ▶ Low-wage industries are most likely to have unpredictable scheduling practices and offer only part-time hours,<sup>37</sup> and women make up the majority of those who work in low-wage occupations.<sup>38</sup>
- ▶ Unmarried women head nearly 25 percent of U.S. households with children under the age of 18.<sup>39</sup> For working mothers with lower educational levels, unpredictable scheduling makes arranging child care challenging, often involving multiple providers and informal caregivers.<sup>40</sup>
- ▶ Unpredictable scheduling leads to lower worker productivity and higher employee absenteeism and turnover,<sup>41</sup> which hurts both working people and businesses.<sup>42</sup> Unpredictable hours can also seriously threaten family budgets and workers' well-being.<sup>43</sup>

## Workplace Harassment Harms Women and Threatens Their Opportunities

**Sexual harassment significantly impacts women's equity, opportunities and career decisions.**

- ▶ Sexual harassment is one of many manifestations of power imbalances in the workplace. It affects women and men across industries and occupations, and it can have greater consequences for women who face other forms of discrimination and harassment, such as women of color, LGBTQ women and women with disabilities.
- ▶ Sexual harassment is pervasive and pernicious, with one in three women reporting that they have experienced sexual harassment in the workplace.<sup>44</sup>
- ▶ Sexual harassment can affect and restrict women's career choices, resulting in significant and often overlooked financial consequences. Women who say they have experienced sexual harassment are more likely to change jobs than women who have not, often resulting in a job of lower quality or lower pay.<sup>45</sup> Many women take pay cuts and make sacrifices that harm their careers to escape sexual harassment.<sup>46</sup>
- ▶ Many women who experience sexual harassment at work report increased anxiety and depression, which is associated with lower productivity and poorer performance at work.<sup>47</sup> Some report experiencing a decline in job involvement and satisfaction, as well as increases in absenteeism, turnover, early retirement and a range of negative health outcomes.<sup>48</sup>

# The Solution: A Plan to Create Economic Opportunities for Women and Families

**Women, their families and our nation urgently need policies that promote fair pay and create modern workplace standards to bolster their financial security now and promote economic opportunities in the future.**

- ▶ The **Paycheck Fairness Act** would strengthen the Equal Pay Act of 1963 and help eliminate the discriminatory pay practices that plague employed women. In addition, the U.S. Equal Employment Opportunity Commission (EEOC) should reinstate the collection of compensation data by race, ethnicity and sex to help identify systemic pay disparities.
- ▶ The **Raise the Wage Act** would increase the federal minimum wage to \$15 an hour over a seven-year period and gradually eliminate the subminimum wage for tipped workers and workers with disabilities. Greater access to overtime pay through updated Department of Labor regulations would also help keep wages fair for millions of working people.
- ▶ The **Pregnant Workers Fairness Act** would prevent employers from forcing pregnant women out of the workplace and help ensure that employers provide reasonable accommodations to pregnant women who want to continue working. Robust EEOC enforcement of civil rights laws is also critical to preventing discrimination against pregnant workers.
- ▶ The **Family And Medical Insurance Leave (FAMILY) Act** would create a national paid leave insurance program to provide up to 12 weeks of paid leave when a new child arrives or a serious personal or family medical need arises. This national program would build off of the progress and precedent set by state paid leave laws.
- ▶ The **Healthy Families Act** would allow workers to earn seven paid sick days to use to recover from illness, access preventive care or care for a sick family member. Workers at places of employment with fewer than 15 employees would earn seven *unpaid*, job-protected sick days. Paid sick days laws in 10 states and nearly two dozen localities show that paid sick days benefit families, public health and the economy.
- ▶ The **Schedules That Work Act** would establish national fair scheduling standards that would help provide economic security for working families and enable workers to meet their responsibilities at home and on the job.
- ▶ The **Ending the Monopoly of Power Over Workplace Harassment through Education and Reporting (EMPOWER) Act** would address certain issues related to workplace harassment, including by prohibiting nondisclosure and non-disparagement clauses as a condition of employment, promotion and in other circumstances and requiring companies to disclose the number of harassment claims they settle each year and the amount paid out. Congress should advance additional workplace harassment policy solutions, such as protection of workers not currently protected by federal civil rights laws.

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The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy group dedicated to promoting fairness in the workplace, access to quality health care and policies that help women and men meet the dual demands of work and family. More information is available at [NationalPartnership.org](http://NationalPartnership.org).

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