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TO: Interested Parties

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RE: Focus Groups and Polling on the State of American Women

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Women are finding that life is hard and they express urgency on an agenda that responds to their economic concerns and the stress of the economy on their lives. They support a broad agenda for change that addresses workplace discrimination, support for families, and better opportunities for young people.

The following are key findings from three-day, on-line focus group chats and a national survey of women commissioned by American Women. On-line focus groups were conducted among independent women with at least some college education, a key swing voter group, and followed by a national survey of women who participated in the 2012 election. With a sample of 1000, the survey had a margin of error of plus or minus 3 percentage points.

### **The Mood of Women**

Women are finding that life is harder now than even a couple of years ago. A 63 percent majority of women feel their lives and those of their families have become harder, including 36 percent who say their lives have become much harder.

The content and depth of women's concerns differs by their generation and life circumstances but the sense of stress and hard times is pervasive. Among those with household incomes under \$30,000 a year, 77 percent say times are harder than they were a couple of years ago, including 52 percent who say they are much harder. But even a 52 percent majority of women with incomes over \$75,000 believe times are harder than they were a couple of years ago.

Women in online focus groups often used the words "living paycheck-to-paycheck" to describe how tenuous and stressful their lives are right now. This is both tangible – not having enough money to pay the bills or do the things they want – and also a big source of psychological stress. Having no money in savings or for emergencies is difficult with today's high cost of living and because "emergencies always happen," as one woman put it.

*Never having enough for emergencies and for things other than bills. It seems like we get paid, we pay bills, we wait 'til the next payday to do the same. Anytime there's just a little extra, something breaks down suddenly, and there goes the "extra" you had. Winning the lotto would ease the stress, lol. In all sincerity, just having a little more to cover home repairs, medical emergencies, vacations, and things other than bill payments would be a great help.*

– Evangelina, 44, married, employed full-time, lives in the South

The economy is still the principal driver of women’s stress. They make less money than men do and are often the bill-payers in two-person households. Table 1 displays women’s mean ratings on a 1-7 scale of how worried they are about each of several areas in their lives. Women worry about the consequences of family illness (average of 4.81 on a 1-7 scale), about being able to afford retirement (4.64), that there are simply not enough hours in the day, and that they do not have the money to meet basic expenses (4.27). Both older and younger women worry about limits on opportunities for young people (4.27). In their own words:

<b>Table 1: Worries (1 to 7 Scale)</b>	
	<b>Mean Value</b>
Someone in your family becoming ill	4.81
Being able to afford retirement	4.64
Feeling there are simply not enough hours in the day	4.45
Having enough money to meet your monthly expenses	4.27
Limits on opportunities for young people	4.27
Someone in your family losing their job	4.26
Spending enough quality time with your family	3.88
Your family’s personal safety and security	3.85
Struggling to get ahead at work	3.33

*We have always lived comfortably and, over the past year, we have wiped out just about all of our savings and are on our way down the negative road. If I could get a job that paid well enough for us to get back on top, that would definitely ease the stress level.*

– Heather, 33, married, homemaker, lives in the South

*Money is a definite, specifically my school loans. I'm left with very little each month as "extra" money, after loans and rent and such has been paid, so it's always a source of stress. My job is also a bother. I'm not very happy with my company and it's not one in which I can ever really move up, but it's a tough business to move around in and my applications thus far have been moot.*

– Andrea, 26, single, employed full-time, lives in the Midwest

*Our finances are the biggest stress I have right now. It seems like there's always something that needs to be bought or someone who needs to be paid. As soon as we get one thing taken care of, another thing pops up and needs to be paid. We try to look at it like there will always be money going out to someone, so might as well not stress too much about it, but that's a lot easier said than done!!*

– Jaime, 38, married, homemaker, lives in the Midwest

## Women and Work

The structure of women’s employment is distinctive. The current survey found almost one in three are retired. One in four work at a private corporation, but as many work for government (15 percent) or the not-for-profit sector (9 percent). Another 9 percent are unemployed or on disability.

The Bureau of Labor Statistics confirms<sup>1</sup> that women are disproportionately government employed. Table 2 shows education and health services rank first in employment among women, followed by trade, transportation and utilities, and local government.

Women agree that it remains harder for them than for men in the workplace. Sixty (60) percent of women say women have a harder time than men getting ahead. Only 32 percent say men and women have an equal chance to get ahead. Lilly Ledbetter was important but equal pay is still the number one workplace issue for women. Seventy (70) percent of women say being paid less than men for the same work is a problem, including 51 percent who say it is a major problem.

	<b>Percent</b>
Education and Health Services	23
Trade, Transportation, and Utilities	16
Local Government	14
Professional and Business Services	12
Leisure and Hospitality	11
Financial Activities	7
Manufacturing	5
State Government	4
Federal Government	2
Other	6

*In the private sector, companies are not really held accountable for what they are paying men/women of equal background. They often self-report their numbers and few are challenged.*

– Mary, 35, married, employed full-time, lives in the South

*The gap is clearly closing, but no one can say that women are treated equally. The fact that an act like the Lilly Ledbetter Fair Pay Act even needed to be passed shows that we are not yet paid equally to men.*

– Natalie, 20, single, student, lives in the South

*“The only area I feel I have been treated differently (and still am) because I am a woman is in the salary area. The men who are doing the same thing I am and I might add, are not as successful, make significantly more.”*

– Evangelina, 44, married, employed full-time, lives in the South

Working moms struggle with childcare and balancing work and family life. Sixty-six (66) percent of all women say balancing responsibilities for work and family is a problem, and 58 percent say the lack of affordable childcare is a problem.

*I have gotten fired from a job before because my daughter has been sick and I had to miss work.*

– Anna, 33, married, homemaker, lives in the West

<sup>1</sup> BLS Spotlight on Statistics: Women at Work, March 2011

*I agree that most of the time as a woman, you are seen as a liability because you can get pregnant and after that you will have kids that will get doctor's appt, they will get sick, you will have school meetings, etc. I believe all that could change if we have legislation that allows women to get at least 6 months paid maternity leave, of course it would be nice to have more, and also laws that protect us from being fired when pregnant but real protection (I know people who got fired when pregnant and there was nothing they could do).*

– Roberta, 38, married, homemaker, lives in the South

*I think it's more difficult for women to balance work and home life with kids. Yes, more women have created the opportunity to work outside the home but that has made having a life inside the home very tricky. Which is more important: job or family?*

– Mindy, 30, single, student, Midwest

Underlying many of women's workplace concerns is a sense of discrimination and unequal treatment in the workplace. A total of 71 percent of women say discrimination by employers or supervisors is a problem, including nearly a third (31 percent) who say it is a major problem. Workplace discrimination is most likely perceived as a major problem by African American women (48 percent) and by women ages 50 to 64 (35 percent).

*I've learned throughout my working years to have a "thick skin." I've seen and heard some things that other females might have been totally offended. However, I've learned to let a lot of things slide to not rock the boat. I've never felt 100 percent uncomfortable, but I've witnessed gender, racial, age bias on all levels, some posed at me, some posed at others. It is the reality of working in Corporate America and I don't foresee any changes...I've learned to accept things as they are and focus on things that I can control. Those biases were there before me and will be there after me.*

– Starr, 23, single, student, lives in the Northeast

*The one thing that does bother me is the fact that a lot of females are subjected to "sexual harassment" and I find that a huge problem that plagues our workplace. That is one topic I don't tolerate.*

– Mary, 35, married, employed full-time, lives in the South

## **Policies to Support Women and Families**

Women support a broad array of policies to make their economic lives more secure and to aid their economic aspirations. They support policies that are specific to women and families – pay equity, confidentiality on reproductive rights, and expanded caregiving options for young children and the elderly. They also support a stronger safety net for Social Security and Medicare and a far greater commitment to college and job training to support the aspirations of young people.

On a scale of 1 to 7, with 4 as a neutral point, Table 3 reveals that majorities of women support each of these policies, with an average support score over 5.0 for specific policies to strengthen social security and Medicare and improve access to long term care, improved child care and pre-kindergarten programs, lowering the cost of college and expanding apprenticeship programs.

A 66 percent majority of women believe we need policies that require businesses and other employers to be more family friendly, including requiring large employers to expand paid leave when there is illness in a family or following the birth of a child and to allow flexible work hours. Only 29 percent say, instead, that now is the wrong time to put more requirements on businesses given our current economy.

Three distinctive groups arise from a demographic analysis of women’s responses to an agenda to support women and families.

First, younger women are driven by aspirational policies and, to a lesser extent, childcare. An extraordinary 84 percent assign a 6 or 7 to lowering student-loan interest rates, bringing the average rating of that policy to 6.35. Caregiving and child care also rate highly, and younger, lower-income, and non-college voters rate skills training and apprenticeships above a 6.0 (6.05).

Non-college women, especially middle-aged non-college women, are most stressed and tend to rate each policy highly. Non-college women over age 65, for example, give the policies ratings from a high of 6.39 for strengthening Social Security. Non-college women are especially supportive of expanding home care for seniors and people with disabilities and other caregiving and long-term care.

Family-friendly employer policies draw broad support, but compared to the other policies on this agenda, they have particular appeal to single, working mothers (6.04). Married and unmarried women with children also look for policies that increase the number of caregivers

<b>Table 3: Policy Proposals (1 to 7 Scale)</b>	
<i>On a scale from 1 to 7, please tell me how helpful it would be for you and your family for the federal government to do each of the following, with a 1 meaning not helpful at all and a 7 meaning extremely helpful.</i>	<b>Mean Value</b>
Advance a plan to strengthen Social Security and Medicare for the future	6.09
Lower student loan interest rates and the cost of college	5.99
Protect the confidentiality of the doctor-patient relationship, including confidentiality on reproductive health (Split)	5.82
Provide more skills training and apprenticeship opportunities for the jobs that will be available in the next few years	5.75
Increase the number of trained, qualified caregivers who can provide care for young children and the elderly	5.69
Make it easier to provide in-home care by creating registries of qualified home care providers for the elderly and disabled	5.67
Expand access to long term care by strengthening Medicaid and private insurance	5.56
Make it easier for women in the workplace to find out if they are being paid less than men and to obtain equal pay if they are	5.53
Improve the quality of pre-school and child care programs for young children (Split)	5.46
Provide advice and support for people who want to start their own business (Split)	5.45
Provide advice and support for women who want to start their own business (Split)	5.43
Require larger businesses to adopt family-friendly policies	5.41
Increase the minimum wage to \$10 an hour	5.32
Ensure access to reproductive healthcare, including birth control (Split)	5.24
Invest in high-quality pre-kindergarten programs for three and four year old children (Split)	5.17

(5.70 and 5.93, respectively). College-educated women are among those with the most time pressures, but they are not necessarily seeing employer policies articulated here providing relief.

Finally, seniors focus on Social Security and Medicare (6.09) and doctor-patient confidentiality. Consistent with their emphasis on the problems of young people in the workplace, student-loan rates and skills training are their next-highest priority.

Women want their leaders in Washington to take a proactive approach to helping women. We saw in the 2012 election that women reject outright efforts to roll back the clock on reproductive rights and women's freedoms. But the status quo is inadequate. A 53 percent majority of women prefer leaders to stand up for women by advancing policies to help improve their lives, while only 28 percent put a priority on standing up against efforts to meddle in women's lives. As women in on-line focus groups explained:

*It's a bunch of men speaking for women who have no idea about that needs of women. And they could care less about the condition of women. They are very short sighted and have no idea about the things that affect women.*

– Nameka, 41, single, employed full-time, lives in the South

*I believe it boils down to equal rights in every area. I would like woman to be treated with the respect they deserve and have earned. They are carrying a huge load and the laws and policies are not making them feel any better.*

– Linda, 62, married, employed full-time, lives in the South

*“Look in the mirror and tell yourself you are satisfied with how things are, how satisfied are you for your friend's life, your mother's, your sisters, your daughters? Are you willing to sacrifice their future because you are too uninterested to care?”*

– Erica, 41, married, employed full-time, lives in the Northeast

*Women deserve the same opportunities as men. They need access to care and their children need quality education. They should feel safe and confident in their country to do the right thing by them.*

– Starr, 23, single, student, lives in the Northeast