

Economic Security for Women and Families

A Conversation Guide

2016

This toolkit was created by and is supported by the following organizations:



Background

America is having an unprecedented conversation about economic security for women and their families. In 2016, we've seen candidates debate and discuss these issues—up and down the ballot, from the presidential debate stage to the floors of state legislatures. Already cities and states are working on new legislation to address the gender wage gap, to allow workers to earn paid sick days, to create paid family and medical leave programs, and to raise the minimum wage.

Even with all the success in the past few years, there is still much work to be done on many fronts to ensure everyone has a fair shot at getting ahead, and to shape an economy that works for all of us. And the need to get the communications right has new urgency. As the demand grows for changes that help working families and as fair policies are put in place, the opposition is also increasing its efforts to stop, block, and roll back progress. We are at a pivotal moment in the fight for these policies—a fight we can win if we use the right arguments and language to widen the circle, to embolden our allies, and to quiet the naysayers. This Conversation Guide—based on a body of research and updated with a December 2015 national poll—is designed to help.

Define the problem before pivoting to the solution.

Help people who have different knowledge of and experience with gender discrimination in the workforce or paid leave policies by defining the common problem.

“Families are working harder than ever to make ends meet, send their children to college, and save for retirement. And the earnings of women are central to meeting those goals. Women are the sole or equal breadwinners in more than 40 percent of families, yet women working at all income levels tend to be paid less. Having an economy that works for everyone starts by ensuring women are paid the same amount as men when they work in similar jobs. It’s illegal to pay women less, but gender discrimination in pay exists. It’s time to make equal pay for equal work a reality.”

FACT: Women workers make up 62 percent of all minimum and subminimum wage workers, which includes tipped workers. **Over 80 percent** of these female minimum and subminimum wage workers are unmarried women.

FACT: In 2011, **two-thirds of all households with children under 18 were headed by women** who were either the primary or co-breadwinners. Of these “breadwinner moms,” 37 percent were married women with higher earnings than their husbands, and 63 percent were single mothers.

2/3

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Strength in **numbers.**

From coast to coast, policy makers and voters are supporting policies that give women and families a fair shot.

FACT: As of January 1, 2016, **29 states and D.C. have minimum wages above the federal minimum wage.**

\$7.25

21 states

\$7.25+

29 states and D.C.

HIGHLIGHTS

Lawmakers enacted minimum wage increases during the 2014 session in:

- Connecticut
- Delaware
- Hawai'i
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Rhode Island
- Vermont
- West Virginia
- D.C.

In 2014, voters approved minimum wage increases through ballot measures in Alaska, Arkansas, Nebraska, and South Dakota.



FACT: On election night in 2014, **one million workers** were guaranteed the right to **paid sick days** through ballot measures in Massachusetts, cities in New Jersey, and Oakland, California. As of March 2015, **20 cities and states** have paid sick day policies.

FACT: From coast to coast, bills **supporting equal pay for equal work** are moving through state legislatures.

Talk their talk.

Connecting with women and their families means meeting them where they live and translating policy and political jargon into language that has meaning for them.



Talk about a **package of policies** that gives women and their families **a fair shot** at getting ahead.

Participants consistently connected policies to help working families get ahead—like raising the minimum wage, paid sick days, paid family leave, and ending gender discrimination in pay—to helping families succeed. In their own lives, they feel as though they are simply getting by and are frustrated that hard work only gets them the basics. They don't believe any one policy will completely change their lives—but do believe that a package of policies that recognizes the central role women play in their families and the national economy and reduces the obstacles working women must overcome could help level the playing field. Use hopeful language to describe this suite of issues.

“We need policies that make sense for the world we live in today so that women and families have a fair shot at getting ahead, not just getting by.”

“Working families deserve a fair shot at achieving economic security and success, especially in this tough economy. No one is guaranteed success in America, but everyone deserves a fair shot at succeeding. And we need policies that provide everyone an opportunity to get ahead.”

Talk about policies that will help **build an economy** that works for all of us, not just the wealthy.

“Outdated workplace policies have failed to keep pace with the demands on the new workforce driving our economy and are limiting our economic growth.”

“Women are the primary breadwinners in 41 percent of families, and many others make substantial contributions to two-income households. Yet, on average, women are still paid less than men. It needs to be easier for hardworking women to get paid the same amount as men when they work in similar jobs.”

RESEARCH: 63 percent of voters favor a four-part proposal to help families that includes raising the minimum wage, equal pay for equal work, paid sick days, and paid family and medical leave.

RESEARCH: Voters see the positive impact that raising the minimum wage, ending gender discrimination in pay, and guaranteeing paid family and medical leave could have on American families—60 percent believe that if they were enacted, **American families would be more secure.**

Talk about “equal pay,” not “pay equity” or “fair pay.”

The term “equal pay” best captures the participants’ shared value and belief that no person should be paid less because of who they are. Because “equity” was not a word they commonly used, we found the term “pay equity” was not as clear or powerful to them as “equal pay.” Participants believed that “fairness” referred to whether a worker is being paid the right amount for the job, not whether men and women are being paid equally.

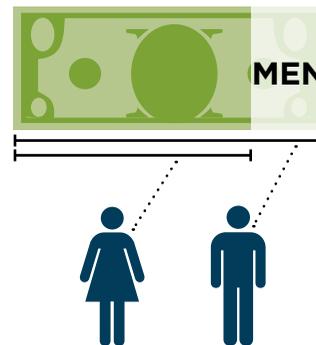
	Women’s earnings as a percentage of men’s earnings
Women	79%
Hispanic or Latinas (When Compared to White, non-Hispanic Men)	55%
African American (When Compared to White, non-Hispanic Men)	60%
Asian American (When Compared to White, non-Hispanic Men)	84%
Unmarried Women (When Compared to Unmarried Men)*	71%*
Women Ages 16-35	About 90%
Women Age 35 through Retirement	About 75-80%

Note: Based on median annual earnings of full-time, year-round workers ages 16 and older.
Source: American Association of University Women, *The Simple Truth about the Gender Pay Gap*, Fall 2015.
*If compared to men who work full time, the wage gap is 95 cents.

Know How

Use the term “gender discrimination in pay,” not “closing the wage gap.”

“Wage gap” sounds more like an income inequality issue (rich versus poor) than a gender issue.



RESEARCH: Only slightly **over half (53 percent)** of women believe women in their workplace are paid the same as their male coworkers who do the same job.

Talk about **working families or women and families**, not just women.

These policies provide opportunity for families, not just women. What truly matters to voters right now is the success of their entire family. This is not about giving women special treatment, but rather ensuring that their own hard work is enough to get ahead.

“Too many of us are working harder than ever just to keep up. But one of the most effective ways to help families get ahead, weather the ups and downs of the economy, and set our kids up for success is to make sure families can take paid time off when they need it and women earn equal pay for equal work.”

“We’ve all got a stake in ending gender discrimination in pay. Women make up about half of our workforce. When women make less than men, that hurts their families. They’ve got less to get by on. It hurts businesses because their customers have less to spend. We do better when everybody has a fair shot, when our economy works for all of us.”

RESEARCH: 63 percent of men and 74 percent of women support **paid sick day laws.**

RESEARCH: **56 percent of men and 69 percent of women** support a national paid family and medical leave insurance program.

RESEARCH: 64 percent of men and 72 percent of women support **ending gender discrimination** such as paying women less than men.



64% MEN

72% WOMEN

Make the point that **our lives have changed**, but the workplace has not kept up.

“Today, more women are their family’s main breadwinner than ever before. But on average, women are still earning just 79 cents on every dollar that a man makes. And it’s still wrong. This isn’t 1958, it’s 2016.”

“Our economy hasn’t caught up to that reality yet. Outdated workplace policies are holding families back. That has to change—because it holds all of us back.”

“Two out of every three women today are the sole or equal breadwinner in their families, yet they still do not have access to equal pay for equal work or paid time off to take care of a sick child or family member. Our families and our needs have changed, but the workplace has not.”

RESEARCH: Research indicates that if **unmarried women with children made as much as comparable men**, the very high poverty rate for families headed by working single mothers would fall by nearly half, from 28.7 percent to 15.0 percent.

FACT: Women are two-thirds of **minimum wage workers**—and more than half are 25 or older.

FACT: States with higher minimum wages typically have **smaller wage gaps** than states that follow the federal standard.

FACT: In 2014, **unmarried women** earned \$5,500 less than married women and a staggering **\$23,500 less than married men**.

FACT: When the Equal Pay Act was signed 50 years ago, women who worked full time, year-round were paid 59 cents for every dollar paid to men. Today, they earn just 79 cents—**it’s time for 21st-century workplace policies**.

Start with a **universal truth**: everyone gets sick, but not everyone has paid sick days or paid family and medical leave.

Support for paid sick days and paid family and medical leave insurance is strong and broad based. Families struggle to manage their responsibilities on the job and at home, and they worry about the financial impact of major health events. Voters want and need family-friendly policies that help protect their economic security when illness strikes or babies are born. Hard work should be enough to get ahead.

“Supporting working families starts with letting parents have the flexibility to leave work to take care of their kids when they’re sick and to take time off for their own illnesses—without losing wages or income. When workers don’t have to choose between their income, their health, or their kids, they are more likely to stay in their jobs, providing stability and growth for their families and their employers.”

FACT: About **40 percent of private-sector workers—and 81 percent of low-wage workers**—have no access to paid sick days. Workers without paid sick days either have to go to work sick or stay home, losing pay and risking job loss or workplace discipline.

“You’re fired!”

FACT: Nearly one-quarter of adults in the United States (**23 percent**) report that they have lost a job or have been threatened with losing a job for taking time off due to illness or to care for a sick child or relative.

Impact and support for paid sick days.

“Paid sick days will help keep our economy, families, and communities healthy. Employees who can earn sick time can use it to take care of themselves or a loved one when they get sick without fear of losing a day’s wages or their job. That means workers will have more job security and more money to support their families and spend in local businesses, that parents will no longer be forced to choose between their families and their jobs, and that the entire community will be healthier, because these laws reduce the spread of illness and disease that can happen when people go to work or school sick.”

RESEARCH: Polling on paid sick days at the national level as well as every location in which it has been tested confirms that voters strongly support paid sick days. Research conducted by Make it Work in 2015 showed that **88 percent of voters** believe that all workers should be able to earn paid sick days to care for themselves or a family member.

FACT: Many workers simply can’t afford to jeopardize the economic security of their families by staying home. A 2011 EPI study found that just 3.5 unpaid days away from work can jeopardize a family’s ability to buy groceries for an entire month.

This is even worse for single parents (the vast majority of whom are women): an absence from work of just four days in a month would place a two-child family with a single parent earning the average wage for workers without paid sick leave (\$10 an hour) below the poverty line.

FACT: States and cities across the country are **passing laws to provide paid sick days** for workers. From Oakland to Philadelphia, communities know the value—for workers and for their economies—of allowing working families to earn paid sick days.

The facts about paid family and medical leave.

FACT: Current family and medical leave law provides unpaid, job-protected leave for serious health-related events, but **only about 60 percent of the workforce qualifies for this unpaid leave**, and many more simply cannot afford to take it because it is unpaid.

FACT: Only 12 percent of U.S. workers have access to paid family leave through their employers, and these workers are disproportionately well paid and in professional jobs.

“When families in this country need to take time to care for themselves or a loved one, or decide to start a family, they shouldn’t lose their paychecks. We need to make it possible for all parents—not just the wealthy—to spend the time they need with their children when they are born and to care for family members when they are sick.”

PAID FAMILY LEAVE



Paid family and medical leave **works.**

At some point, nearly all workers need to take time away from work to deal with a serious personal or family illness, or to care for a new child. And the Family and Medical Leave Act has helped—making it possible for some people to take time to care for themselves or their loved ones without having to worry about losing their jobs or their health insurance. But **40 percent of the workforce is not eligible for leave** under the current law. And millions of those who are cannot afford to take the unpaid leave the law provides. It's time to level the playing field and expand paid medical leave to help families work and care for one another.

FACT: The United States is the **only industrialized nation** that does not guarantee working mothers paid maternity leave.



Reproductive health is **essential to women and families'** economic security.

Deciding if and when to have children is one of the biggest economic decisions a family can make.

Women must have access to a wide range of reproductive health services so they can plan when to have a family and achieve their life goals. Women—not politicians and employers—should make decisions about birth control and reproductive care.

Economic security means women can decide if and when to have a family, so access to reproductive care, birth control, and abortion services is critical for families looking for a fair shot.

“Paid family leave makes it easier for people to keep their jobs when serious family medical needs arise. The birth of a child or a loved one falling ill should not throw the entire family into hardship if a parent needs to take time off of work to be a caretaker.”

RESEARCH: A majority of women (56 percent) said birth control helps them support themselves **financially.**

RESEARCH: **63 percent of women** said access to contraception allowed them to take better care of themselves and their families.

RESEARCH: More than 30 percent of women reported they had **struggled to afford** prescription birth control at some point in their lives.



More than 99 percent of women aged 15-44 who have ever had sex have used at least one contraceptive method.

All families deserve a fair shot at **affordable childcare.**

The average cost of childcare is over \$18,000 per child, and it's even higher for infant care, making it out of reach for many families, even if both parents are working full time.

Access to affordable childcare doesn't just help parents—it makes economic sense. When we help moms and dads stay in the workforce, we ensure better outcomes for our children and keep talented workers in good-paying jobs.

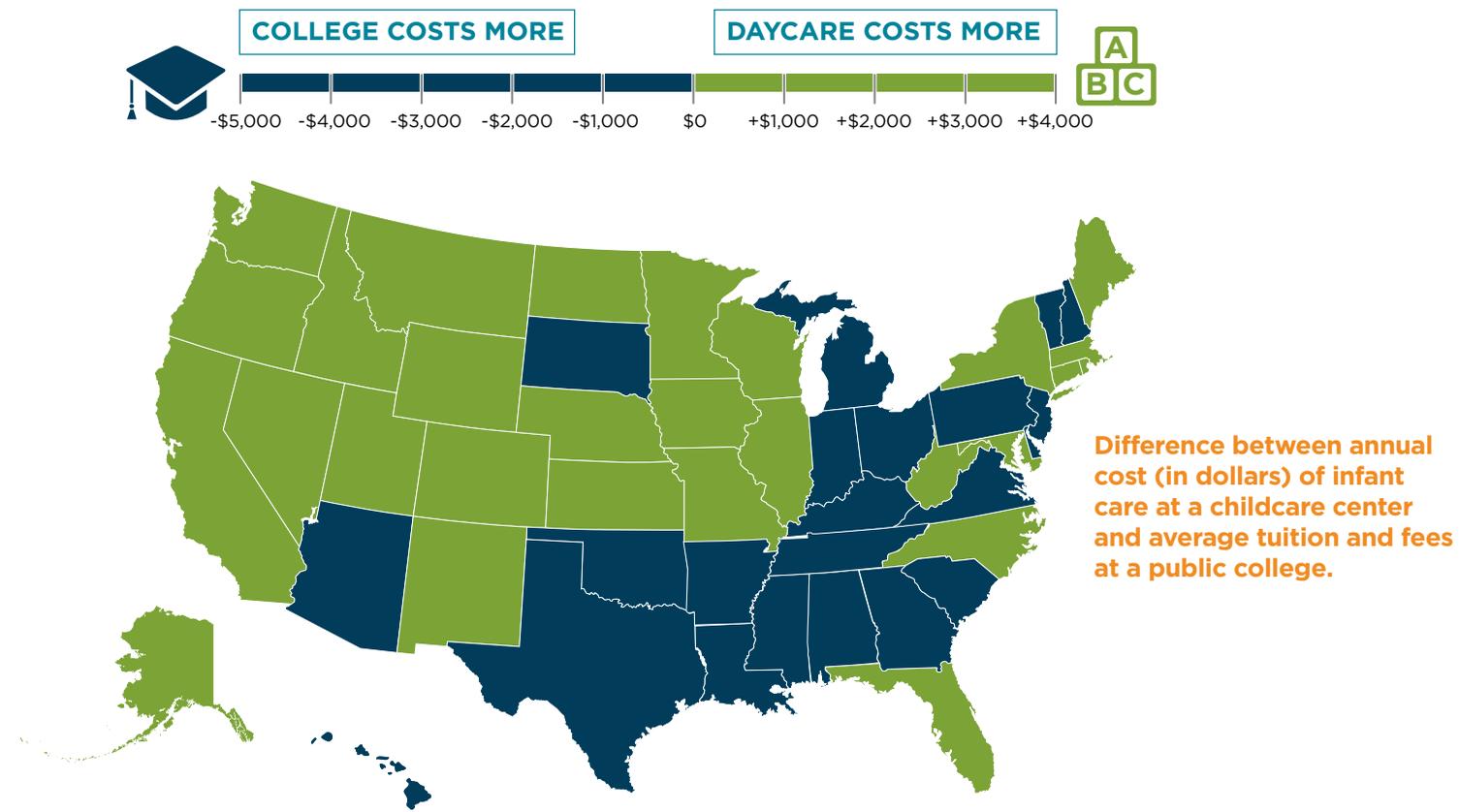
FACT: The cost of childcare has risen rapidly, while wages have stayed stagnant. The average weekly childcare expenses, when adjusted for inflation, for families with working moms **rose more than 70 percent from 1985 (\$87 per week) to 2011 (\$148 per week)**, representing 7 percent of the average family income.



The average cost of childcare is over \$18,000 per child, and it's even higher for infant care.

FACT: In 28 states and D.C., the average cost of infant care per child per year is higher than the average cost of college tuition. (see map)

FACT: Every week in the United States, nearly **11 million children** under the age of five with **working mothers** are in some type of childcare arrangement.



Make it **personal**.

Voters like these policies, and we do not need to articulate why they are good for families. We need to articulate why they are good for **their** families and families **like theirs**.

“You’re teaching your daughter that she can make her dreams come true with hard work—yet women still earn less than men in almost every job. Gender discrimination in pay still remains, even though it’s illegal. Give all children a fair shot. Let’s hold employers accountable and make it harder to discriminate against women.”

“Some women don’t even tell their employers they have children for fear of not being hired because of family responsibilities. For all the talk about ‘family values,’ isn’t it time we modernized the workplace so women can work and take care of their families?”

RESEARCH: Women reported they **are less likely than men** to have received paid leave from their workplace when they needed more than seven days away to care for themselves or a sick family member or for a new baby, despite similar percentages of men and women who report having taken leave for one of these purposes in the last few years (17 percent of men and 21 percent of women).

FACT: There is more than a **\$2,000 gap in earnings between unmarried and married moms** (with children under age 18). For those with children under six, this gap is even greater—these married mothers make \$5,890 more than single mothers.

FACT: According to the Bureau of Labor Statistics, which tracks women and men’s earnings in hundreds of jobs, women earn less across occupations:

OCCUPATION	Cents for every dollar earned by men
Secondary school teachers	89 cents
Retail salespersons	70 cents
Lawyers	83 cents
Financial managers	67 cents

Telling a story can move a nation forward.



“Lilly Ledbetter worked for Goodyear Tire for nearly 20 years. As a supervisor, she had been earning 20 percent less than the lowest-paid male supervisor. Lilly took her case to court, where she won, but lost on appeal in the Supreme Court. So she took her case to Congress, and because of her determination, the Lilly Ledbetter Fair Pay Act, which restored critical protections enabling employees to challenge continuing acts of pay discrimination, was signed into law in 2009.”

“Peggy Young drove a United Parcel Service delivery truck for four years; then she became pregnant. After she told UPS that her doctor advised her not to lift more than 20 pounds, she lost her paycheck and health insurance coverage while she was pregnant. As a result, Peggy and her family struggled financially. Peggy’s argument that choosing to have a family should not mean being pushed out of work won before the Supreme Court. UPS changed its policy to accommodate pregnant workers like her, and 13 states have adopted laws that require similar accommodations.”

Acknowledge the differences between small and big businesses.

Delineate between large corporations and small businesses. Participants feel small businesses are in a similar boat as they are—struggling to get by in this economy. They also believe today’s economy works for the wealthy and large corporations, not the rest of us. While these corporations have amassed billions, wages are stagnant and fewer and fewer families can get by. These policies will not hurt large corporations.

“There are millions of Americans whose hard work and dedication have not yet been rewarded. Our economy is adding jobs, but too many families are barely getting by. Corporate profits have skyrocketed to all-time highs, but for more than a decade, wages and incomes have barely budged. It’s time for policies that help families get ahead and to build an economy that works for all of us.”

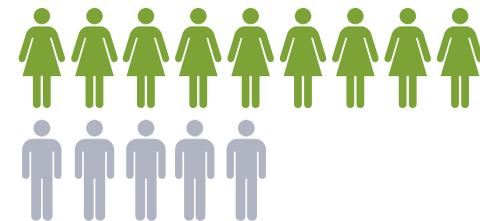
“Small-business owners see their workers as family and want to treat them right—including offering fair pay and good benefits. But big-box stores and corporate chains threaten to undercut small, local businesses by underpaying women workers and using other ‘race to the bottom’ tactics. Setting a fair floor for wages and benefits will level the playing field for small businesses and allow them to treat their workers right without fear of being undercut by low-road corporate competitors.”

COMPANIES MAKING CHANGE

Major corporations across the country are changing policies to help families get ahead, such as paying their employees more than the minimum wage, because it’s just good business.

Gap Inc., Costco, IKEA, Microsoft, Zappos, and Aetna

FACT: 63 percent of all minimum and subminimum wage workers are women.



The solution? Change policies by sending a message to Washington and communicating with your community.

Broad majorities of voters favor policies that help families get ahead, including raising the minimum wage and making it harder to pay women employees less than men. But the workers most likely to support these policies and benefit from the modernizing of workplace standards are the least likely to participate in public policy debates. Even though women—and unmarried women especially—have determined outcomes of elections, real policy changes that improve the lives of women and their families have yet to be adopted. Our imperative is not to convince voters to support these policies, but to call them to action and go one step further and tell candidates and officeholders they support policies that have a direct and beneficial impact on working families.

“When we do not get involved, we send a message that we are happy with things as they are and do not want them to change. We need to send a message that we need equal pay for equal work and other policies to help families get ahead.”

FACT: Unmarried women earn even less when compared to unmarried men—**just 71 cents on the dollar**. Research indicates that if unmarried women with children made as much as comparable men, the very high poverty rate for families headed by working single mothers would fall by nearly half, from 28.7 percent to 15.0 percent.

RESEARCH: 60 percent of voters are also likely to use a candidate’s support for policies that have a direct impact on working families as a vote determinant. This includes **84 percent of Democratic women, 57 percent of Independent women, and 53 percent of Republican women**.

Start talking.

Actively engaging and communicating on these issues will help transform the public dialogue, acknowledge the central role women play in our society and our economy, and encourage women to **make their voices heard**—in social media, by signing an online petition, by registering to vote, and weighing in on policies that will give women and their families a fair shot at getting ahead.

But to communicate effectively, it is essential to understand that the Rising American Electorate—and unmarried women especially—are not actively seeking news about policy or politics. In fact, research shows they feel disconnected from politics and are skeptical about information that seems “political.” They tend not to be network TV watchers or news/talk radio listeners. The best way to reach them is to **use the technology they use** and to tap into the information sources they trust—primarily people like them.

FACT: The audience for news on each social media platform differs. Of all social media sites, Facebook has the highest percentage of female news consumers—58 percent women; 42 percent men.

RESEARCH: Unmarried women, people of color, and millennials are more likely to get their information from local TV news; from online weather, health, entertainment, and dating sites; and from talking with others—most often through social media sites.

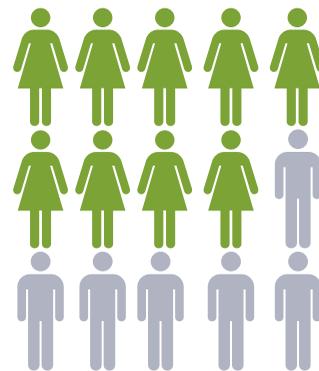
FACT: According to the Pew Research Center, as of January 1, 2014, 91 percent of all Americans had mobile phones, compared with 98 percent of young people between 18 and 29. Close to two of every three **(63 percent) of all cell phone owners now go online using mobile phones.** Cell owners ages 18-29 and nonwhites are the most likely of any demographic group to use their phones to go online.

Be heard. Here's how:

Get personal: Host or attend events and local meetings where the centerpiece is a conversation about solutions that will help working families balance their responsibilities at home and at work.

Start or join a conversation on Twitter and Facebook: Posting and sharing this data and information to your social media networks is a great way to spread the word:

FACT: 63 percent of all minimum and subminimum wage workers are women.



“Families’ economic security—equal wages, paid sick time when we need it—helps families, helps us all #EqualPayNow”



“Equal pay for equal work and affordable childcare are policies that could help my family get ahead, not just get by” #fairshot”



“Women earn 79 cents for every dollar men earn for similar work. It’s time to end gender discrimination in pay #fairshot”

The national numbers are in.

For state-specific toolkits and other information, visit www.americanwomen.org.

Wage Gap for Women Overall 79¢ (21-cent gap)	Wage Gap for African American Women 60¢ (40-cent gap)	Wage Gap for Latinas 55¢ (45-cent gap)
Wage Gap for Unmarried Women 71¢ (29-cent gap)	Wage Gap for Asian American Women 84¢ (16-cent gap)	Min. Wage Earners Who Are Women 63%
Wage Gap for Millennials 90¢ (about 10-cent gap)	Wage Gap for White Women 75¢ (25-cent gap)	Cost of Childcare \$18,000 per child per year

Data compares women working full time to a white, non-Hispanic man working full time based on median earnings in the past 12 months as reported to the U.S. Census. Sources: National Women's Law Center, State and National Wage Gap Data; Minimum Wage Earners by State Data; Child Care Aware, Parents and the High Cost of Child Care: 2015; AAUW, The Simple Truth about the Gender Pay Gap, Fall 2015.

