

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.¹ Mothers of color play an especially critical role as breadwinners for their families.² 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 and our nation's economic potential is 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 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 \$10,470 each year.³
- ▶ If the wage gap were eliminated, a woman working full time, year-round would have enough money for approximately 11 additional months of rent,⁴ 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.⁵
- ▶ Black women who work full time, year-round are typically paid 63 cents and Latinas 54 cents for every dollar paid to white, non-Hispanic men.⁶ Annually, that is enough money for nearly 2.5 and more than three years of tuition and fees at a public university, respectively, or the full cost of tuition and fees at a two-year community college.⁷

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.

- ▶ Many women do not – or cannot – stop working when they become pregnant. In fact, according to the most recent data, more than six in 10 women who gave birth in a one-year period were also in the labor force during that time.⁸
- ▶ But employers often refuse to provide reasonable accommodations that would allow pregnant women to continue working – such as carrying a water bottle – and courts have interpreted existing legal protections narrowly. As a result, pregnant workers are forced out of the jobs or jeopardize their health to keep their jobs.⁹

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

Too many people are unable to afford time off from work to address their own serious illness or the serious health condition of a family member, or to care for a new child.

- ▶ Just 14 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.¹⁰ Among lower-wage workers, just 6 percent have access to employer-provided paid family leave.¹¹
- ▶ Only about 60 percent of the workforce is eligible for unpaid leave under the Family and Medical Leave Act (FMLA),¹² and the majority (62 percent) of workers who are eligible for leave under the FMLA cannot afford to take it.¹³ For many families of color, unpaid leave is nearly impossible. Three-fourths of Latino working parents and almost two-thirds of Black working parents who are eligible for leave under the FMLA cannot afford to take unpaid leave.¹⁴
- ▶ 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).¹⁵
- ▶ People caring for ill loved ones too often must leave the workforce¹⁶ when paid family leave and other supports are unavailable – frequently at a high personal cost. For example, two-thirds of family caregivers are women¹⁷ and, by conservative estimates, women over 50 years old who leave the workforce to care for an ailing parent lose an average of \$324,044 in wages, pensions and Social Security.¹⁸

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 41 million private sector workers in the United States cannot earn paid sick days to use when they get sick.¹⁹ Millions more cannot earn time to care for a sick child or family member.
- ▶ 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 do not get paid, up significantly from 45 percent in 2004.²⁰
- ▶ Lost income from just a few unpaid days off costs the typical family without paid sick days, on average, its entire monthly grocery budget or health care expenses.²¹
- ▶ One-fifth of women workers report that they have lost a job or were told they would lose a job for taking time off due to personal or family illness.²²

Unpredictable Scheduling and Hours Harm Working People and Businesses

The unfair and unpredictable scheduling practices of too many employers are causing 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,²³ and women make up the majority of those who work in low-wage occupations.²⁴
- ▶ Unmarried women head nearly 25 percent of U.S. households with children under the age of 18.²⁵ For these women, unpredictable scheduling makes arranging child care challenging, often involving multiple providers and informal caregivers.²⁶
- ▶ Unpredictable scheduling leads to lower worker productivity and higher employee absenteeism and turnover,²⁷ which hurts both working people and businesses. Unpredictable hours can also seriously threaten family budgets.

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.

- ▶ The federal minimum wage is \$7.25 per hour and has lost nearly 10 percent of its purchasing power since the last federal minimum wage increase in 2009.²⁸ The federal subminimum or tipped minimum wage rate has been stuck at just \$2.13 per hour for more than 25 years.
- ▶ There are 2.6 million people in the United States who are paid wages at or below the federal minimum wage. More than 60 percent are women,²⁹ as are two-thirds of tipped workers.³⁰ On average, minimum wage workers are 36 years old, work full time and provide more than half of their families' income.³¹
- ▶ From 1973 to 2013, hourly wages for the typical worker increased by just 9.2 percent while worker productivity jumped by 74.4 percent. Low-wage workers saw their wages decline by 5 percent between 1979 and 2013 while workers in the top 1 percent saw increases of 138 percent. If middle class wages had kept pace with the overall wage rate, the average income of middle class families would have risen nearly \$12,000 by 2011.³²

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

Women, their families and our nation urgently need policies to promote fair pay and create modern workplace standards, bolstering their financial security now and promoting 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.

- ▶ **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.
- ▶ **The Family And Medical Insurance Leave (FAMILY) Act** would create a national paid leave insurance program to support workers and businesses when a new child arrives or a serious personal or family medical need arises.
- ▶ **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.
- ▶ **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.

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2 Eighty-one percent of Black mothers are breadwinners; 53 percent of Latina mothers are breadwinners; 60 percent of mothers identifying as multiracial or other race are breadwinners; 67 percent of Native American mothers are breadwinners; 44 percent of Asian mothers are breadwinners; compared to 50 percent of white mothers who are breadwinners. Anderson, J. (2016, September). *Breadwinner Mothers by Race/Ethnicity and State*. Institute for Women's Policy Research Publication. Retrieved 7 March 2017, from <https://iwpr.org/publications/breadwinner-mothers-by-raceethnicity-and-state/>

3 U.S. Census Bureau. (2016). *Current Population Survey, Annual Social and Economic (ASEC) Supplement: Table PINC-05: Work Experience in 2015 – People 15 Years Old and Over by Total Money Earnings in 2015, Age, Race, Hispanic Origin, and Sex*. Retrieved 7 March 2017, from <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html> (Unpublished calculation based on the median annual wages of all men and women who worked full time, year-round in 2015)

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6 See note 3.

7 See note 6.

8 U.S. Census Bureau. (2016). *American Community Survey 1-Year Estimates 2015, Table B13012: Women 16 to 50 Years Who Had a Birth in the Past 12 Months by Marital Status and Labor Force Status*. Retrieved 7 March 2017, from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_1YR_B13012&prodType=table (Calculation based on total number of unmarried and married women who gave birth in the past 12 months who were in the labor force divided by the total number of women who gave birth in the past 12 months)

9 For more information, see National Partnership for Women & Families (2016, October). *By the Numbers: Women Continue to Face Pregnancy Discrimination in the Workplace, An Analysis of U.S. Equal Employment Opportunity Commission Charges (Fiscal Years 2011 – 2015)*. Retrieved 7 March 2017, from <http://www.nationalpartnership.org/research-library/workplace-fairness/pregnancy-discrimination/by-the-numbers-women-continue-to-face-pregnancy-discrimination-in-the-workplace.pdf>

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11 Ibid, table 32.

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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.

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