



# Fact Sheet

IWPR # I928

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## A Woman-Centered Economic Agenda: 8 Policies that Boost the Economy and Work for Everyone

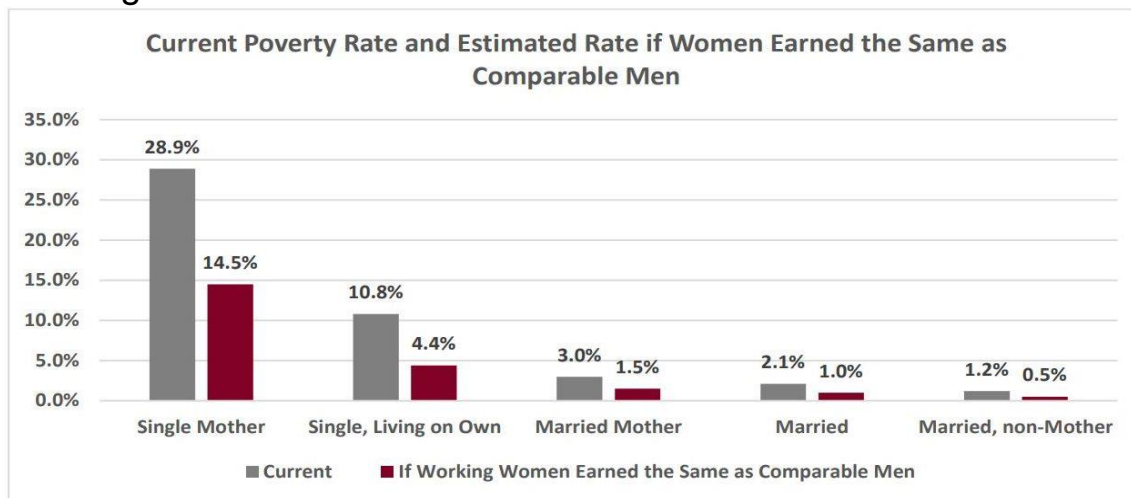
Ensuring that a growing economy is equitable and benefits all workers is an important policy priority for all elected officials. Given that women’s earnings and economic security are central to the health and well-being of U.S. households and the overall economy, each election cycle presents an opportunity to highlight the policies that would help women have access to the jobs and benefits workers need to ensure economic security for themselves and their families.

This fact sheet outlines eight key policy priorities that are critical for increasing women’s economic opportunities and securing their futures.

### 1. Cut Poverty in Half by Ensuring Equal Pay

Almost half of the United States workforce is female and women are now the [sole or co-breadwinner](#) in half of American families with children.<sup>1</sup> Women also receive more [college and graduate degrees than men](#).<sup>2</sup> Yet, women continue to [earn considerably less than men](#),<sup>3</sup> which translates into [lower retirement benefits](#)<sup>4</sup> and less income for families. The economic impact of persistent pay inequalities is far reaching. Closing the gender wage gap is key to reducing poverty among women [in every U.S. state](#)<sup>5</sup> and nationally. IWPR’s analysis shows that if women received equal pay, poverty for families with a working woman would [be reduced by half](#) (Figure 1).<sup>6</sup>

Figure 1. Equal Pay Would Reduce Poverty by Half for Families with a Working Woman



Source: IWPR calculations based on the Current Population Survey Annual Social and Economic supplements, 2014-2016, for calendar years 2013-2015; all in 2016 dollars.

If the rate of progress continues at the same slow pace, however, it will take 40 years—[or until 2059](#)—for women to finally reach pay parity.<sup>7</sup> For women of color, the [rate of change is even slower](#): Hispanic women will have to wait 205 years (until 2224) and Black women will wait 100 years (until 2119) for equal pay.<sup>8</sup> A lack of transparency within the workplace—for example [a majority of workers surveyed](#)<sup>9</sup> reported that they are either forbidden or strongly discouraged from discussing their earnings with coworkers—often leads to wage discrimination, discrimination in promotions and fringe benefits, and restrictions in access to jobs with higher pay, which includes, but is not limited to, lower commission earnings and inequality in access to lucrative clients or accounts.

**Practical steps that can help narrow the wage gap include:**

- Form a local equal pay task force to track progress on equal pay in your city/state;
- Pressure city and state governments to require all contractors to publicly report the details of their gender pay gap and take remedial action;
- Push companies to end [pay secrecy](#) practices and encourage open discussion of pay among employees;<sup>10</sup>
- End the practice of basing new salaries on a worker’s salary history. An IWPR study shows that [U.S. economy would have produced additional income](#) of \$512.6 billion dollars (in 2016 dollars) if the gender pay gap were eliminated.<sup>11</sup>

## **2. Address Sexual Harassment and Assault on the Job**

While the full scope and cost of sexual harassment in the workplace is still unknown, research has shown that sexual harassment is [costly to both individuals and employers](#).<sup>12</sup> These losses also add up across the economy to reduce the US economy’s gross domestic product (GDP). In addition, economic insecurity has devastating consequences on the lives of [survivors of domestic violence](#), dating violence, sexual assault, and stalking.<sup>13</sup> Abuse imposes [significant expenses](#)<sup>14</sup> on survivors and [life-long consequences](#) due to job loss, debt, damaged credit, coercion into crime or into giving birth.<sup>15</sup> All of these instances can result in lower pay for women that reduce their financial security in retirement and while working.

Thanks to the #MeToo movement and long-standing efforts by anti-domestic violence groups, law enforcement and others, new resources and training opportunities to tackle harassment issues are now available. The impact of sexual harassment and assault, as well as intimate partner violence, on women’s economic security makes addressing this form of violence crucial to a woman-centered policy agenda.

**Action steps for all employers include:**

- Adopt and maintain comprehensive anti-harassment policies;
- Assess risk factors associated with sexual harassment, assault, and domestic violence. Review and evaluate relevant workplace policies;
- Conduct climate surveys to assess the extent of problems at work;
- Educate workers and managers to build awareness of unacceptable behavior as well as reporting procedures;
- Test reporting systems to make sure they are functioning as intended;
- Ensure that reporting is followed by action against perpetrators.

These policies can help improve both the physical and mental health of female and male victims of harassment, assault, and inappropriate behavior in the workplace. Besides helping workers, these policies also help businesses by reducing personnel turnover costs and boosting productivity, business profits, and GDP growth.

### **3. Ensure Equal Access to High-Quality Jobs**

Between December 2007 and June 2009, the U.S. economy experienced the worst recession since the Great Depression of the 1930s, and the aftereffects were felt long after the official end of the Recession. In 2011, IWPR began publishing regular analyses of the [trends in job gains and losses](#) among women and men, noting that single mothers were almost twice as likely as married men to be unemployed.<sup>16</sup> Job growth since the recession has been uneven with geographic areas and populations left behind.

Analysis of BLS data shows that [employment](#)<sup>17</sup> and [unemployment](#)<sup>18</sup> are not distributed equally either by gender or by race and certainly not by the combination of race and gender. Employment growth [continues to lag](#) for Black and Hispanic women and teenagers since the Great Recession and unemployment remains significantly higher for them than their White counterparts.<sup>19</sup> The same can also be said for Black and Hispanic men compared to their White counterparts. Ensuring that all workers have access to full-time jobs (if desired) and tackling the issue of unemployment is a critical policy priority for voters and policymakers.

Women, especially women of color, make up a disproportionate share of workers earning low wages and often work in [undervalued, female-dominated occupations](#), like home health aides or child care workers, or [lower paid, middle-skilled occupations](#), such as first line supervisors or clerical workers.<sup>20</sup> Ensuring access to high-quality jobs with fringe benefits can dramatically improve women's lives and help put women and their families on the "wealth escalator,"<sup>21</sup> securing important benefits that lead to long-term economic security.

Ensuring that women have access to high-quality jobs means women need better access to training for careers in growing, middle-skilled jobs (such as IT, advanced manufacturing, and transportation logistics). Earning a postsecondary degree is also a well-established [pathway out of poverty](#): women with a bachelor's degree earn, on average, more than twice the amount that women with less than a high school diploma earn.<sup>22</sup> Degrees are life-changing, [especially for women raising children on their own](#) (a disproportionate share of whom are women of color): for every dollar a single mother graduate spends on an associate degree, she and her family get back \$16.45 in increased earnings.<sup>23</sup>

#### **Practical actions that policymakers can take to improve the quality of low-wage occupations include:**

- Support increasing the minimum wage and eliminating the tipped minimum wage;
- Support fair scheduling practices and policies;
- Push policies that invest in the caregiving infrastructure to improve worker's pay, benefits, and career opportunities;
- Provide access to affordable and quality child care, including for parents enrolled in a training program, college, or university;

- Make obtaining a college education or attaining a postsecondary certificate more affordable and encourage scholars at all levels and [job training programs](#)<sup>24</sup> to work to attract non-traditional populations to their education and training tracks.
- Work to ensure that [STEM programs](#)<sup>25</sup> attract more women and people of color.

#### 4. Improve Access to Paid Family Leave, Paid Sick Days, and Child Care

A fair wage or salary, health care benefits, a safe work environment, and the ability to take time off work when needed without losing pay are essential elements of good-quality jobs. Affordable and quality child care is another essential support for working parents and [access to child care](#) increases women's employment in the formal economy, the number of hours they work, and family income for two-parent households.<sup>26</sup> By not recognizing the need for work-life balance, typical workforce, college, and job training practices not only fail to support workers and their families, but also are costly to taxpayers and employers. Many workers do not have basic [work-family benefits](#) that provide them with the flexibility needed to deal with illness and accidents, caregiving responsibilities, or to pursue education and training.<sup>27</sup> The lack of [paid sick days](#),<sup>28</sup> [family and medical leave](#),<sup>29</sup> vacation and holidays, and fair scheduling reduces economic opportunities, diminishes the health and well-being of mothers and their families, and pushes some women and men caregivers out of the workforce altogether. This increases turnover for employers as well as reduces overall GDP by decreasing the amount of available members of the workforce.

##### **Policymakers need to:**

- Support local and state paid family leave policies; especially those based on a social insurance model (like Social Security) which typically have premiums shared by employers and workers and provide earnings replacement to all eligible workers;
- Support local and state paid sick and safe days policies, especially those that provide minimum paid days off that do not leave out small employers;
- Support businesses that provide access to paid sick days and paid family leave;
- Work for national paid leave policies, including both paid sick days and paid family care leave;
- Expand access to and funding of subsidized child care for those who earn low incomes and support employers who fund or provide child care for their employees.

#### 5. Support Female Entrepreneurs

Entrepreneurship and business ownership can bring women increased control over their work lives and greater financial opportunity and security. While women make up [a growing share of U.S. entrepreneurs](#),<sup>30</sup> with the number of women-owned firms [increasing dramatically](#),<sup>31</sup> the large majority have no other employees and are less likely to hold any intellectual property than men-owned businesses, leading to smaller sales/receipts.<sup>32</sup> Increasing gender and racial/ethnic diversity in patenting, innovation, and commercialization, therefore, is essential to women's economic security.

### **Action steps to support female entrepreneurs include:**

- Increase funding and support for [programs working to increase gender and racial diversity](#) in patenting, innovation, and commercialization;<sup>33</sup>
- Support programs that increase girls' access to [STEM and other non-traditional fields](#);<sup>34</sup>
- Support improved data collection on women entrepreneurs and patent holders, allowing for disaggregation by gender, race and ethnicity.

## **6. Restore and Preserve the Social Safety Net**

Public programs—such as the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), the Children's Health Insurance Program (CHIP) and the Earned Income Tax Credit (EITC), among others—lessen the financial hardships that many women and families face. Access to affordable health insurance can also help women thrive in the workforce and achieve economic stability. The passage of the Affordable Care Act (ACA) in 2010 and the expansion of Medicaid eligibility—which has been adopted by [28 states and the District of Columbia](#)—has increased access to affordable health services for many women and families.<sup>35</sup>

Such programs, however, still often fail to reach many women and families who would benefit from their assistance. **Actions to ensure that those who need these supports have access to them include:**

- Simplify applications and eligibility determinations and increase benefit levels for public programs;
- Fund informational campaigns so those who need supports know about the programs and how to enroll in them;
- Support the expansion of Medicaid coverage in states that have yet to do so;
- Ensure preexisting conditions are covered by health insurance policies.

## **7. Expand and Protect Social Security and Medicare**

Women are [more likely](#)<sup>36</sup> to rely on Social Security retirement and disability benefits because they have [fewer alternative sources](#)<sup>37</sup> of income after retirement, often outlive their husbands, and are more likely to be left to rear children when their husbands die or become disabled. Moreover, [due to the recession](#), many women have lost home equity and savings to failing markets, leaving them more economically vulnerable in retirement.<sup>38</sup> Women also disproportionately benefit from Supplemental Security Income (SSI) as they are often living alone and in poverty at older ages.

While some women have access to pensions or retirement accounts through their employers, Social Security is a crucial support for contract, gig, and temp workers. Protecting and expanding Social Security is vital for older women's economic security.

**There are a [number of policies](#)<sup>39</sup> that would [help protect women](#)<sup>40</sup> (and other financially vulnerable populations) including:**

- Add a caregiving credit to Social Security benefits to cover reduced time in the labor force due to caring for family;

- Increase the special minimum benefit;
- Increase benefits to ensure adequacy and improve cost of living adjustments;
- Make sure asset limits and eligibility in Medicaid, SSI, and CHIP are not affected by Social Security benefit increases;
- Ensure that the number of Social Security offices is not decreased. Rather, the number of offices should increase in rural areas and in areas where the Social Security offices are heavily used and have long waiting periods;
- Control prescription drug prices in the Medicare Program as well as other regulated areas of health care;
- Reduce Medicare Limitations so that seniors can receive needed health benefits.

## 8. Support Labor Unions

Like other labor force development institutions, labor unions and professional associations are important institutions that undergird our economy, increase the quality of work rewards, and improve workplace productivity and efficiency. Labor unions deserve credit for many of the workplace policies that Americans now take for granted—a 40-hour work week, a minimum wage, pay for overtime, and protections from health and safety hazards. The labor movement continues to champion local, state, and national policies such as equal pay, paid sick days, paid family leave, quality and affordable childcare, higher minimum wages, and improved health and retirement benefits.

Gender and racial bias is minimized in environments where hiring, pay, and promotion criteria are more transparent. Women, and [especially women of color](#),<sup>41</sup> who are either affiliated with a union or whose job is covered by a collective bargaining agreement, [earn higher wages](#)<sup>42</sup> and are much more likely to have employer-provided health insurance and retirement benefits than women who are not in unions or covered by union contracts.

### **In order to support a women-centered economic agenda, voters, policymakers, and community leaders should:**

- Support policies that protect and strengthen collective bargaining and other basic worker protections.
- Work with unions to help organize women and workers of color and encourage their development as leaders.

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With the increased importance of climate change and the disproportionate impact that natural disasters have on women and people of color,<sup>43</sup> any economic agenda needs to include an understanding of climate change. Much like the Green New Deal, future economic agendas should work to ensure that climate issues are continually addressed through economic and social policy that improve equity along with protecting and restoring the environment.

*This fact sheet was prepared by Elyse Shaw and Heidi Hartmann at the Institute for Women's Policy Research. Financial Support was provided by the NoVo Foundation.*



## Notes

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- <sup>21</sup> Wealth escalator items are a variety of financial benefits – such as employer pensions, paid and family leave days, paid vacation days, employer provided health insurance, stock options, favorable tax codes, social security, etc. – that allow people to generate wealth at a faster rate because they are protected from lost income or high health costs, assured retirement income, or provided with attractive savings and investment opportunities. See Elyse Shaw, Cynthia Hess, Chandra Childers, Jeff Hayes, and Adiam Tesfaselassie. 2019. *Assets for Equity: Building Wealth for Women in Central Ohio*. IWPR Report #R591. Washington, DC: Institute for Women’s Policy Research. <<https://iwpr.org/publications/assets-equity-building-wealth-women-central-ohio/>> (accessed June 7, 2019).
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