The Need for Support for Working Families

Introduction

With women making up nearly half of the U.S. work force, and most children living in families with an employed mother, helping families balance work and family demands is an increasingly pressing priority. Few families have a “stay-at-home” parent to take care of health emergencies, look after the kids, or help with homework, yet workplace policies have not kept pace with this reality.

Many workers do not have the basic work-family supports to provide the flexibility to deal with unforeseen events, or the predictability to meet caregiving responsibilities or to pursue education. This reduces economic opportunities, diminishes the health and well-being of mothers and their families, and pushes some women out of the workforce altogether. This fact sheet summarizes research on women’s employment and family responsibilities, and discusses three areas of workplace policy that provide opportunities to better support women and families: leave policies, child care and elder care supports, and access to workplace flexibility and predictability.

Women as Earners and Caregivers

The Large Majority of Mothers are in the Workforce

Women make up roughly half of the workforce in the United States (47 percent; U.S. Bureau of Labor Statistics 2015a). The labor force participation of women with children has increased from only 29 percent in 1962 to 64 percent in 2014 for women with young children (under the age of six), and from 50 percent in 1962 to 76 percent in 2014 for women with children aged 6 to 17 (IWPR analysis of CPS-ASEC in King et al. 2010; U.S. Bureau of Labor Statistics 2015a). More than 75 percent of working mothers with children under eighteen work full time (U.S. Bureau of Labor Statistics 2015b).

Families Rely More than Ever on Women’s Earnings

- In 1970, more than half (52 percent) of households with children were ‘male breadwinner’ households, with a husband who worked for pay, and a wife who worked unpaid at home. A third (33 percent) of families had both parents in the workforce, and 7 percent were supported by a single employed mother (Figure 1).

- By 2012, the share of ‘male breadwinner’ households had fallen to just 21 percent of families with dependent children, while the share of families with two employed parents had increased to 44 percent, and the share of families supported by a single mother had more than doubled to 18 percent. Single fathers are still relatively uncommon, but their share has also more than quadrupled to 5 percent (Figure 1).
Figure 1. Male Breadwinner Families No Longer the Norm
Employed Parents in Households with Children under 18 Years, 1970 and 2012

Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

Working Women Do More Housework and Family Care than Men

Even though women, especially mothers, have increased their hours of paid work, women continue to do the majority of unpaid housework and family care work (Bianchi et al. 2012). Responsibilities for housework and family care can limit women’s time for paid work, reducing their economic security and their capacity to save for emergencies or old age. For single mothers, finding enough time to provide both for the financial needs of their households and to provide child care and housework is even harder.

Many Women have Both Dependent Children and Aging Parents

Many adults today are part of the “sandwich generation,” defined as an adult who has a parent aged 65 or older, and who is also raising a dependent child or providing support to a child over the age of 18 (Parker et al. 2013). Two out of three unpaid caregivers for sick, elderly, or disabled family members are women (National Alliance for Caregivers and AARP 2009). Pew Research estimates that 42 percent of Generation X women have both children younger than 18 and parents older than 65 (Taylor et al. 2013). Twenty-one percent of women ages 45 to 74 report having taken time off work to fulfill care responsibilities in the preceding 5 years (AARP Research 2014). As the Baby Boomer population grows older, the caregiving obligations of their working adult children will continue to increase, demanding policies that allow them to better balance work and home life.

Workplace Policies to Support Women & Families

Maternity, Parental, and Sick Leave

Paid Leave Yields Economic, Social, and Health Benefits

Paid sick leave and family and medical leave allow people to provide care for themselves and their families without requiring a significant financial sacrifice. In the process, it can bring important benefits to the U.S. economy, to employers, and to individual families and their children.
Research shows that **paid sick leave**:

- reduces contagion in the workplace (Smith and Kim 2010);
- saves employers and taxpayers millions of dollars each year in unnecessary health expenditures (Miller, Williams, and Yi 2011) and lost productivity (Cook, Heller, Bhatia, and Farhang 2009; Goetzel et al. 2004); and
- involves negligible costs to employers, which are offset by benefits in the form of health, safety, productivity, and retention (Barthold and Ford 2012; Williams 2014; O’Connor, Hayes, and Gault 2014).

Research² has found that **paid maternity and parental leave**:

- increases the chance that mothers will return to work after childbirth (Baum and Ruhm 2013);
- has the potential to facilitate a more equitable division of care-taking tasks when fathers have access to paid leave (Nepomnyaschy and Waldfogel 2007); and
- is likely to significantly enhance productivity of the U.S. economy (Bassanini and Venn 2008).

Despite these significant benefits for families and the economy, parental and sick leave policies in the United States are inadequate and often inaccessible by those who most need them. Apart from hurting individual women and their families, by reducing women’s full participation in the workforce the lack of paid leave is also reducing economic growth and hurting the American economy (U.S. Department of Labor 2015).

**Paid Family and Sick Leave are Inaccessible in the United States**

The United States is one of only four countries in the world, and the only high-income country, that does not provide workers with a right to paid leave for maternity (Heymann and McNeill 2013). The Family and Medical Leave Act (FMLA) of 1993 provides eligible working women and men with up to 12 weeks of job-protected, **unpaid** leave for a range of caregiving purposes, including care for a newborn or a newly adopted child, care for a sick family member, and leave for one’s own serious illness. To be covered under FMLA, a worker must work for an employer with at least 50 employees and work at least 1,250 hours per year (Office of the Assistant Secretary for Policy 2009). The law’s limitations in coverage leave an estimated 40 percent of workers in the United States without access to job-protected leave (Klerman, Daley, and Pozniak 2014).

Too few employers provide paid leave:

- 38 percent of women workers in the private-sector, and 49 percent of Hispanic women workers, do not have access to a single paid sick day (Williams and Gault 2014).
- Only 13 percent of employees have access to employer-paid family leave, according to the National Compensation Survey of 2015 (U.S. Bureau of Labor Statistics 2015c).
- While close to six in ten U.S. employers (58 percent) report providing some maternity pay, only 9 percent do so for the full 12 weeks of FMLA leave, and only 14 percent provide any paid paternity leave (Matos and Galinsky 2014). Less than half (41 percent) of employed women report receiving any paid maternity leave before or after the birth of their first child (Laughlin 2011).

Inequality in access exacerbates the already significant challenges facing low-wage workers and their families:

- Access to paid leave for pregnancy(maternity) is highly unequal, with highly educated, higher income women much more likely to receive paid family leave. (Figure 2).
- Lower-income workers are much less likely to receive full pay while on leave than higher-income workers (34 percent compared with 63 percent; Figure 3).
Figure 2. Highly Educated Women Much More Likely to Receive Paid Family Leave after Childbirth, Less Likely to Quit Jobs
The Share of Mothers who Received Paid Leave Before or After Giving Birth, by Highest Educational Attainment, 2006-2008

![Proportion (%) of first time mothers](image)

Notes: Only mothers who were employed prior to giving birth are included. Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel, Wave 2; Laughlin 2011.

Figure 3. High-Income Workers Much More Likely to Receive Paid Family and Medical Leave
Workers Who Received Pay during their Most Recent FMLA Leave during the Last 12 Months, by Family Income

![Proportion (%) of income ranges](image)


Because so few workers have access to job-protected paid leave, many women must choose between caring for a new baby or sick family member and paid work. Many employees who need to take FMLA leave are unable to do so because of the lack of pay. In 2012 nearly half (46 percent) of employees who needed but did not take FMLA leave reported being unable to do so because they could not afford unpaid time away from work (Klerman, Daley, and Pozniak 2014). Women were almost two thirds (64 percent) of those who said they were unable to take FMLA leave when they needed it (Klerman, Daley, and Pozniak 2014).
Accessible, Affordable, Quality Child Care

Quality Child Care is Good for Children, Working Families, and Communities

Reliable, high-quality child care and early childhood education provide substantial benefits to children. Exposure to high-quality early care and education leads to social and economic gains to families and society that last decades (Heckman et al. 2010; Schweinhart et al. 2005). Early childhood education has been linked to improved cognitive skills, school readiness, and positive social outcomes in children. One seminal study on the effects of pre-K on children at high risk for school failure found that participation in quality early care programs leads to higher high school graduation rates, higher IQs at age five, higher incomes, and lower rates of crime and receipt of social services in adulthood (Schweinhart et al. 2005). The same study estimates that society sees an economic return of $16.14 for every dollar invested in high quality pre-K programs (Schweinhart et al. 2005).

Child care allows parents to balance work and parenthood, enhancing their financial security, while also benefiting employers. Without stable, quality child care, parents are more likely to be late or miss work, increasing the likelihood that they will lose pay, benefits, or experience another form of retribution that can endanger their job and income security (Watson and Swanberg 2011). Access to a reliable child care increases job retention (Lee 2007), potentially saving employers money on turnover costs and lost productivity. Child care subsidies help employees access stable and reliable child care, and increase worker engagement, productivity, and performance on the job (Wagner 2010).

Child Care is Expensive and Subsidies Difficult to Obtain

The high cost of child care is a significant financial burden for many working parents. The annual cost of center-based care for an infant ranges from $5,496 to $16,549, exceeding the average fees and tuition of a four-year public university in 31 states and the District of Columbia. For a four year old in a child care center, costs range from $4,515 to $12,320, still higher than college tuition and fees in 20 states (Child Care Aware of America 2014). Even family/home-based child care carries considerable expense. Depending on the age of the child and where they live, home-based care can cost between $4,039 and $10,727 (Child Care Aware of America 2014).

Child care payments are particularly burdensome for low-income families. For those with children under 15 years of age who earned less than $1,500 a month in 2010, 49.5 percent of income was spent on child care (U.S. Bureau of the Census 2011).

Federally funded child care assistance is available, but subsidies are limited and inaccessible to many families who need them. In 2012, $11.4 billion in federal and state spending went toward improving child care availability and affordability—the lowest level of funding since 2002—and 1.5 million children received assistance each month—the smallest number since 1998 (Matthews and Schmit 2014). In 2009 (the most recent year for which federal data are available), only 2.5 million (18 percent) of the 13.8 million federally-eligible children received subsidized care (Office of the Assistant Secretary for Planning and Evaluation 2012). As of 2014, 18 states had waiting lists or frozen intake for families applying for assistance (Schulman and Blank 2014).

State-specific income caps and eligibility requirements restrict the availability of assistance. In 38 states, families with income above 200 percent of the federal poverty level ($39,580 a year for a family of three in 2014) cannot qualify for assistance (Schulman and Blank 2014). Parents who are jobless face additional eligibility challenges; only 14 states allow parents not already receiving child care assistance to qualify for and receive assistance while they search for a job (Schulman and Blank 2014).
There is also great variation between states in the availability of Pre-School classes. The enrollment of 4-year olds in publicly funded pre-school education ranges from close to 100 percent in the District of Columbia to just 12 percent of children in New Hampshire; states also vary strongly in the number of hours that Pre-K education is available, and in the quality checks put on the education provided (Hess et al. 2015).

**Child Care Access is Critical to the Success of Student Parents**

For the 4.8 million college students with dependent children, or 26 percent of all undergraduate students, balancing the demands of school, studying, family, and often, a job, without adequate financial or child care support, can pose challenges to college completion. Nearly half (47 percent) of African American female students, 39 percent of Native American female students, and 32 percent of Latina college students have children (Gault, Reichlin, and Román 2014). Despite the high numbers of student parents in college, on-campus child care is scarce and declining: as of 2012, only 46 percent of public two-year institutions and 51 percent of four-year institutions had on-site child care (IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System). Campus child care centers typically have waiting lists, with the average waitlist size at 85 percent of the center’s capacity (Miller, Gault, and Thorman 2011).

**Workplace Flexibility and Scheduling Policies**

Flexible and predictable scheduling is important to work life balance. Policies allowing flexibility and predictability in hours, schedules, and location make it easier for individuals to reconcile their work and home lives, without having to sacrifice responsibilities to either. Workplace flexibility and predictability are important for both women and men. Men’s caregiving responsibilities have grown over time although women continue to be the main caregivers (Galinsky, Aumann, and Bond 2011). As long as only women use workplace flexibility policies, using such policies may lead to stigma and new barriers, such as trapping women in dead-end ‘mommy tracks.’

Workplace flexibility can come in various forms. Alternative work arrangements allow employees to adjust when, where, and how many hours they work. They may give employees the opportunity to work around school, child care, or college schedules. There are many examples of workplace flexibility schemes that meet the needs of both employees and of employers (Hill, Trenby, Kelly and Moen 2013; Kelly et al. 2014; Matos and Galinsky 2011). The most common alternative work arrangements include:

- **Flextime**: provides flexibility in starting and/or finishing times, often around a *core time* when all workers have to be present. Formal flextime schemes may also include comp time arrangements where additional hours worked can be saved to be taken as leave at a later stage.
- **Compressed work-weeks** modifies the full-time 40 hour work week by, for example, allowing four days of 10 hour work days, followed by a work-free day.
- **Alternative scheduling** makes it possible for employees to change the timing of their shifts, for example, instead of working from 7:00am to 3:00pm, to work from 6:00am to 2:00pm. Some organizations allow their workers to swap shifts between them.
- **Home-based work or teleworking** allows an employee to work from home or other convenient locations one or more days a week.
- **Quality part-time work or reduced load arrangements**: allow employees to work less than full-time hours for short or longer terms without having to change their job and while maintaining pro-rated pay and benefits.
- **Job sharing** is a formal arrangement for two employees to share the responsibilities of one full-time job; such arrangements have been successfully used from secretarial to management jobs.
• **Phased retirement** allows an employee to reduce their hours of work or shift to less strenuous work tasks before fully retiring, without having to change employer.

Whether employees have standard or alternative work arrangements, they need predictability over the numbers of hours and scheduling of their work. This is especially crucial for workers with caregiving responsibilities. In occupations or industries where workloads can fluctuate, employers can provide advance notice (of at least a week) of schedules, provide as much advance warning as possible for overtime requests, make fulfillment of last-minute overtime requests voluntary, and provide guaranteed payments for on-call workers.

**Access to Scheduling Flexibility**

Few employers offer flextime and reduced working time. Small employers (those with 50-99 employees) are more likely than larger employers to offer periodic schedule adjustments, 32 percent report that they provide flextime to all or most of their workers compared with a mere 16 percent of large employers (1,000 employees or more; Matos and Galinsky 2014). In addition, the proportion of employers are offering options for reduced working time is declining. According to the National Survey of Employers, between 2008 and 2014, the share of employers that offer reduced-work options has declined, including job sharing (from 29 to 18 percent of employers) and career breaks for personal or family responsibilities (64 to 52 percent; Matos and Galinsky 2014).

Access to scheduling flexibility policies varies by race and ethnicity. Asian workers, male and female, have the highest rates of access to scheduling flexibility (61 percent of men and 55 percent of women), while Hispanic and Black men are the least likely to have scheduling flexibility at their main job, followed closely by Hispanic women (U.S. Bureau of Labor Statistics 2011).

Highly educated men and women are disproportionately likely to have access to teleworking or home-based working policies. For workers who are earning low-wages, have lower levels of education, or who are black or Hispanic, location flexibility is particularly rare (U.S. Bureau of Labor Statistics 2014b). Men with a bachelor’s degree or higher, and men who are making $1,231 or more a week are the most likely to be able to change the location of their main job (42 percent, respectively; U.S. Bureau of Labor Statistics 2014b).

**Access to Scheduling Predictability**

Many low-wage workers must deal with unpredictable scheduling practices at work. Workers in fields such as health care, retail, and leisure/hospitality are especially likely to experience unpredictable and inconsistent schedules, and often have to work a mix of daytime and weekend/evening shifts (Watson and Swanberg 2011; Lambert, Fugiel, and Henly 2014). The majority of workers in each of these occupations are women. In many cases, these workers are given schedules on short notice or are assigned overtime without consultation. A national study of early career workers (aged 26 to 32) found that just 39 percent of those who work full-time, and 47 percent of those who work part-time, get just a week or less notice about when they are required to work. Schedule fluctuations are common for hourly workers: 74 percent of hourly workers report experiencing significant schedule fluctuations month to month, as do 83 percent of their part-time counterparts (Lambert, Fugiel, and Henly 2014).

Over a quarter (26 percent) of community college students work 40 hours or more a week, as do 15 percent of students at 4-year schools (Gault, Reichlin, and Román 2014). For students to success at both school and work, they need jobs with predictable and flexible schedules, so that classes do not conflict.
with work. This is especially important for students who are also parents, who must often schedule child care in addition to work and school.

**Part-Time Workers Unlikely to Receive Workplace Benefits**

Part-time workers are routinely excluded from benefits available to full-time workers. Part-time workers are only one-third as likely as full-time workers to have access to paid vacation. Fewer than one in four part-time workers can take paid time off from work when they are sick (U.S. Bureau of Labor Statistics 2014a), and only five percent have access to paid family leave (U.S. Bureau of Labor Statistics 2014b). Part-time employees working fewer than 30 hours per week can be excluded from health care coverage and employer pension benefits. Given that women are twice as likely as men to work part-time, such policies are particularly detrimental to women.

**Current Initiatives and Campaigns to Expand Work-Family Supports**

**Paid Family Leave**

Some states have improved on what is required by the FMLA and provide some paid leave. In five states (California, New York, New Jersey, Hawaii, and Rhode Island), pregnant women/new mothers are entitled to between four and eight weeks of maternity pay as part of the states’ Temporary Disability Insurance programs (TDI). Three of these states, California, New Jersey, and Rhode Island, have recently passed legislation to provide paid family leave programs that ensure that workers, male or female, receive partial wage replacement while on leave to bond with a new child or care for an ill family member.³ Hawaii, New York, Connecticut, Vermont, New Hampshire, Colorado, North Carolina, Washington, Oregon, Massachusetts, Nebraska, Chicago, Wisconsin, and the District of Columbia have all proposed legislation or developed task forces to explore instituting paid family leave, or have current campaigns to pass state paid family leave laws (A Better Balance 2016; National Partnership for Women and Families 2016a). Several states have also expanded the coverage of workers covered by unpaid FMLA leave, by including smaller employers and/or by broadening the definitions of ‘family’ beyond marriage partners, parents and children (Gault et al. 2014).

On a national level, the **Family and Medical Insurance Leave (FAMILY) Act** (first introduced in 2013) would ensure that all workers nationally would be guaranteed up to 12 weeks of partial income for leave to cope with serious health conditions or events (including pregnancy, births, and adoptions) and to care for family members or military personnel. The Act would be funded by small contributions from both the employee and employer payrolls, amounting to approximately $1.50 per week from the typical worker (National Partnership for Women and Families 2014).

**Paid Sick Days**

A growing number of states and localities around the country have passed laws that give workers a right to earn paid sick days. San Francisco and the District of Columbia were the first municipalities to adopt earned paid sick days, and Connecticut, in 2011, passed the first statewide paid sick days law. Since then, California, Massachusetts, and Oregon have passed paid sick days laws. Oakland, Emeryville, Seattle, Spokane, Tacoma, Portland, New York City, Bloomfield, Elizabeth, East Orange, Irvington, Jersey City, Montclair, Newark, Paterson, Passaic, Trenton, New Brunswick, Philadelphia, and Montgomery County have also passed paid sick days laws (National Partnership for Women and Families 2016b). Campaigns for paid sick day legislation are currently occurring in Alaska, Arizona, Chicago, Florida, Hawaii, Illinois,

The Healthy Families Act (re-introduced in the House of Representatives in April 2013) would set a national standard for paid sick days. For businesses with 15 or more employees, workers would earn up to seven job-protected sick days each year to cope with illness or health risks or recover from sexual assault, domestic violence, or stalking (National Partnership for Women and Families 2013a).

**Child Care**

On May 19, 2015, the Strong Start for America’s Children Act was introduced. This Act would significantly increase access through federal-state partnerships to high-quality prekindergarten and infant and toddler care for four-year-olds in families with incomes at or below 200 percent of the federal poverty level. Up to 15 percent of the federal funding could be used to provide early care and education for infants in these eligible families to increase access to a quality continuum of services from birth to school entry (National Women’s Law Center 2014).

In 2014, the White House announced new initiatives to expand access to high-quality child care for working parents. Technical skills training grants will be accompanied by $25 million in funds, through a competitive process, to alleviate barriers to training facing workers with child care responsibilities. As of June 2014, President Obama also proposed new investments to establish a continuum of high-quality early childhood education for children age 5 and under. These investments include new $500 million competitive grants to facilitate the expansion of Early Head Start (EHS) and for the development of new EHS-Child Care Partnerships that will expand the supply of high-quality infant and toddler care (The White House, Office of the Press Secretary 2014).

The Preschool for All Initiative proposed by the President would provide federal funds to all 50 states to provide low- and middle-income 4-year olds with quality preschool, while also facilitating access to full-day kindergarten and high-quality early childhood education for children under age 4. A $250 million Race to the Top competition will work to increase access to high-quality, universal preschool programs (The White House 2014).

As of January 2015, President Obama announced a proposal to streamline and expand child care tax benefits to better help families meet their work-related child care expenses. The proposal would triple the maximum Child and Dependent Care Tax Credit (CDCTC), increasing it to $3,000 for one child under the age of five, and $6,000 for families with two or more children under the age of five. It would also make the maximum full credit available to more middle class families with young children, extending it to families making up to $120,000 (The White House, Office of the Press Secretary 2015).

The Obama administration also included in its FY 2016 budget a proposal to increase funding for the Child Care Development Block Grant by $82 million. The additional funding would be used to expand access to child care subsidies for families with incomes up to 200 percent of poverty with children under the age of four, increasing the number of children receiving child care assistance by 1.1 million over the next ten years.
Flexibility and Predictability

The Schedules that Work Act, introduced in the House and Senate in July 2014 and reintroduced in July 2015, would provide protections for workers from a number of inflexible and unpredictable workplace policies that are common in low-wage and hourly jobs. The Act creates provisions that would prevent retaliation for requesting more flexible or predictable schedules; create a process for employers to receive worker requests for time off for caregiving or education (as well as other approved reasons); compensate retail, food service, and cleaning workers for lost work hours due to being sent home early; require at least two weeks advance notice of schedule changes for retail, food service, and cleaning workers; and provide extra pay for split- or non-consecutive shifts (Committee on Education and the Workforce 2014).

Right to request statutes provide a process and timetable for employees who want to change their regular working arrangements. Workers in Vermont and San Francisco have a statutory right to request flexible work arrangements and have employers consider these requests in good faith, with without retaliation (Vermont Commission on Women 2014; Sommer 2014).

The Working Families Flexibility Act, passed in the House in 2013, would allow employers to offer up to 160 hours of paid time off (“comp time”) for working more than 40 hours in a week instead of paying workers time-and-a-half wages for overtime hours. Many groups have expressed concerns that workers would be forced to work unpredictable overtime hours, have little control over when they use their comp time, and potentially lose income in the long run (National Partnership of Women and Families 2013b).

Conclusion

During the last half century the American workforce has changed dramatically. Few families still have a person at home full-time to do household and family care work, while someone else is fully dedicated to wage earning. Now many women and men combine paid employment with care giving responsibilities, and/or post-secondary education. The benefits of policies that respond to the new workforce reality and provide workers with some flexibility and supports to fulfill both their responsibilities at work and at home are well established. They range from improved health outcomes for working parents and their children and higher earnings for women workers to savings for employers due to increased productivity and reduced worker turnover. Yet, access to employer-provided work-family supports remains patchy and unequal. Across the board – be it workplace flexibility, paid sick days, maternity leave, telework, or quality part-time work – those who have higher salaries typically have access to work-family supports while those working in low-wage or hourly jobs do not. Expanding the availability of programs and policies that enhance work-life reconciliation is vital to advancing women’s economic and educational opportunities.

Notes

1 Generation X is defined as adults born between 1965 and 1980. Today, they range in age from 18-33 and consist of 27 percent of the adult population (as of 2014; Pew Social Trends 2014).
2 For reviews of research on the impact of paid family and medical leave see U.S. Government Accountability Office 2007; see Boushey, O’Leary, Mitukiewicz 2013, Hegewisch and Gornick 2011, or Gault et al. 2014 for reviews of the economic benefits of paid family leave.
3 Washington State has also passed a paid family leave program, but it has been suspended indefinitely until a funding mechanism for the program can be established.
References


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This briefing paper was prepared by Lindsey Reichlin, Ariane Hegewisch, and Barbara Gault of the Institute for Women’s Policy Research (IWPR), with support from the National Education Association.

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