



EXPANDING THE POSSIBILITIES



underpaid
& overloaded:
women in low-wage jobs

ABOUT THE CENTER

The National Women's Law Center is a non-profit organization whose mission is to expand the possibilities for women and their families by working to remove barriers based on gender, open opportunities, and help women and their families lead economically secure, healthy, and fulfilled lives—with special attention to the needs of low-income women and their families.

For more information about the National Women's Law Center or to make a tax-deductible contribution to support the Center's work, please visit: www.nwlc.org or call the Development office at 202-588-5180.

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Introduction

OVER THE PAST FOUR DECADES, women's work experience and educational attainment have increased dramatically.¹ Although women have better credentials than ever before,² the job and income prospects for many are bleak. Women make up two-thirds of the nearly 20 million workers in low-wage jobs³—defined in this report as jobs that typically pay \$10.10 per hour or less—although they make up slightly less than half of the workforce as a whole.

The low-wage workforce includes jobs such as home health aides, child care workers, fast food workers, restaurant servers, maids, and cashiers.⁴ The work is hard and necessary, but the pay is inadequate. At \$10.10 per hour, a full-time, year-round worker earns \$20,200 annually—barely above the poverty line for a mother with two children.⁵ Many of the workers in these jobs are paid the minimum wage of \$7.25 per hour; at that rate, a full-time, year-round worker would earn just \$14,500—thousands of dollars below the poverty line for a family of three.⁶

Women's concentration in low-wage jobs has increased in recent years—and the trend is likely to continue. More than one-third (35 percent) of women's net job gains during the recovery from the Great Recession have been in jobs that typically pay \$10.10 per hour or less; only 20 percent of men's job gains have been in such low-wage jobs.⁷ The share of women workers who hold low-wage jobs increased by more than six percent between 2007, the year before the recession, and 2012,⁸ despite women's continued advances in education.⁹ And disproportionately strong growth in low-wage, female-dominated jobs is projected for the future. Of the 20 jobs predicted to add the largest numbers of workers between 2012 and 2022, five are low-wage, typically paying less than \$10.10 per hour—and all of these low-wage jobs are female-dominated.¹⁰ Another nine of these 20 high-growth jobs pay between \$10.10 per hour and the median wage of \$16.71 per hour—and five of these jobs are female-dominated.¹¹

KEY FACTS

- Women make up two-thirds of the nearly 20 million workers in the low-wage workforce—though they make up less than half of all workers.
- Even in low-wage jobs that typically pay \$10.10 per hour or less, women working full time, year round face a 13 percent wage gap—and the gap is even larger for African American and Hispanic women when compared to white, non-Hispanic men.

Women's shares of the low-wage workforce are larger than their male counterparts'—though women's shares of the overall workforce are almost always similar or smaller:

- Women with some college or an associate's degree make up more than twice as large a share of the low-wage workforce as their male counterparts (22 percent v. 10 percent), even though their shares of the overall workforce are similar (15 percent for women v. 14 percent for men).
- Women age 50 and older make up more than three times as large a share of the low-wage workforce as their male counterparts (17 percent v. 5 percent), even though their shares of the overall workforce are similar (16 percent for older women v. 17 percent for older men).
- Mothers make up 3.5 times as large a share of the low-wage workforce as do fathers (21 percent v. 6 percent), even though their shares of the overall workforce are similar (16 percent for mothers v. 17 percent for fathers).

KEY FACTS CONT.

Women's shares of the low-wage workforce are almost always larger than their shares of the overall workforce. For men, this is rarely true:

- Women with only a high school degree are 24 percent of the low-wage workforce, double their share of the overall workforce (12 percent). Men with only a high school degree are underrepresented in the low-wage workforce: they are 12 percent of the low-wage workforce, 0.8 times their share of the overall workforce (15 percent).
- Single women's share of the low-wage workforce (43 percent) is nearly double their share of the overall workforce (23 percent). Single men's share of the low-wage workforce is similar to their share of the overall workforce (25 percent v. 23 percent).
- African American women's share of the low-wage workforce (12 percent) is double their share of the overall workforce (6 percent). African American men's shares of the low-wage and overall workforces are the same at 5 percent.
- The only group of women that is underrepresented in the low-wage workforce is women with a bachelor's degree or higher: they are 5 percent of the low-wage workforce, about one-third of their share of the overall workforce (17 percent). However, men with a bachelor's degree or higher are even more underrepresented in the low-wage workforce: they are 3 percent of the low-wage workforce, about one-sixth of their share of the overall workforce (18 percent).
- In contrast, only a few groups of men, including men without a high school degree, young men (age 16-24), and Hispanic men, are overrepresented in the low-wage workforce compared to their share of the overall workforce—and even in these groups, men are overrepresented to a lesser extent than their female counterparts.

Among women in the low-wage workforce:

- Nearly half are women of color.
- Nearly four out of five have at least a high school degree.
- Half work full time.
- Close to one-third are mothers—and 40 percent of them have family incomes below \$25,000.
- More than one-quarter are age 50 and older—about the same share of the female low-wage workforce as women age 16 to 24 .

Notes: The "low-wage workforce" is defined here as occupations with median wages of \$10.10 or less per hour based on Bureau of Labor Statistics, Occupational Employment Statistics. Worker characteristics are National Women's Law Center calculations based on Current Population Survey (CPS) 2013 using Miriam King et al., *Integrated Public Use Microdata Series (IPUMS), Current Population Survey: Version 3.0* [Machine-readable database] (Minneapolis: University of Minnesota, 2010). Figures are for employed workers unless otherwise noted.

Women's overrepresentation in low-wage jobs is a particular concern today because families' reliance on women's earnings has increased dramatically over the past 40 years.¹² Working mothers are primary breadwinners in 41 percent of families with children, and they are co-breadwinners—bringing in between 25 percent and 50 percent of family earnings—in another 22 percent of these families.¹³ At the same time, women still shoulder the majority of caregiving responsibilities.¹⁴ And the characteristics of low-wage jobs pose particular challenges to women as both breadwinners and caregivers.

This analysis focuses on the role of gender in the low-wage workforce, using data on worker characteristics from the Current Population Survey and American Community Survey and data on median hourly wages for occupations from the Bureau of Labor Statistics' Occupational Employment Statistics. It reveals a stark reality: regardless of their education level, age, marital or parental status, race, ethnicity, or national origin, women make up larger shares of the low-wage workforce than do their male counterparts. This pattern holds in each of these groups, even though in virtually all of them women represent a similar or smaller share of the overall workforce than their male counterparts.¹⁵ Looking at the data another way, comparing women's and men's shares of the low-wage workforce to their respective shares of the overall workforce, nearly every group of women is overrepresented in the low-wage workforce; for men, this is rarely true.

The existence of a wage gap between women and men at every education level has been well documented.¹⁶ However, the finding that in this day and age, women need a bachelor's degree to avoid being overrepresented in low-wage jobs—while men only need to finish high school—is startling. Moreover, even in these low-wage jobs, women working full time, year round face a 13 percent wage gap, and the gap is even larger for African American and Hispanic women when compared to white, non-Hispanic men.

The overrepresentation of women in low-wage jobs occurs across the country. In every state, at least six in ten low-wage workers are women, even though women make

up half or less of the overall workforce in every state. Women make up at least twice as large a share of the low-wage workforce as men in all but three states and the District of Columbia—and in nine states, women's share of the low-wage workforce is more than 2.5 times that of men.

This report also provides a profile of the women who work in low-wage jobs. Nearly half are women of color. Half work full time—and nearly one in five is poor. Nearly one-third are mothers—and 40 percent of mothers in the low-wage workforce have family incomes below \$25,000. More than one-quarter of the women working in low-wage jobs are age 50 and older; they make up nearly the same share of the female low-wage workforce as women age 16 to 24.

Women need a bachelor's degree to avoid being overrepresented in low-wage jobs—while men only need to finish high school.

Low earnings are just one of the challenges workers in low-wage jobs face. These jobs often lack basic benefits such as paid sick leave,¹⁷ and, while the Affordable Care Act (ACA) has significantly improved women's access to affordable health insurance, workers in these jobs may still face barriers to health insurance coverage¹⁸ and services they need, including reproductive health care services. Mothers struggle to afford the safe and stable child care they need to be able to work—much less the high-quality child care their children need to be successful in school.¹⁹ Women working in low-wage jobs, especially women of color, often face discrimination and harassment.²⁰ They also can be subject to unpredictable and inflexible work schedules, which are particularly difficult for workers balancing family or school responsibilities or trying to hold down a second job to make ends meet.²¹ Taken together, these challenges create significant obstacles to moving out of low-wage work and into good jobs that can sustain a family.

The predominance of women in low-wage jobs makes clear that an economic agenda that works for women must address the particular needs of low-wage workers—and an

economic agenda that works for low-wage workers must address the particular needs of women. Moreover, jobs that typically pay low wages, such as home care aides who provide critical services to an expanding elderly population, are a critical and growing part of our economy. Ensuring that workers in those jobs are treated fairly and can provide for their families is vital not only for them, but for the nation as a whole.

THIS REPORT OUTLINES AN AGENDA TO ADDRESS THE NEEDS OF WOMEN IN LOW-WAGE JOBS BY:

- **increasing economic security** through a combination of higher wages—starting with raising the minimum and tipped minimum wages—and other supports, such as the Earned Income Tax Credit, affordable health insurance, nutrition and housing assistance, and removing restrictions on women's access to reproductive health care;
- **supporting workers with family responsibilities** by expanding access to child care assistance and early education, curbing abusive scheduling practices, and ensuring paid sick days and paid family leave;

- **removing barriers to opportunity** by strengthening and enforcing protections against all forms of employment discrimination and providing a path to citizenship for immigrants who are particularly vulnerable to discrimination;
- **creating pathways to opportunity** by making higher education more affordable, enforcing legal protections for pregnant and parenting students and increasing student-parents' access to child care, and expanding women's access to higher-paying, nontraditional fields; and
- **strengthening opportunities for collective action**, including supporting organizing and collective bargaining through traditional unions and collective action by new worker justice organizations.

These policies will not only improve the lives of workers in low-wage jobs—women and men—and their families, but will make our economy stronger for everyone.

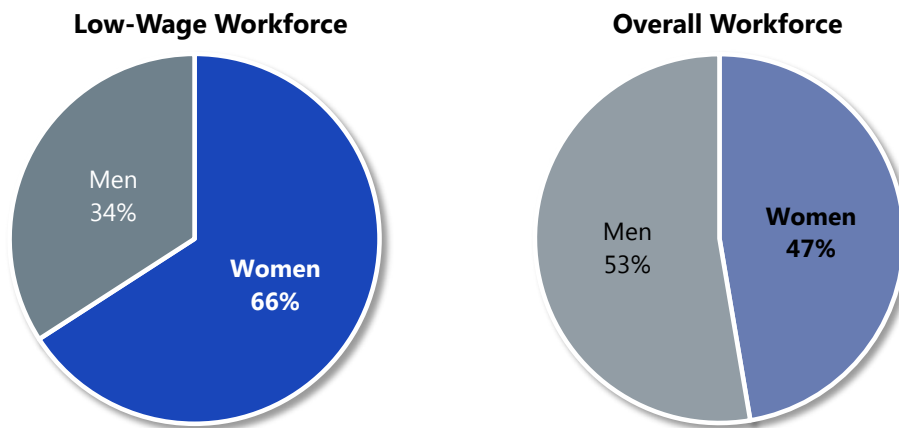
These policies will not only improve the lives of workers in low-wage jobs—women and men—and their families, but will make our economy stronger for everyone.

Women are overrepresented in the low-wage workforce

THERE ARE NEARLY 20 MILLION WORKERS IN THE LOW-WAGE WORKFORCE. Over 13 million of them—two-thirds—are women, even though women are less than half (47.3 percent) of the overall workforce.

Comparing women and men in the low-wage workforce by education level, age, marital and parental status, race, ethnicity, and national origin reveals that in each of these groups women make up larger shares of the low-wage workforce than do their male counterparts, even though women's shares of the overall workforce are almost always similar or smaller. And, for nearly every group of women, their share of the low-wage workforce is larger than their share of the overall workforce. For men, this is rarely true.

FIGURE 1: WOMEN'S SHARES OF THE LOW-WAGE AND OVERALL WORKFORCES



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.

EDUCATIONAL ATTAINMENT

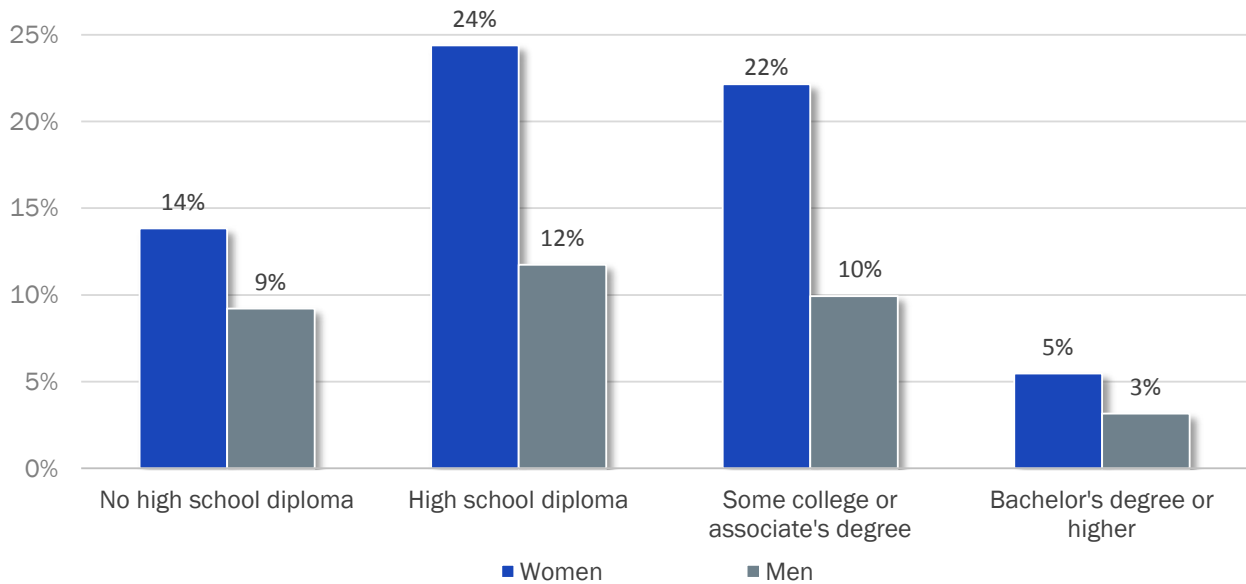
At every education level, women's share of the low-wage workforce is larger than men's, even though women make up a similar or smaller share of the overall workforce compared to their male counterparts.

- Among workers without a high school degree, women's share of the low-wage workforce (13.8 percent) is 1.5 times larger than men's (9.2 percent), even though women without a high school degree account for a smaller share of the overall workforce (3.4 percent) than do their male counterparts (5.5 percent).
- Among workers with only a high school degree, women's share of the low-wage workforce is more than double men's (24.4 percent v. 11.8 percent). This is true even

though women with only a high school degree account for a smaller share of the overall workforce (11.5 percent) than do their male counterparts (15.0 percent).

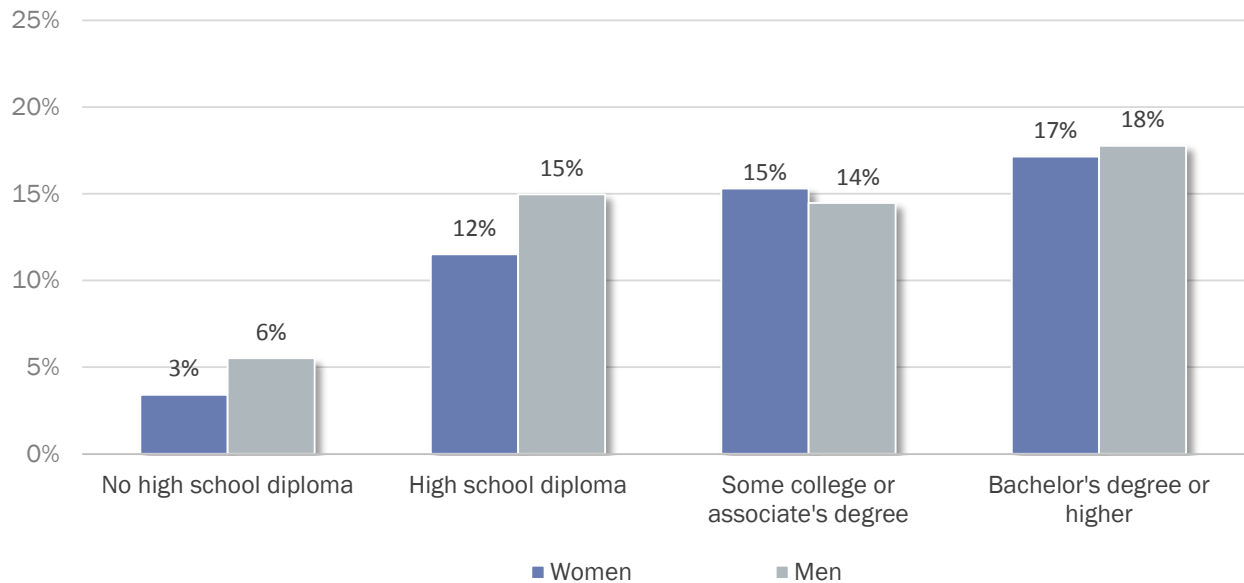
- Among workers with some college or an associate's degree, women's share of the low-wage workforce is more than double men's (22.2 percent v. 10.0 percent), even though their shares of the overall workforce are similar (15.3 percent v. 14.5 percent).
- Among workers with a bachelor's degree or higher, women's share of the low-wage workforce is 1.7 times men's (5.5 percent v. 3.2 percent), even though their shares of the overall workforce are similar (17.1 percent v. 17.8 percent).

FIGURE 2A: THE LOW-WAGE WORKFORCE BY SEX AND EDUCATIONAL ATTAINMENT



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.



FIGURE 2B: THE OVERALL WORKFORCE BY SEX AND EDUCATIONAL ATTAINMENT

Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers.



Relative to their shares of the overall workforce, women are overrepresented in the low-wage workforce at every level of educational attainment except bachelor's degree or higher. Only men without a high school degree are overrepresented in the low-wage workforce.

- Women without a high school degree are 13.8 percent of the low-wage workforce, more than four times their share of the overall workforce (3.4 percent). Men without a high school degree are also overrepresented in the low-wage workforce, but to a much lesser extent: they are 9.2 percent of the low-wage workforce, 1.7 times their share of the overall workforce (5.5 percent).
- Women with only a high school degree are 24.4 percent of the low-wage workforce, more than twice their share of the overall workforce (11.5 percent). Men with only a high school degree are underrepresented in the low-wage workforce: they are 11.8 percent of the low-wage workforce, 0.8 times their share of the overall workforce (15.0 percent).
- Women with some college or an associate's degree are 22.2 percent of the low-wage workforce—nearly one-and-a-half times their share of the overall workforce (15.3 percent). Men with some college or an associate's degree are 10.0 percent of the low-wage workforce, 0.7 times their share of the overall workforce.
- Women with a bachelor's degree or higher are 5.5 percent of the low-wage workforce, about one-third of their share of the overall workforce (17.1 percent). Men with a bachelor's degree or higher are even more underrepresented in the low-wage workforce: they are 3.2 percent of the low-wage workforce, about one-sixth of their share of the overall workforce (17.8 percent).

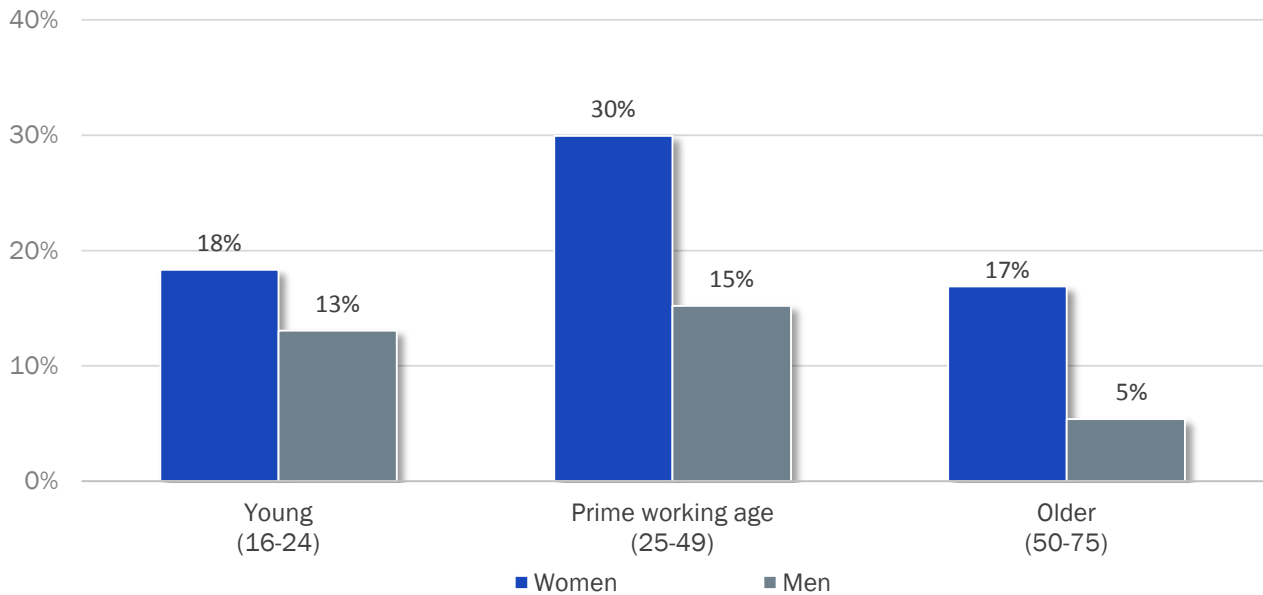
AGE

Women at all ages make up larger shares of the low-wage workforce than do men of the same age group, and the gender disparity worsens with age, even though women at all ages make up similar or smaller shares of the overall workforce compared to their male counterparts.

- Young women's (age 16-24) share of the low-wage workforce (18.3 percent) is 1.4 times that of young men's (13.1 percent), even though their shares of the overall workforce are virtually identical (6.0 percent for young women v. 6.1 percent for young men).

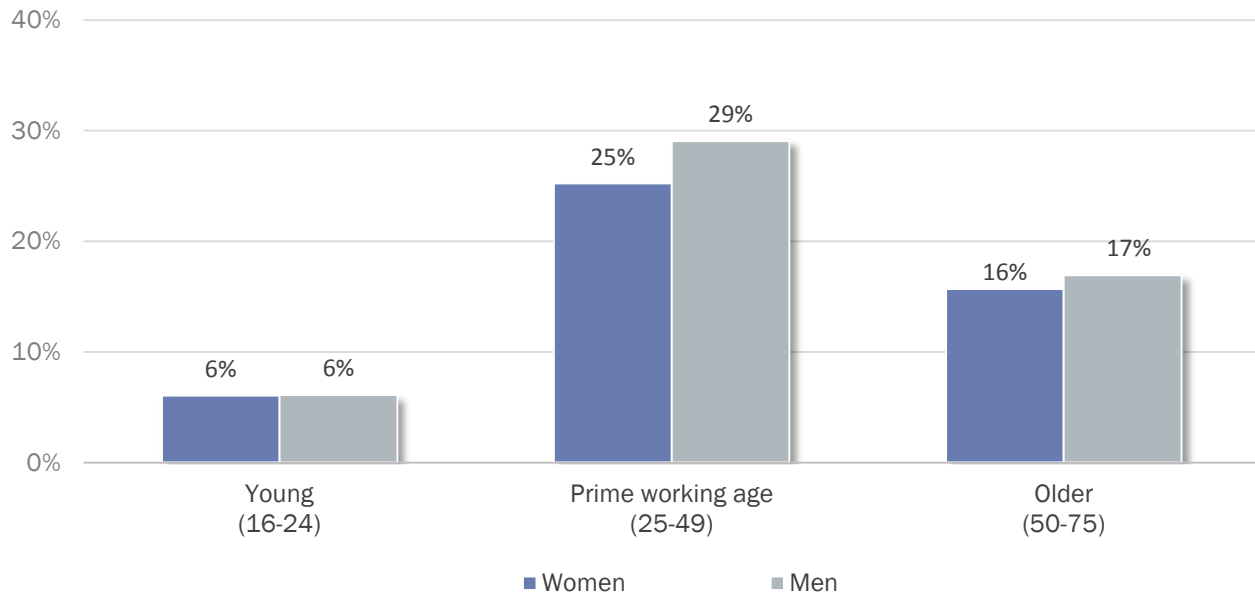
- Among workers in their prime working years (age 25-49), women's share of the low-wage workforce (29.9 percent) is double the size of men's (15.2 percent), even though women's share of the overall workforce (25.2 percent) is similar to men's (29.1 percent).
- Older women's (age 50-75) share of the low-wage workforce (16.9 percent) is more than triple that of older men's (5.4 percent), even though their shares of the overall workforce are similar (15.7 percent for older women v. 16.9 percent for older men).

FIGURE 3A: THE LOW-WAGE WORKFORCE BY SEX AND AGE



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.



FIGURE 3B: THE OVERALL WORKFORCE BY SEX AND AGE

Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers.



Relative to their shares of the overall workforce, both young women and women in their prime working years are overrepresented in the low-wage workforce. Only young men are overrepresented in the low-wage workforce.

- Young women are 18.3 percent of the low-wage workforce—three times their share of the overall workforce (6.0 percent). Young men are also overrepresented in the low-wage workforce, but to a lesser extent: they are 13.1 percent of the low-wage labor force, twice their share of the overall workforce (6.1 percent).
- Women in their prime working years are 29.9 percent of the low-wage workforce, 1.2 times their share of the overall workforce (25.2 percent). Men in their prime working years are underrepresented in the low-wage workforce: they are 15.2 percent of the low-wage workforce, about half of their share of the overall workforce (29.1 percent).
- Older women are 16.9 percent of the low-wage workforce, similar to their share of the workforce as a whole (15.7 percent). Older men are substantially underrepresented in the low-wage workforce: they are 5.4 percent of the low-wage workforce, about one-third of their share of the overall workforce (16.9 percent).

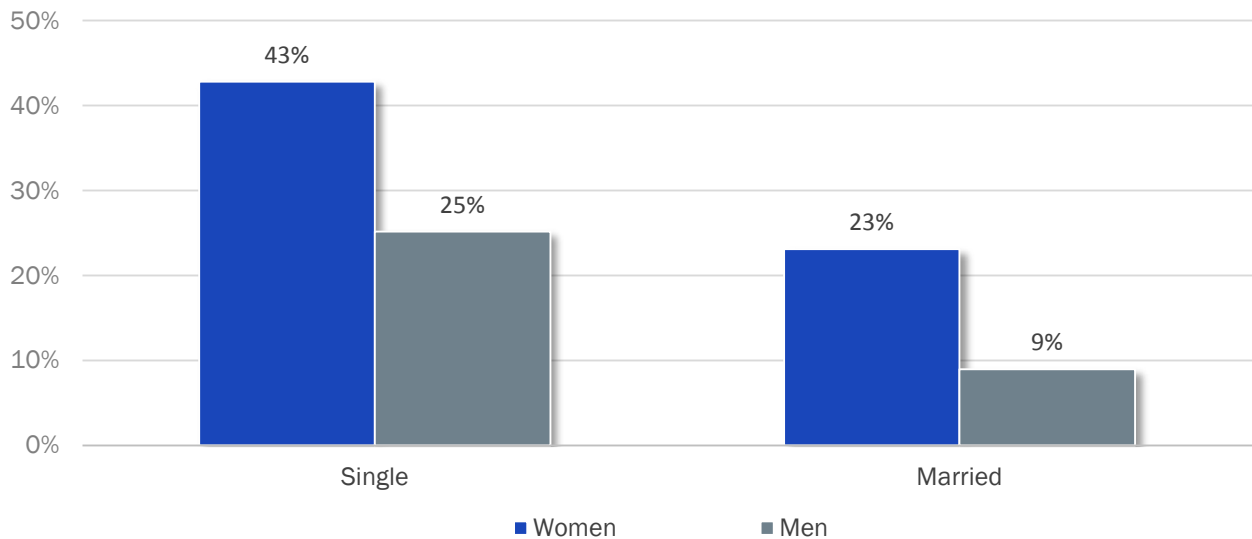
MARITAL STATUS

Both single and married women account for larger shares of the low-wage workforce than their male counterparts, though their shares of the overall workforce are similar or smaller.²²

- Single women's share of the low-wage workforce (42.8 percent) is 1.7 times larger than single men's (25.2 percent), even though single women and men make up virtually the same share of the overall workforce—23.1 percent and 22.7 percent, respectively.

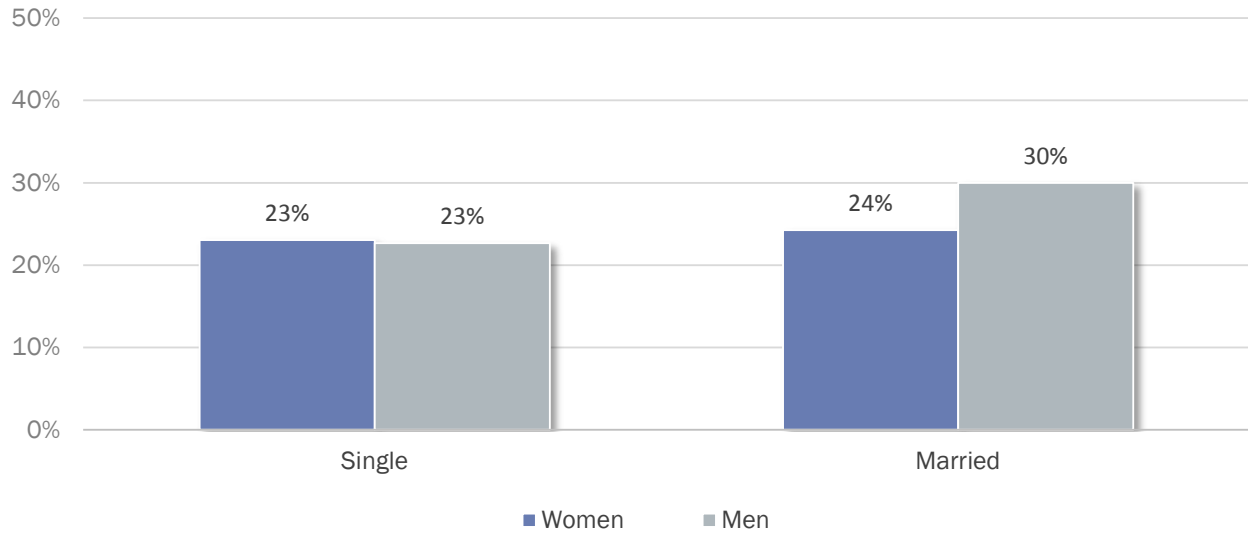
- Married women's share of the low-wage workforce (23.1 percent) is 2.6 times larger than married men's (9.0 percent), even though married women make up a smaller share of the overall workforce than married men (24.3 percent v. 30.0 percent).

FIGURE 4A: THE LOW-WAGE WORKFORCE BY SEX AND MARITAL STATUS



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.



FIGURE 4B: THE OVERALL WORKFORCE BY SEX AND MARITAL STATUS

Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers.



Relative to their shares of the overall workforce, single women are overrepresented in the low-wage workforce while married women make up similar shares of the low-wage and overall workforces. Single men make up similar shares of the low-wage and overall workforces, while married men are underrepresented in the low-wage workforce.

- Single women's share of the low-wage workforce (42.8 percent) is nearly double their share of the overall workforce (23.1 percent). Single men's share of the low-wage workforce is similar to their share of the overall workforce (25.2 percent v. 22.7 percent).

- Married women's shares of the low-wage and overall workforce are similar (23.1 percent v. 24.3 percent). Married men's share of the low-wage workforce (9.0 percent) is less than one-third of their share of the overall workforce (30.0 percent).

PARENTAL STATUS

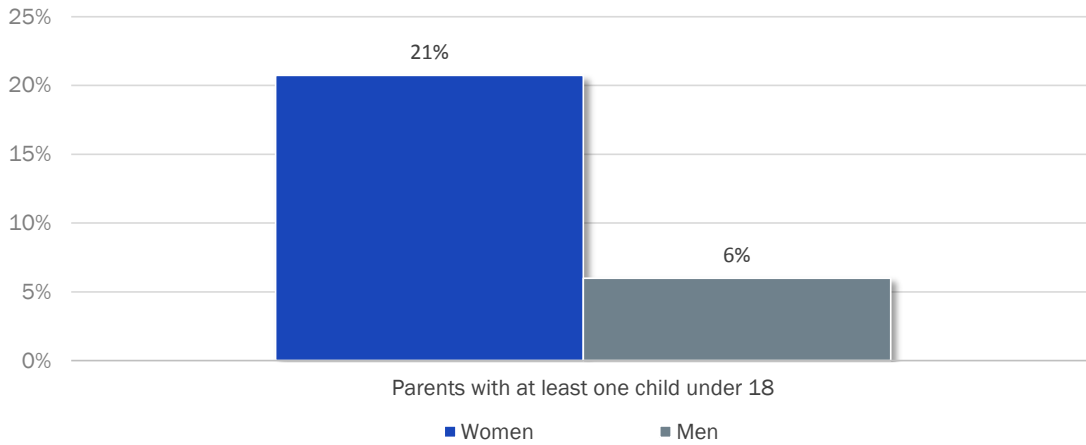
Mothers' share of the low-wage workforce is much larger than fathers', even though their shares of the overall workforce are similar.²³

- Mothers' share of the low-wage workforce (20.7 percent) is 3.5 times fathers' share (6.0 percent), though their shares of the overall workforce are virtually the same (16.2 percent for mothers v. 16.9 percent for fathers).

Relative to their shares of the overall workforce, mothers are overrepresented in the low-wage workforce, while fathers are underrepresented.

- Mothers' share of the low-wage workforce is 20.7 percent—1.3 times larger than their share of the overall workforce (16.2 percent). Fathers' share of the low-wage workforce is 6.0 percent, about one-third their share of the overall workforce (16.9 percent).

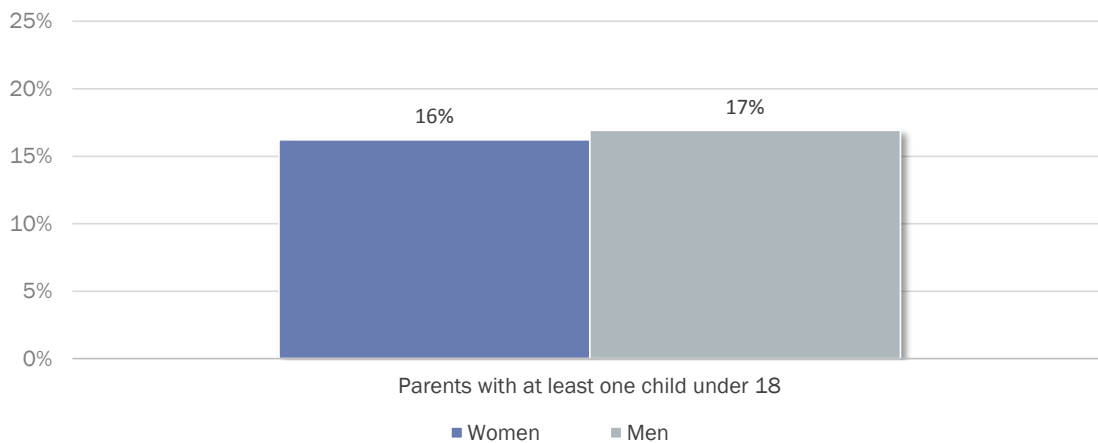
FIGURE 5A: THE LOW-WAGE WORKFORCE BY SEX AND PARENTAL STATUS



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics. "Parents" have related children under 18 in their home.



FIGURE 5B: THE OVERALL WORKFORCE BY SEX AND PARENTAL STATUS



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. "Parents" have related children under 18 in their home.



RACE AND ETHNICITY

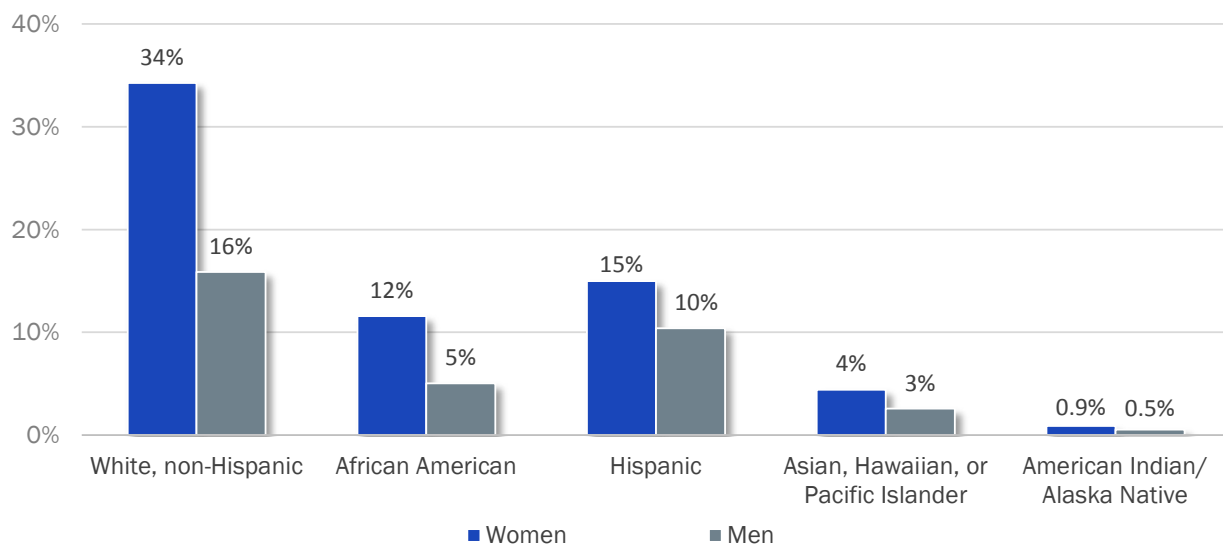
Across racial and ethnic groups women account for larger shares of the low-wage workforce than their male counterparts, even though women generally make up similar or smaller shares of the overall workforce compared to their male counterparts. However, it is important to note that these comparisons are of workers. People who are not in the workforce, including incarcerated individuals, are not counted in the data. Young, less-educated men of color, especially African American men, are very disproportionately incarcerated, and thus not counted in a comparison of the types of jobs held by people who are in the workforce. This exclusion can create a distorted employment picture for some groups of men of color.²⁴

- White, non-Hispanic women's share of the low-wage workforce (34.3 percent) is more than twice as large as white, non-Hispanic men's share of the low-wage workforce (15.9 percent)—though white, non-Hispanic women and men make up similar shares of the overall workforce (31.4 percent and 35.0 percent, respectively).
- African American women's share of the low-wage workforce (11.6 percent) is 2.3 times as large as African American men's share of the low-wage workforce (5.0 percent). African American women are also slightly

overrepresented in the overall workforce relative to African American men, though to a much lesser extent: African American women's share of the overall workforce (6.1 percent) is 1.2 times larger than African American men's share (5.1 percent).

- Hispanic women's share of the low-wage workforce (15.0 percent) is 1.4 times as large as Hispanic men's share of the low-wage workforce (10.4 percent)—though Hispanic women make up a smaller share of the overall workforce (6.6 percent) than do Hispanic men (8.9 percent).
- Asian, Hawaiian and/or Pacific Islander women's share of the low-wage workforce (4.4 percent) is 1.7 times larger than Asian, Hawaiian and/or Pacific Islander men's share of the low-wage workforce (2.6 percent)—though Asian, Hawaiian and/or Pacific Islander women and men make up similar shares of the overall workforce (2.9 percent v. 3.2 percent).
- American Indian/Alaska Native women's share of the low-wage workforce (0.9 percent) is 1.6 times larger than American Indian/Alaska Native men's share of the low-wage workforce (0.5 percent)—though American Indian/Alaska Native women and men make up similar shares of the overall workforce (0.4 percent v. 0.5 percent).

FIGURE 6A: THE LOW-WAGE WORKFORCE BY SEX AND RACE/ETHNICITY



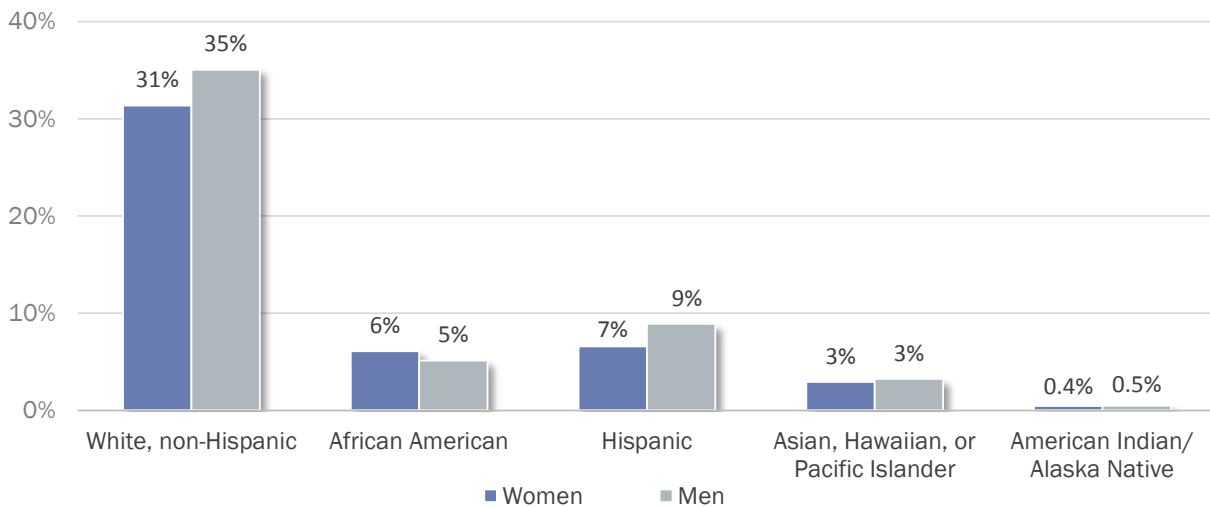
Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.

All groups of women of color are overrepresented in the low-wage workforce. In comparison, only Hispanic men are overrepresented in the low-wage workforce—and they are overrepresented to a lesser extent.

- White, non-Hispanic women's share of the low-wage workforce (34.3 percent) is similar to their share of the overall workforce (31.4 percent). However, white, non-Hispanic men's share of the low-wage workforce (15.9 percent) is half the size of their share of the overall workforce (35.0 percent).
- African American women's share of the low-wage workforce (11.6 percent) is nearly double their share of the overall workforce (6.1 percent). African American men's shares of the low-wage and overall workforces are virtually identical (5.0 percent v. 5.1 percent).

- Hispanic women's share of the low-wage workforce (15.0 percent) is more than double their share of the overall workforce (6.6 percent). Hispanic men are also overrepresented in the low-wage workforce, but to a much lesser extent: Hispanic men's share of the low-wage workforce (10.4 percent) is 1.2 times larger than their share of the overall workforce (8.9 percent).
- Asian, Hawaiian and/or Pacific Islander women's share of the low-wage workforce (4.4 percent) is 1.5 times larger than their share of the overall workforce (2.9 percent). Asian, Hawaiian and/or Pacific Islander men's shares of the low-wage and overall workforces are similar (2.6 percent v. 3.2 percent).
- American Indian/Alaska Native women's share of the low-wage workforce (0.9 percent) is double their share of the overall workforce (0.4 percent). American Indian/Alaska Native men's shares of the low-wage and overall workforces are the same (both 0.5 percent).

FIGURE 6B: THE OVERALL WORKFORCE BY SEX AND RACE/ETHNICITY



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers.

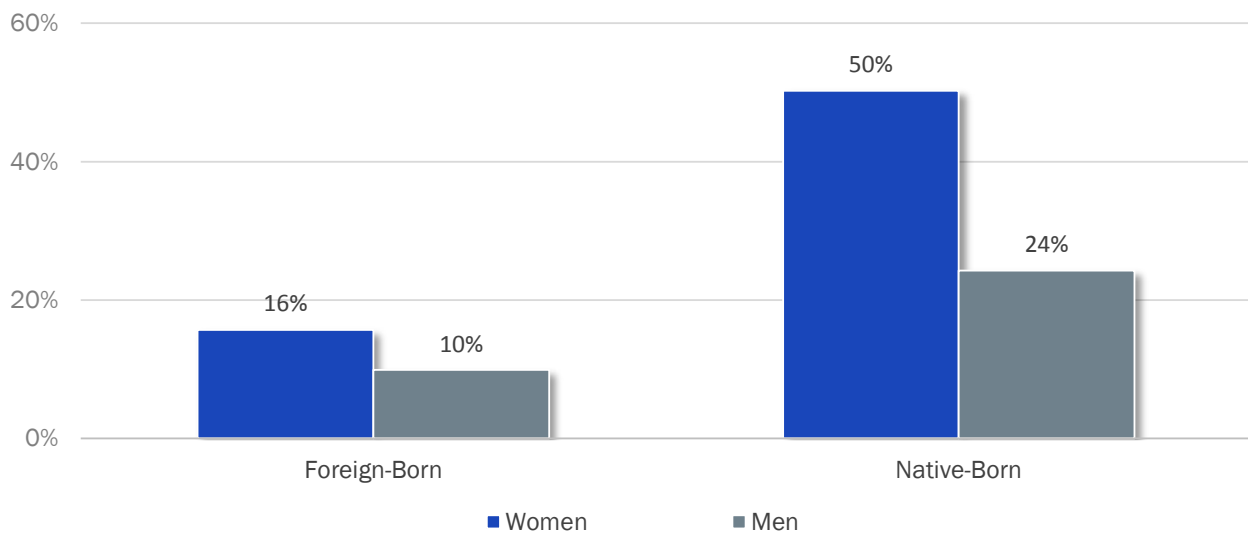
FOREIGN- AND NATIVE-BORN WORKERS

Both foreign-born and native-born women account for larger shares of the low-wage workforce than their male counterparts, even though these women make up similar or smaller shares of the overall workforce than their male counterparts.²⁵

- Foreign-born women's share of the low-wage workforce (15.7 percent) is 1.6 times larger than foreign-born men's share of the low-wage workforce (9.9 percent)—though foreign-born women make up a smaller share of the overall workforce (6.9 percent) than do foreign-born men (9.5 percent).

- Native-born women's share of the low-wage workforce (50.2 percent) is double that of native-born men's (24.2 percent)—though native-born women's share of the overall workforce (40.5 percent) is similar to native-born men's (43.2 percent).

FIGURE 7A: THE LOW-WAGE WORKFORCE BY SEX AND FOREIGN-/NATIVE-BORN



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.

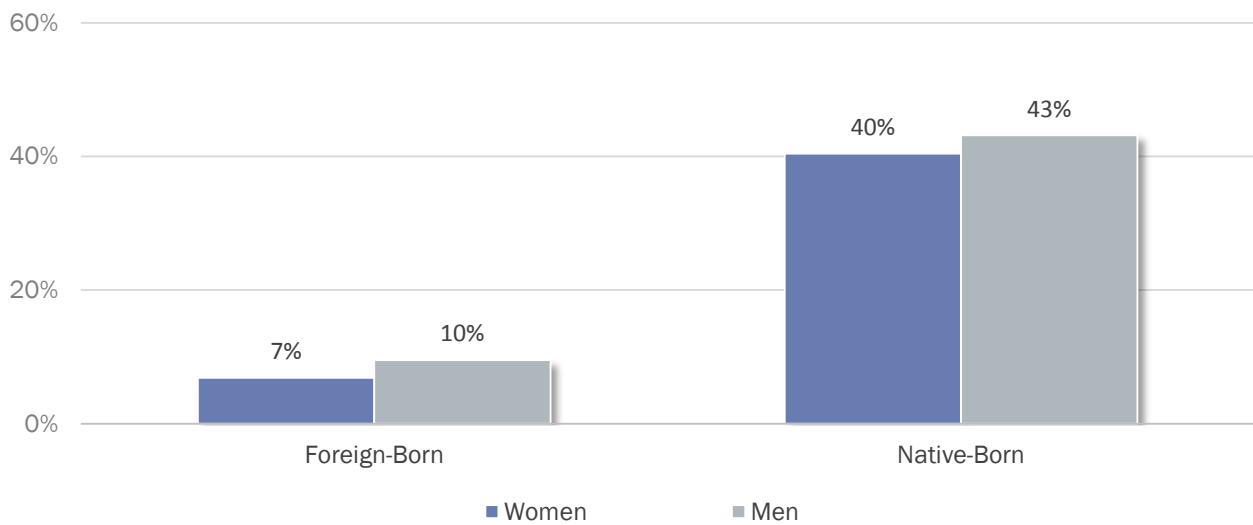


Relative to their shares of the overall workforce, foreign- and native-born women are both overrepresented in the low-wage workforce, while foreign-born men are equally represented and native-born men are underrepresented.

- Foreign-born women's share of the low-wage workforce (15.7 percent) is more than double their share of the overall workforce (6.9 percent). Foreign-born men's shares of the low-wage and overall workforces are essentially the same (9.9 percent v. 9.5 percent).

- Native-born women's share of the low-wage workforce (50.2 percent) is 1.2 times larger than their share of the overall workforce (40.5 percent). Native-born men are underrepresented in the low-wage workforce: their share of the low-wage workforce (24.2 percent) is about half of their share of the overall workforce (43.2 percent).

FIGURE 7B: THE OVERALL WORKFORCE BY SEX AND FOREIGN-/NATIVE-BORN



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers.

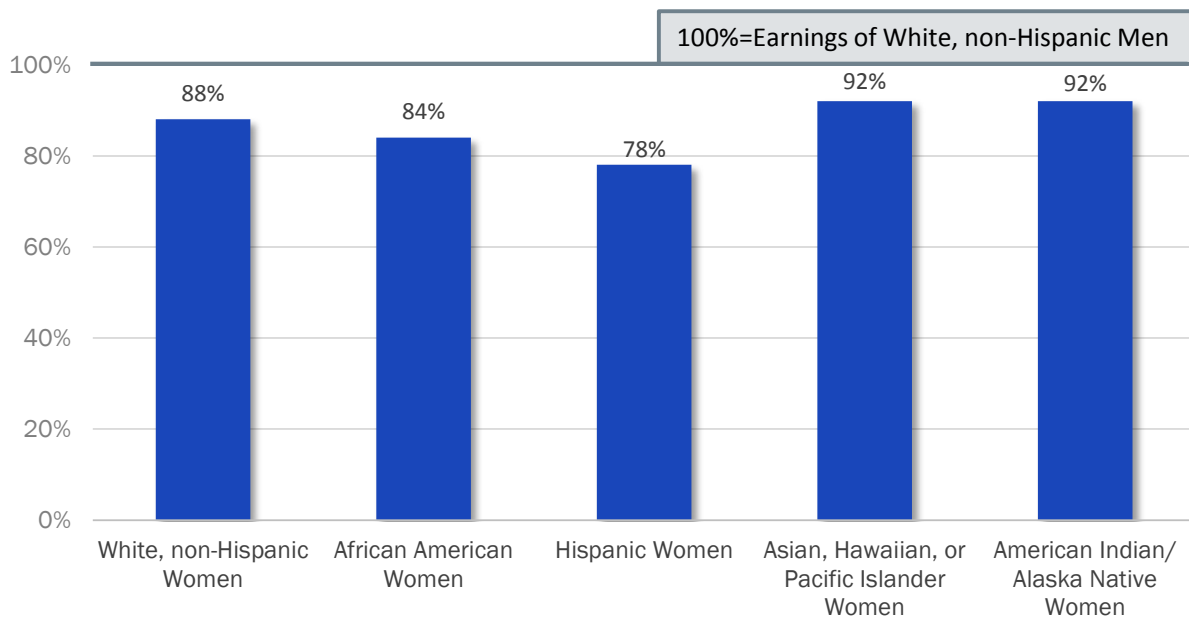
A gender wage gap persists in the low-wage workforce

EVEN IN JOBS THAT TYPICALLY PAY JUST \$10.10 PER HOUR OR LESS, WOMEN ARE PAID LESS THAN MEN.

- Women working full time, year round in low-wage jobs typically earn just 87 percent of what their male counterparts in the low-wage workforce earn.²⁶
- Comparing women working full time, year round in low-wage jobs to white, non-Hispanic men working full time, year round in low-wage jobs:
 - White, non-Hispanic women make 88 percent of what white, non-Hispanic men make in the low-wage workforce.

- African American women make 84 percent of what white, non-Hispanic men make in the low-wage workforce.
- Hispanic women make 78 percent of what white, non-Hispanic men make in the low-wage workforce.
- Asian, Hawaiian and/or Pacific Islander women make 92 percent of what white, non-Hispanic men make in the low-wage workforce.
- American Indian/Alaska Native women make 92 percent of what white, non-Hispanic men make in the low-wage workforce.

FIGURE 8: GENDER WAGE GAPS IN THE LOW-WAGE WORKFORCE BY RACE AND ETHNICITY



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for full-time, year-round workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.



Profile of women in the low-wage workforce

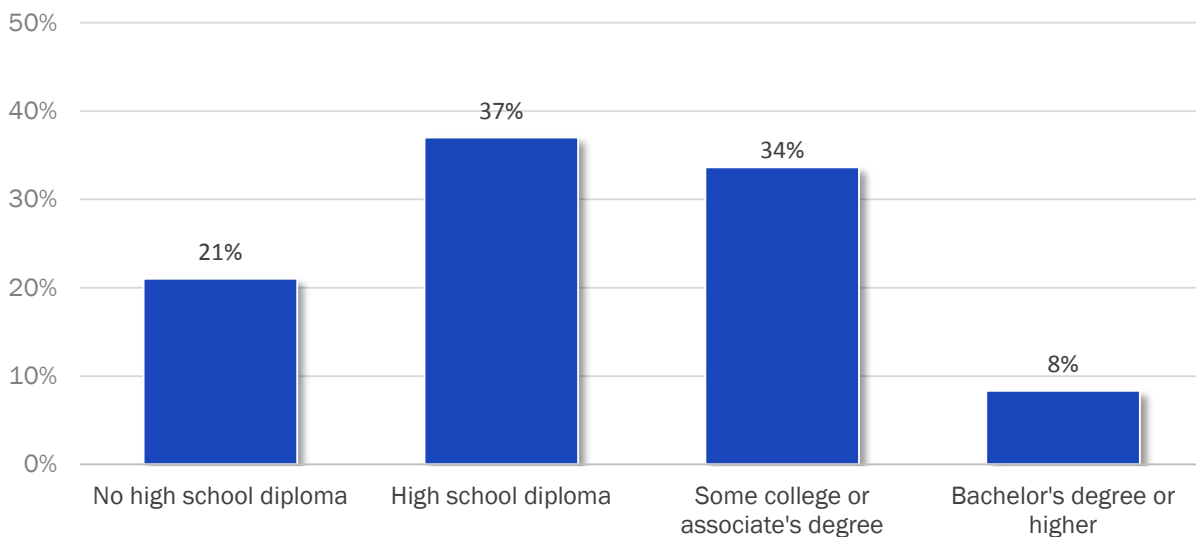
THE WOMEN WHO MAKE UP THE LOW-WAGE WORKFORCE MAY NOT BE WHO YOU THINK.

EDUCATIONAL ATTAINMENT

About four out of five women in the low-wage workforce have a high school degree or higher.

- About one in five (21.0 percent) lack a high school degree.
- Over one-third (37.0 percent) have only a high school degree.
- More than four in ten (42.0 percent) have some college or more.

FIGURE 9: FEMALE LOW-WAGE WORKFORCE BY EDUCATIONAL ATTAINMENT



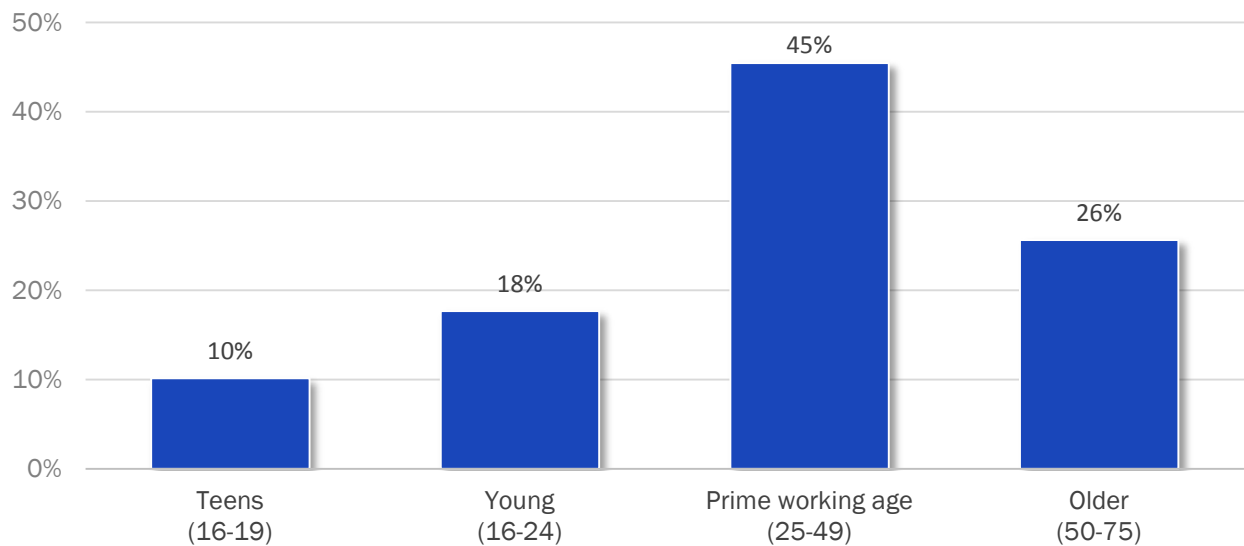
Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.

AGE

Nine out of ten women in the low-wage workforce are beyond their teens.

- Only one in ten (10.1 percent) are teens (16-19).
- Close to half (45.4 percent) are age 25-49.
- About one in four (25.6 percent) are age 50-75—about the same share as those age 16-24 (27.8 percent).
- Almost three in four (73.3 percent) are of reproductive age (16-49).

FIGURE 10: FEMALE LOW-WAGE WORKFORCE BY AGE



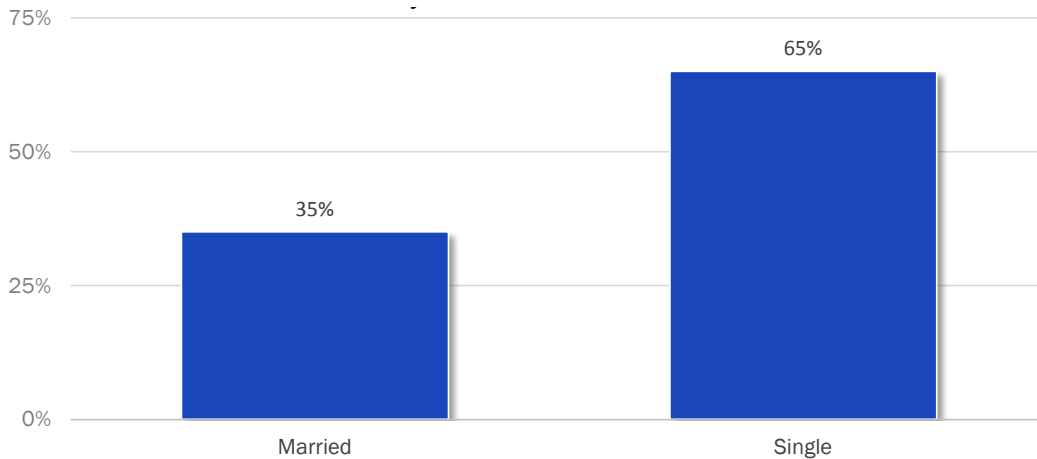
Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.

MARITAL STATUS

Most women in the low-wage workforce do not have a spouse's income to rely on.

- Two-thirds (65.0 percent) are single.

FIGURE 11: FEMALE LOW-WAGE WORKFORCE BY MARITAL STATUS



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.

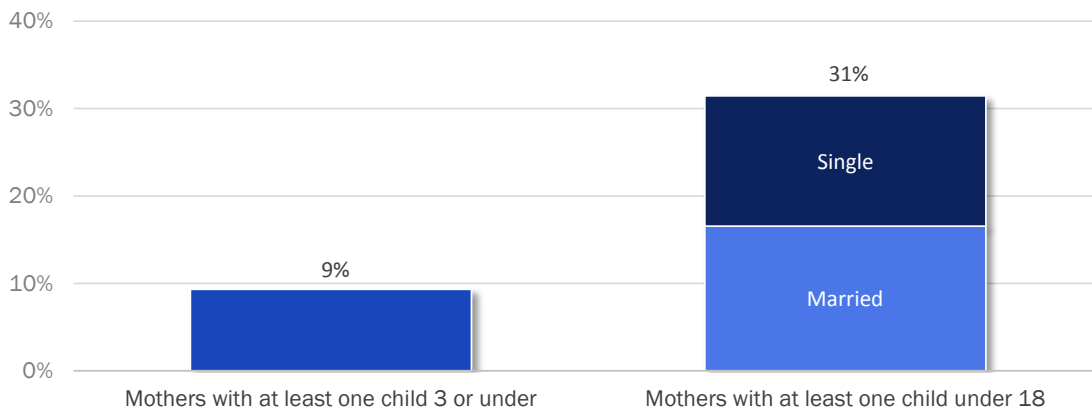


PARENTAL STATUS

Many women working in low-wage jobs are supporting children.

- Nearly one-third (31.5 percent) of women in the low-wage workforce are mothers of children under 18.
- Nearly half of these mothers (47.3 percent) are single.

FIGURE 12: FEMALE LOW-WAGE WORKFORCE BY PARENTAL STATUS



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics. "Mothers" have related children at home.

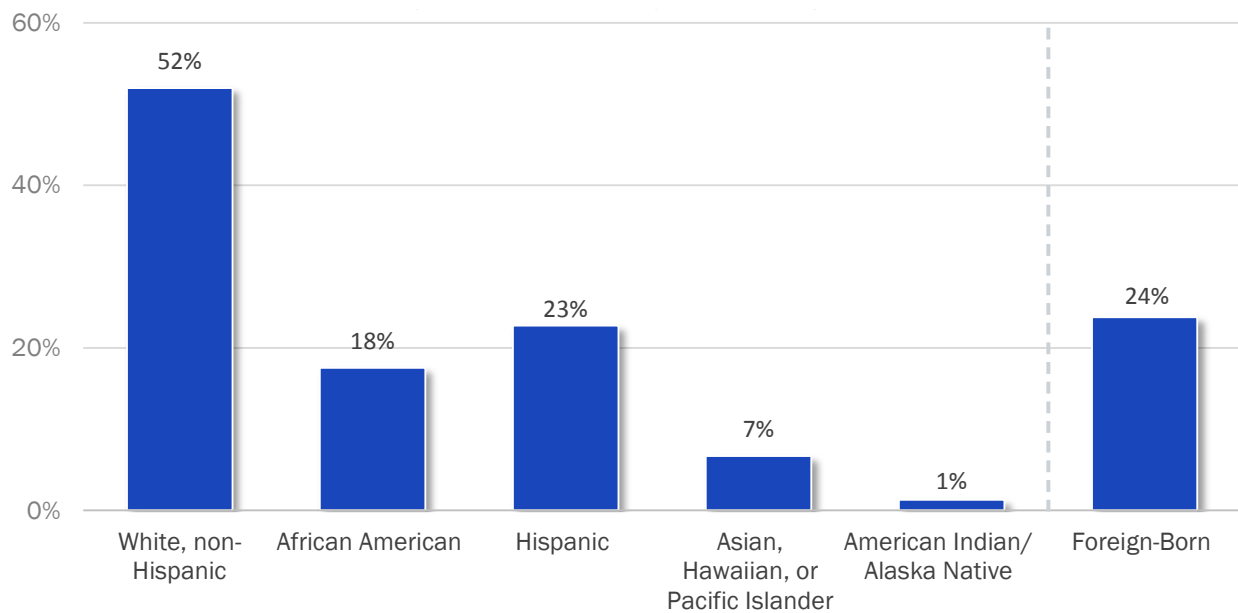


RACE, ETHNICITY, AND ORIGIN

Nearly half (48.0 percent) of women in the low-wage workforce are women of color.

- More than one in six (17.6 percent) are African American.
- Nearly one-quarter (22.8 percent) are Hispanic.
- 6.7 percent are Asian, Hawaiian and/or Pacific Islander.
- 1.3 percent are American Indian or Alaska Native.
- Nearly one-quarter (23.8 percent) are foreign born.²⁷

FIGURE 13: FEMALE LOW-WAGE WORKFORCE BY RACE, ETHNICITY, AND ORIGIN



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.



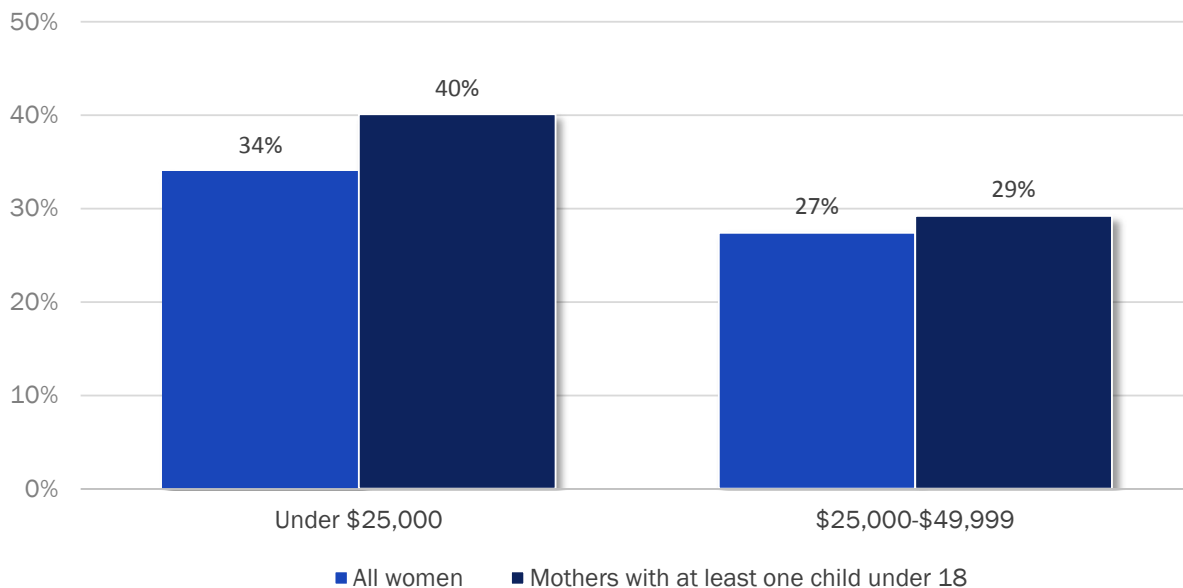
FAMILY INCOME

Nearly one in five women (19.1 percent) in the low-wage workforce is poor,²⁸ and family income²⁹ for mothers in the low-wage workforce is even lower than for women working in low-wage jobs overall.

- Among all women in the low-wage workforce:
 - One-third (34.0 percent) live in families with incomes of less than \$25,000.
 - Median family income is \$37,690.
 - More than six in ten (61.4 percent) live in families with incomes of less than \$50,000.

- Among mothers in the low-wage workforce with children under 18:
 - Four in ten (40.1 percent) live in families with incomes of less than \$25,000.
 - Median family income is \$31,000.
 - Nearly seven in ten (69.3 percent) live in families with incomes of less than \$50,000.

FIGURE 14: FEMALE LOW-WAGE WORKFORCE BY FAMILY INCOME



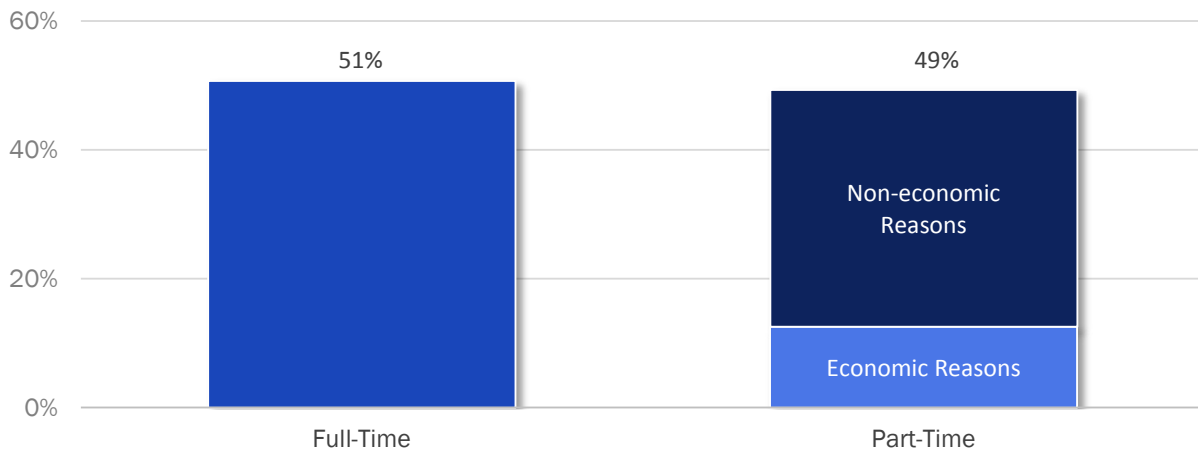
Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics. “Mothers” have related children at home.

FULL- AND PART-TIME STATUS

Half of women in the low-wage workforce work full time,³⁰ and a large majority work all year.

- Half (50.7 percent) of women in the low-wage workforce work full time (35 hours per week or more).
- Among the half who work part time:
 - One-quarter (25.5 percent) work part time for economic reasons, including reasons of slack work, current business conditions, and inability to find full-time work.³¹
 - Three-quarters (74.5 percent) work part time for non-economic reasons, including because they are also in school or training, have other family obligations, or have health limitations.³²
 - Part-time low-wage workers typically work 20 hours per week.
- Among all women in the low-wage workforce, both full-time and part-time workers, the median workweek is 32 hours.

FIGURE 15: FEMALE LOW-WAGE WORKFORCE BY FULL-/PART-TIME STATUS



Source: NWLC calculations based on IPUMS-CPS (2013). Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.



Women in the low-wage workforce by state

WOMEN ARE OVERREPRESENTED IN THE LOW-WAGE WORKFORCE IN EVERY STATE.

- Women are a large majority (about six in ten or more) of the low-wage workforce in every state and the District of Columbia, even though they are half or less of the overall workforce in all 50 states.³³
- In ten states women are more than 70 percent of the low-wage workforce: Indiana, Wyoming, New Hampshire, Ohio, Alabama, South Carolina, Maine, Louisiana, Mississippi, and West Virginia.

FIGURE 16: WOMEN'S SHARE OF LOW-WAGE WORKFORCE, STATE BY STATE

State	Low-Wage Workforce			Overall Workforce		
	Total Number	Number of Women	Women's Share	Total Number	Number of Women	Women's Share
United States	19,889,200	13,103,500	65.9%	142,593,300	67,486,200	47.3%
Alabama	263,800	188,900	71.6%	2,035,100	962,600	47.3%
Alaska	41,500	28,200	68.0%	359,500	162,800	45.3%
Arizona	381,800	248,600	65.1%	2,755,500	1,280,600	46.5%
Arkansas	178,100	123,200	69.2%	1,258,600	598,600	47.6%
California	2,566,800	1,582,800	61.7%	16,757,200	7,657,200	45.7%
Colorado	317,000	206,000	65.0%	2,534,700	1,170,500	46.2%
Connecticut	228,600	157,800	69.0%	1,771,200	860,600	48.6%
Delaware	55,600	37,500	67.4%	425,200	209,400	49.2%
District of Columbia	33,100	20,000	60.4%	312,000	160,100	51.3%
Florida	1,242,900	815,500	65.6%	8,279,500	3,980,300	48.1%
Georgia	548,600	376,100	68.6%	4,339,800	2,058,300	47.4%
Hawaii	110,300	68,700	62.3%	681,400	317,200	46.6%
Idaho	104,200	65,300	62.7%	703,000	323,600	46.0%
Illinois	802,400	534,100	66.6%	6,043,500	2,890,100	47.8%
Indiana	404,800	283,600	70.1%	2,982,500	1,421,500	47.7%
Iowa	223,700	155,300	69.4%	1,563,800	749,400	47.9%
Kansas	187,900	127,400	67.8%	1,411,700	665,600	47.1%
Kentucky	257,300	176,100	68.4%	1,874,500	892,500	47.6%
Louisiana	289,000	208,800	72.2%	2,011,400	960,600	47.8%
Maine	91,300	65,700	72.0%	650,700	320,400	49.2%
Maryland	341,500	236,000	69.1%	2,951,600	1,460,400	49.5%
Massachusetts	420,300	283,500	67.5%	3,299,000	1,625,500	49.3%
Michigan	630,600	435,400	69.0%	4,274,200	2,089,700	48.9%
Minnesota	371,700	253,000	68.1%	2,751,500	1,330,100	48.3%
Mississippi	171,700	124,100	72.3%	1,216,500	588,000	48.3%
Missouri	386,000	263,400	68.2%	2,796,900	1,356,700	48.5%
Montana	72,700	50,000	68.8%	479,900	228,800	47.7%
Nebraska	135,800	91,100	67.1%	954,300	454,100	47.6%
Nevada	269,000	158,200	58.8%	1,248,700	573,200	45.9%
New Hampshire	81,600	57,200	70.1%	695,800	335,000	48.1%
New Jersey	513,400	332,500	64.8%	4,229,200	2,005,400	47.4%
New Mexico	137,000	89,500	65.3%	891,600	422,700	47.4%
New York	1,333,900	883,600	66.2%	9,098,700	4,413,200	48.5%
North Carolina	583,700	407,200	69.8%	4,339,600	2,069,200	47.7%
North Dakota	57,000	38,400	67.4%	369,100	170,400	46.2%
Ohio	733,400	518,700	70.7%	5,309,100	2,583,100	48.7%
Oklahoma	234,400	163,300	69.7%	1,714,000	794,000	46.3%
Oregon	271,200	176,100	64.9%	1,745,200	835,300	47.9%
Pennsylvania	803,300	561,800	69.9%	5,941,900	2,862,700	48.2%
Rhode Island	76,800	51,500	67.1%	515,100	256,800	49.9%
South Carolina	283,600	203,900	71.9%	2,034,000	978,800	48.1%
South Dakota	61,700	41,300	66.9%	417,400	198,400	47.5%
Tennessee	369,000	255,400	69.2%	2,832,400	1,347,500	47.6%
Texas	1,569,200	1,064,400	67.8%	11,546,900	5,243,800	45.4%
Utah	149,300	97,000	65.0%	1,269,200	563,800	44.4%
Vermont	45,500	30,500	67.0%	330,500	161,300	48.8%
Virginia	470,000	326,600	69.5%	3,987,400	1,898,100	47.6%
Washington	446,200	294,100	65.9%	3,204,700	1,485,900	46.4%
West Virginia	114,100	82,500	72.3%	764,000	361,800	47.4%
Wisconsin	398,400	271,900	68.2%	2,860,000	1,384,000	48.4%
Wyoming	38,100	26,700	70.1%	291,200	131,000	45.0%

Source: NWLC calculations for national data based on IPUMS-CPS (2013) and for state data based on IPUMS-ACS (2008-2012) five-year averages. Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.



IN NEARLY ALL STATES, THE LIKELIHOOD THAT A FEMALE WORKER WILL BE IN A LOW-WAGE JOB IS AT LEAST TWICE THAT OF A MALE WORKER.

- The share of women workers who are in the low-wage workforce is at least twice as large as the share of male workers who are in the low-wage workforce in all but three states (Nevada, Hawaii, and California) and the District of Columbia—and even in these jurisdictions, the share of working women in the low-wage workforce is at least 1.5 times that of men.
- The share of working women in the low-wage workforce is more than 2.5 times larger than the share of working men in nine states: Indiana, Maine, Oklahoma, South Carolina, Mississippi, Alabama, Wyoming, Louisiana, and West Virginia.
- The states with the largest gender disparity between women and men in the low-wage workforce are West Virginia and Louisiana. In West Virginia the share of working women who are in low-wage occupations (22.8 percent) is 2.9 times the share of working men in low-wage occupations (7.8 percent).

FIGURE 17: SHARE OF WORKERS WHO ARE LOW-WAGE, STATE BY STATE

State	Women			Men			Likelihood a female worker is low-wage compared to a male worker
	Number Overall	Number Low-Wage	Share Low-Wage	Number Overall	Number Low-Wage	Share Low-Wage	
United States	67,486,200	13,103,500	19.4%	75,107,200	6,785,700	9.0%	2.1
Alabama	962,600	188,900	19.6%	1,072,400	75,000	7.0%	2.8
Alaska	162,800	28,200	17.3%	196,700	13,400	6.8%	2.5
Arizona	1,280,600	248,600	19.4%	1,474,800	133,300	9.0%	2.1
Arkansas	598,600	123,200	20.6%	660,000	54,800	8.3%	2.5
California	7,657,200	1,582,800	20.7%	9,100,000	983,900	10.8%	1.9
Colorado	1,170,500	206,000	17.6%	1,364,200	111,000	8.1%	2.2
Connecticut	860,600	157,800	18.3%	910,500	70,800	7.8%	2.4
Delaware	209,400	37,500	17.9%	215,800	18,200	8.4%	2.1
District of Columbia	160,100	20,000	12.5%	151,900	13,000	8.6%	1.5
Florida	3,980,300	815,500	20.5%	4,299,100	427,400	9.9%	2.1
Georgia	2,058,300	376,100	18.3%	2,281,600	172,400	7.6%	2.4
Hawaii	317,200	68,700	21.7%	364,300	41,700	11.4%	1.9
Idaho	323,600	65,300	20.2%	379,500	38,900	10.3%	2.0
Illinois	2,890,100	534,100	18.5%	3,153,400	268,300	8.5%	2.2
Indiana	1,421,500	283,600	20.0%	1,561,000	121,100	7.8%	2.6
Iowa	749,400	155,300	20.7%	814,400	68,400	8.4%	2.5
Kansas	665,600	127,400	19.1%	746,100	60,500	8.1%	2.4
Kentucky	892,500	176,100	19.7%	982,000	81,200	8.3%	2.4
Louisiana	960,600	208,800	21.7%	1,050,800	80,100	7.6%	2.9
Maine	320,400	65,700	20.5%	330,300	25,600	7.8%	2.6
Maryland	1,460,400	236,000	16.2%	1,491,200	105,600	7.1%	2.3
Massachusetts	1,625,500	283,500	17.4%	1,673,400	136,800	8.2%	2.1
Michigan	2,089,700	435,400	20.8%	2,184,500	195,200	8.9%	2.3
Minnesota	1,330,100	253,000	19.0%	1,421,400	118,700	8.4%	2.3
Mississippi	588,000	124,100	21.1%	628,500	47,600	7.6%	2.8
Missouri	1,356,700	263,400	19.4%	1,440,200	122,600	8.5%	2.3
Montana	228,800	50,000	21.9%	251,200	22,800	9.1%	2.4
Nebraska	454,100	91,100	20.1%	500,100	44,700	8.9%	2.2
Nevada	573,200	158,200	27.6%	675,500	110,900	16.4%	1.7
New Hampshire	335,000	57,200	17.1%	360,700	24,400	6.8%	2.5
New Jersey	2,005,400	332,500	16.6%	2,223,800	180,800	8.1%	2.0
New Mexico	422,700	89,500	21.2%	468,900	47,600	10.2%	2.1
New York	4,413,200	883,600	20.0%	4,685,500	450,300	9.6%	2.1
North Carolina	2,069,200	407,200	19.7%	2,270,400	176,600	7.8%	2.5
North Dakota	170,400	38,400	22.5%	198,600	18,600	9.4%	2.4
Ohio	2,583,100	518,700	20.1%	2,726,100	214,700	7.9%	2.5
Oklahoma	794,000	163,300	20.6%	920,000	71,200	7.7%	2.7
Oregon	835,300	176,100	21.1%	909,900	95,100	10.5%	2.0
Pennsylvania	2,862,700	561,800	19.6%	3,079,200	241,500	7.8%	2.5
Rhode Island	256,800	51,500	20.1%	258,300	25,300	9.8%	2.0
South Carolina	978,800	203,900	20.8%	1,055,200	79,700	7.6%	2.8
South Dakota	198,400	41,300	20.8%	219,100	20,400	9.3%	2.2
Tennessee	1,347,500	255,400	19.0%	1,485,000	113,600	7.6%	2.5
Texas	5,243,800	1,064,400	20.3%	6,303,100	504,800	8.0%	2.5
Utah	563,800	97,000	17.2%	705,300	52,300	7.4%	2.3
Vermont	161,300	30,500	18.9%	169,200	14,900	8.8%	2.1
Virginia	1,898,100	326,600	17.2%	2,089,300	143,400	6.9%	2.5
Washington	1,485,900	294,100	19.8%	1,718,900	152,200	8.9%	2.2
West Virginia	361,800	82,500	22.8%	402,200	31,500	7.8%	2.9
Wisconsin	1,384,000	271,900	19.6%	1,476,000	126,500	8.6%	2.3
Wyoming	131,000	26,700	20.4%	160,200	11,500	7.2%	2.8

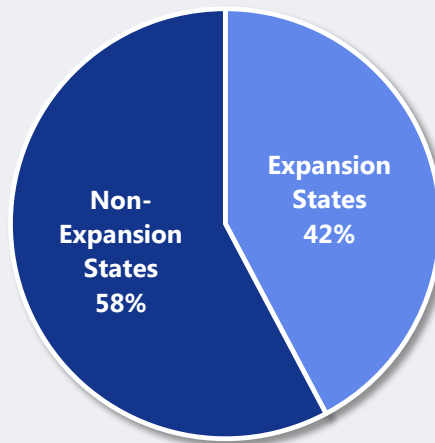
Source: NWLC calculations for national data based on IPUMS-CPS (2013) and for state data based on IPUMS-ACS (2008-2012) five-year averages. Figures are for employed workers. The low-wage workforce is defined here as occupations with median wages of \$10.10 or less per hour based on BLS, Occupational Employment Statistics.

Low-income women and health insurance eligibility through Medicaid under the ACA

THE AFFORDABLE CARE ACT (ACA), AS ENACTED, REQUIRED STATES TO EXPAND HEALTH INSURANCE COVERAGE through the Medicaid program by covering all individuals with incomes below 138 percent of the Federal Poverty Level (FPL), with the federal government covering nearly all of the states' costs. This important expansion would have extended health coverage to more than seven million women, including many women working in low-wage jobs, as defined in this report. The Supreme

Court, however, determined that states could choose whether or not to expand coverage through Medicaid,³⁴ with the effect of severely limiting—for now—the ACA's ability to improve low-income women's access to the health and economic security that health insurance provides. As of this writing, the majority of states have chosen to expand coverage, but the majority of low-income women who were not eligible for Medicaid coverage before the ACA live in states that have not yet chosen to expand coverage.

FIGURE 18: WOMEN POTENTIALLY ELIGIBLE FOR MEDICAID



Source: Kaiser Family Foundation and Urban Institute.

FIGURE 19: MEDICAID IN THE STATES***EXPANSION STATES**

State	Number of women newly eligible through Medicaid
Arizona	45,000
Arkansas	106,000
California	856,000
Colorado	98,000
Connecticut	37,000
Delaware	4,000
District of Columbia	7,000
Hawaii	14,000
Illinois	219,000
Iowa	48,000
Kentucky	139,000
Maryland	70,000
Massachusetts	34,000
Michigan	247,000
Minnesota	51,000
Nevada	78,000
New Hampshire	24,000
New Jersey	140,000
New Mexico	61,000
New York	80,000
North Dakota	12,000
Ohio	256,000
Oregon	119,000
Rhode Island	16,000
Vermont	N/A
Washington	134,000
West Virginia	66,000
Wisconsin**	70,000
Total	2,961,000

NON-EXPANSION STATES

State	Number of women potentially newly eligible through Medicaid expansion
Alabama	156,000
Alaska	19,000
Florida	613,000
Georgia	342,000
Idaho	51,000
Indiana	177,000
Kansas	67,000
Louisiana	176,000
Maine	20,000
Mississippi	114,000
Missouri	173,000
Montana	29,000
Nebraska	36,000
North Carolina	277,000
Oklahoma	108,000
Pennsylvania	241,000
South Carolina	140,000
South Dakota	20,000
Tennessee	159,000
Texas	903,000
Utah	46,000
Virginia	169,000
Wyoming	13,000
Total	4,049,000

* "The ACA expands Medicaid to nearly all individuals with incomes at or below 138% FPL (\$16,104 for an individual or \$27,310 for a family of three in 2014)." THE KAISER COMMISSION ON MEDICAID AND THE UNINSURED, KAISER FAMILY FOUNDATION, WHERE ARE STATES TODAY? MEDICAID AND CHIP ELIGIBILITY LEVELS FOR CHILDREN AND NON-DISABLED ADULTS AS OF APRIL 1, 2014 (June 2014), *available at* <http://kaiserfamilyfoundation.files.wordpress.com/2014/06/7993-05-where-are-states-today-fact-sheet-june-2014.pdf>.

** Wisconsin has expanded coverage to all individuals with incomes below 138 percent of FPL using different statutory authority.

Source: Kaiser Family Foundation, Status of State Action on the Medicaid Expansion Decision, 2014, <http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/> (as of June 10, 2014); Genevieve M. Kenney et al., Opting in to the Medicaid Expansion under the ACA: Who Are the Uninsured Adults Who Could Gain Health Insurance Coverage?, TIMELY ANALYSIS OF IMMEDIATE HEALTH POL'Y ISSUES, Aug. 2012, *available at* <http://www.urban.org/UploadedPDF/412630-opting-in-medicaid.pdf>; Kaiser Family Foundation, Adult Income Eligibility Limits at Application as a Percent of the Federal Poverty Level (FPL), January 2013, <http://kff.org/medicaid/state-indicator/income-eligibility-low-income-adults/>.

Addressing the challenges facing women in low-wage jobs

BECAUSE WOMEN MAKE UP THE LARGE MAJORITY OF WORKERS IN LOW-WAGE JOBS, addressing the needs of low-wage workers requires addressing the needs of women. Moreover, given women's overrepresentation in low-wage jobs, a women's economic agenda must take particular account of low-wage workers' needs for improved pay, working conditions, and work supports. Recent disproportionate growth in low-wage jobs and the economy's increasing reliance on the low-wage workforce adds urgency to these efforts. Public policies that increase wages and economic security, support workers with family responsibilities, remove persistent barriers to opportunity, create pathways to opportunity, and strengthen opportunities for collective action empower workers across the income spectrum, and are especially critical for women in low-wage jobs.

INCREASING WAGES AND ECONOMIC SECURITY

Most women in low-wage jobs struggle to make ends meet. As this report shows, nearly one in five is poor, and more than one in three live in families with incomes below \$25,000 a year. For mothers in the low-wage workforce, the situation is worse. Four in ten live in families with incomes of less than \$25,000, and nearly seven in ten have family incomes below \$50,000 a year.

A survey of workers earning less than \$14 per hour found that two-thirds worried about being able to afford housing (67 percent) and healthy food (65 percent). Even larger majorities worried about having health expenses they cannot afford (82 percent) and not having enough money for retirement (83 percent).³⁵ Despite these challenges, low-wage workers hope for a better future for their children: eight in ten said it is important that their children graduate from college.³⁶

However, with wages of \$10.10 per hour or less, parents often cannot afford to ensure their children's basic needs

are met, much less invest in their children's futures. Indeed, a recent study estimated that two parents must each earn at least \$16.79 an hour to provide economic stability in a family with two children.³⁷ Thus, ensuring basic economic security for low-wage workers and their families will require a combination of higher wages; cash income supports; assistance to meet critical needs such as health insurance, nutrition, and housing; and increased retirement security.

Given women's overrepresentation in low-wage jobs, a women's economic agenda must take particular account of low-wage workers' needs for improved pay, working conditions, and work supports.

Federal, state, and local governments should set reasonable basic labor standards by **raising the minimum wage and the minimum cash wage for tipped workers** (or eliminating the lower minimum cash wage for tipped workers entirely). Employers also have a responsibility to pay fair wages that includes, but goes beyond, compliance with the law; employers should recognize that employees are a resource, not just an expense, and that a fairly compensated workforce is more stable and productive.³⁸

Raising the minimum wage—for example, to at least \$10.10 per hour—would increase the cash income of low-wage workers and reduce poverty,³⁹ but still fall short of what families need to achieve real economic security. Protecting and **improving refundable tax credits**, such as the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC), would lift additional families out of poverty.⁴⁰ Low-wage work is unstable, and loss of a job can

quickly push a family to the breaking point; **strengthening unemployment insurance and Temporary Assistance for Needy Families** would provide cash support to help families avoid hunger and homelessness when they lose a job or cannot find work.

But low-wage workers need more than cash resources. They also need **affordable, comprehensive health insurance**—a benefit employers rarely provide to low-wage workers.

Firms that employ large shares of low-wage workers are significantly less likely to offer health benefits than other firms, with only 23 percent of firms with large shares of low-wage workers offering health benefits to their employees.⁴¹ Only 29 percent of non-elderly individuals with household incomes below 200 percent of the federal poverty guidelines hold insurance through an employer.⁴²

As enacted, the Affordable Care Act (ACA) would have filled this gap for low-income workers through a combination of tax credits to purchase private insurance and expanded Medicaid eligibility. However, in the wake of the Supreme Court decision that allowed states to opt out of expanding Medicaid coverage, the refusal of 24 states to expand coverage has left more than three million low-income women without health insurance.⁴³ This gap in coverage leaves some low-wage workers without coverage for critical benefits like physician visits, prescription drugs, birth control, and maternity care, which poses real risks for their health and well-being.⁴⁴ For example, low-income women without health insurance report going without needed care because of cost 2.5 times as often as low-income women with health insurance.⁴⁵

For those low-wage workers purchasing health insurance, even with the assistance of the ACA's tax credits for health insurance premiums health care costs can be heavy. For example, a woman making \$29,000, who qualifies for a premium tax credit, would still pay over eight percent of her income in health care premiums.⁴⁶ In addition, she would face the full cost of applicable deductibles, co-payments, and co-insurance, which can amount to thousands of dollars. With plans at the most popular level offering a median annual deductible of \$2,500, this woman could pay over 16 percent of her income in health care expenses.⁴⁷

Access to reproductive health care is a critical economic issue for women in low-wage jobs

Women in low-wage jobs need access to affordable health insurance, and roughly 3.5 million women have purchased subsidized coverage in the new health care marketplace.⁴⁸ But approximately 3.9 million individuals—largely low-income women and their families—are left without this help, because of a provision known as the “family glitch.”⁴⁹ Under the Affordable Care Act, as long as required employee contributions for worker-only coverage meet the ACA's affordability test, all members of the family are ineligible for financial assistance in the health insurance marketplace—even if family coverage through the employer costs far more. As a result, family members caught in this “glitch” will have to pay, on average, 14 percent of their income to purchase employer coverage.⁵⁰ Ending the “family glitch”—allowing spouses and children to access marketplace subsidies for health insurance—would make it easier for women to maintain health coverage for themselves and their families.

Access to reproductive health care is also a critical economic issue for women in low-wage jobs. The Supreme Court recently ruled that certain companies can refuse to provide insurance coverage of birth control, as otherwise required by federal law.⁵¹ Low-wage workers at these companies may now face a significant barrier to their ability to prevent, plan, or space pregnancies. This not only could mean that low-wage workers miss out on opportunities to advance their education and employment in order to move beyond low-wage jobs,⁵² but could also result in an increased need for abortion services, a need already disproportionately high among low-wage workers.⁵³ Yet accessing abortion is increasingly difficult, since restrictive federal and state laws force women to raise their own money for the procedure and to visit the clinic multiple times, which requires them to arrange time off work, transportation, child care, and lodging.⁵⁴ These barriers are difficult for any woman, but especially for low-wage workers who have little control over their work schedules and little ability to absorb extra costs. These barriers can push a low-wage worker seeking an abortion later into pregnancy, increasing risks of complications and threats to her health. Much work remains to ensure that women are able to meet their reproductive

health care needs, including supporting critical publicly funded family planning programs, overturning federal and state restrictions on federal coverage of abortion, and rejecting attempts to restrict women's access to reproductive health care.

To improve affordability of health insurance and health care services for women in low-wage jobs and their families, the 24 states that have not yet expanded coverage through Medicaid must do so immediately so that low-income women can enjoy the financial stability that health insurance confers—and access the health care services they need. Policymakers should also enhance funding for tax credits and cost-sharing reductions for low-income workers and their families and fix the “family glitch.”

Health insurance is only one of the basic expenses low-wage workers struggle to meet. Strengthening programs that provide **nutrition and housing assistance** to low-income families would help them afford nutritious food and safe and stable housing.

Retirement security is another serious concern for low-wage workers, who are less likely than other workers to participate in a retirement plan at work. Among workers making less than \$10,000 a year, only seven percent participate in an employer-offered plan; among workers earning between \$10,000 and \$20,000 a year, only 16 percent participate.⁵⁵ Nearly half of women working in low-wage jobs work part time, but even employers who offer retirement plans are not required to include part-time workers in the plan.⁵⁶ Just 18 percent of part-time, full-year workers participate in employer-offered retirement plans, compared to 51 percent of full-time, full-year workers.⁵⁷

Employers that offer retirement plans should be required to extend coverage to steady part-time workers. For workers whose employers do not offer retirement plans, improving the Saver's tax credit for low- and moderate-income taxpayers who contribute to a retirement plan, making it refundable, and coupling that change with the creation of new, low-cost savings options, would help low-wage workers save for retirement. **Improving Social Security benefits** is also a key strategy to increase low-wage workers' retirement security, because coverage under Social Security is nearly universal, and benefits are secure and life-long.

SUPPORTING WORKERS WITH FAMILY RESPONSIBILITIES

Women's wages are crucial to low-income families. In families in the bottom 20 percent of the income distribution, nearly 70 percent of working wives are either the primary breadwinner or share that responsibility equally with their partners.⁵⁸ And nearly half of mothers with at least one child under 18 in the low-wage workforce are single (47.3 percent)—compared to less than one-third of mothers in the overall workforce (31.1 percent).⁵⁹ In part because they are less likely to have partners who can share family caregiving responsibilities,⁶⁰ women working in low-wage jobs disproportionately shoulder these responsibilities. But for women in low-wage jobs, work and family are often on a collision course. Many struggle with employment practices that shift the risk of doing business onto workers and that make it difficult for workers to meet obligations outside of their jobs. Single mothers not only often experience the crunch between work and family most acutely, but also frequently have very few resources to pay for supports like child care: nearly half of single working mothers have family incomes in the lowest quintile.⁶¹

Work scheduling practices in many low-wage jobs profoundly complicate caregiving and impose severe stress on families and children.⁶² For example, just-in-time scheduling, which involves giving workers their schedules with very little notice to try to match labor costs to consumer demand, results in extreme unpredictability for workers.⁶³ Unstable work hours in turn result in variable and uncertain incomes.⁶⁴ Low-wage jobs often require working evenings, weekends, and even overnight, which can be very hard on families.⁶⁵ Yet, many workers are unable to ask for even minor adjustments to their work schedules without suffering retaliation, often in the form of reduced hours.⁶⁶

Workers in low-wage jobs already have difficulty affording **child care**. Nearly one in five working mothers of very young children (age three and under) work in low-wage jobs, and finding and affording care for infants and toddlers is particularly difficult.⁶⁷ Scheduling challenges compound the hurdles they confront. Sudden reductions in work hours can leave them with even less income than expected and put the cost of care further out of reach. Child care assistance can help workers afford child care, but is sharply limited—only one in six eligible children

receives federal child care assistance.⁶⁸ Some workers may find it particularly difficult to qualify for child care assistance due to fluctuations in work hours that keep them from meeting minimum work requirements. Unpredictable schedules and jobs that often require working evenings, nights, and weekends can also make it difficult to find child care. As a result, many women in low-wage jobs rely on family, friends, and neighbors for child care, because it is often the most affordable, flexible, and accessible option. While parents frequently feel most comfortable with a family member, friend, or neighbor they know and trust, others would prefer another child care option if they could manage it.

Employers should be required to provide advance notice of work schedules, disclose the minimum number of hours that employees can expect to work, and ensure that workers can request schedule changes without fear of retaliation.

Currently, child care investments are sorely insufficient. Increased federal and state investments in child care and early education are essential. In addition, several policy changes and initiatives would better reflect the workplace realities for women in low-wage jobs. Supporting full-day preschool for all children, starting with those in low-income families, would ensure that children have access to high-quality early learning opportunities, regardless of their parents' work schedules. Other policies that would address the needs of these workers include: targeting funding to support child care providers offering care during nights and weekends; allowing families to qualify for child care assistance based on the average number of hours worked over a month or longer period, rather than based on the hours worked during a particular day or week; providing child care assistance to parents who work overnight shifts to cover care for both their work hours and sleep time during the day; allowing parents to maintain child care assistance for slots in child care programs even when their work hours do not precisely match the hours of care; and supporting outreach and quality improvement efforts for informal child care providers.

Abusive scheduling practices that make it difficult to impossible to maintain stable child care must also be curbed. Workers who report to work and are sent home should receive a minimum number of hours of pay. Employers should be required to provide advance notice of work schedules, disclose the minimum number of hours that employees can expect to work, ensure that workers can request schedule changes without fear of retaliation, and provide some premium pay to workers required to work especially onerous shifts—such as split shifts, extremely long shifts, or shifts assigned with little to no notice. In addition, enforcement agencies should better enforce current laws that protect workers from abusive scheduling practices.

A lack of **paid sick days** and **paid family leave** compounds the difficulties faced by workers with family responsibilities. Of workers in occupations that are in the bottom 10 percent of the average wage distribution, only 21 percent have access to paid sick days and a minuscule four percent have access to paid family leave.⁶⁹ As a result, taking a day off for a child's doctor's appointment can end up costing a worker her job. Guaranteeing all workers access to paid sick days and paid leave is crucial to ensuring that workers can afford to take time off when they need to care for their families.

States have paved the road forward in many of these areas,⁷⁰ and Congress should follow suit. Federal contractors employ a large number of low-wage workers, and the administration should also lead by example by providing a leg up to federal contractors that have strong policies in all of these areas.

REMOVING BARRIERS TO OPPORTUNITY

Women who earn low wages can least afford to have their livelihoods threatened by discrimination. Yet sex discrimination is often particularly blatant in low-wage jobs, precisely because workers in these jobs typically lack power in the workplace and are therefore especially vulnerable to exploitation.⁷¹

More than 50 years after passage of the Equal Pay Act, **women are still typically paid only 77 cents for every dollar paid to men** for full-time, year-round work.⁷² Women continue to be paid less for work in the same jobs as men,⁷³ and also continue to experience significant barriers to entering higher-paying jobs not traditionally held by women.⁷⁴ Instead, as this report shows, women remain clustered in low-paying jobs: the average percentage of

women in the 25 lowest-wage occupations is more than double the average percentage of women in the 25 highest-wage occupations.⁷⁵

While women represent nearly half of the labor force, they remain wholly **underrepresented in traditionally-male occupations** and disproportionately clustered in jobs with lower pay and fewer benefits. For example, women make up only 2.6 percent of all employees in construction and extraction jobs.⁷⁶ Women of color are also severely underrepresented. White, non-Hispanic women make up the largest group of women in construction—2.0 percent of all construction workers in the construction industry.⁷⁷ Hispanic women constitute the next largest group at 0.4 percent, and then African American women are 0.2 percent.⁷⁸

Some employers discriminate against women with caregiving responsibilities, based on the notion that women who have family responsibilities cannot also be good workers.

Even in the very lowest-paying jobs, two-thirds of which are held by women, women still experience a 13 percent wage gap compared to men in the same jobs.⁷⁹ Pay discrimination laws should be strengthened so that it is easier for women to find out when they are being paid less than their male counterparts without suffering retaliation, and to close loopholes that make it very difficult to hold employers responsible for pay discrimination. Comparable worth policies would also go a long way toward rectifying the devaluation of work that is done by women and closing the wage gap, as would raising the minimum wage and tipped minimum wage.

Sexual harassment of women in low-wage jobs runs the gamut from lewd remarks to sexual assault.⁸⁰ In one study of predominantly low-income union workers, 26 percent of women and 22 percent of men reported experiencing sexual harassment at work.⁸¹ And women in low-wage jobs are particularly vulnerable to harassment because they especially cannot afford to risk losing their paycheck if they suffer retaliation for reporting the harassment. To address this problem, federal agencies must provide clear

and strong guidance on employer obligations to prevent and remedy sexual harassment—including by proactively training all personnel with supervisory authority, routinely monitoring the workplace for any signs of harassment, providing effective complaint mechanisms, responding promptly and thoroughly to all harassment complaints, and addressing any retaliation against workers who report harassment. Legislation restoring protections against harassment by supervisors that were recently weakened by the Supreme Court would also help give women in these jobs tools to fight back.⁸²

Women in low-wage jobs often do physically demanding work that may pose challenges for some women at some stages of pregnancy.⁸³ But these workers often face **discrimination based on pregnancy** if they have a medical need to sit on a stool during a very long shift, to stay off high ladders, or to avoid heavy lifting, for example. Too often when pregnant workers request temporary accommodations due to a medical limitation arising out of pregnancy, they have been fired, forced to quit, or pushed onto unpaid leave, even when their employers provide accommodations for medical limitations arising out of disability or injury.⁸⁴ Low-wage workplaces seem particularly likely to apply rigid work rules to force pregnant women off the job.⁸⁵ Heightened enforcement of laws prohibiting discrimination on the basis of pregnancy would help these workers, as would enhanced legal protections making it unmistakably clear that pregnant workers who need job modifications have the same rights to reasonable accommodations as workers with disabilities.⁸⁶ Additionally, once back at work, nursing mothers need break time and a private space to pump. These accommodations, though required by federal law, are not always available to them. Better enforcement of this requirement is essential.

Some employers **discriminate against women with caregiving responsibilities**, based on the notion that women who have family responsibilities cannot also be good workers.⁸⁷ For example, among full-time, year-round workers, mothers typically earn only 69 percent of what fathers earn,⁸⁸ and research shows that motherhood is often perceived as rendering a worker less committed and less valuable while fatherhood has the opposite effect.⁸⁹ To combat this problem, federal and state agencies must vigorously enforce existing prohibitions on sex-based caregiver discrimination. The federal government should

advise federal contractors on their obligations not to discriminate against workers with caregiving responsibilities based on gender stereotypes. States and localities should also vigorously enforce existing laws prohibiting discrimination on the basis of family responsibilities.

Immigrant women—who are overrepresented in the low-wage workforce—are particularly vulnerable to discrimination and other forms of exploitation, such as wage theft, because immigrant workers who suffer harassment or other forms of discrimination may feel that if they speak up they risk retaliation, including the threat of deportation.⁹⁰ As a result, immigrant workers can be trapped in abusive workplaces. The protections of nondiscrimination laws and basic labor standards need to be available to and enforced on behalf of all workers, including immigrants. In addition, immigrants need a path to citizenship. Comprehensive immigration reform is essential to honor the contributions that immigrant women are making to our economy and our nation.

CREATING PATHWAYS TO OPPORTUNITY

For women, it takes a bachelor's degree to avoid overrepresentation in low-wage jobs.⁹¹ This fact highlights the importance of expanding women's access both to college and to higher-paying jobs that are nontraditional for women. But women remain underrepresented in education and workforce training programs that provide pathways to higher-wage jobs, and face many barriers to participation in these programs.⁹²

For example, the rising cost of college education coupled with the recession has meant that postsecondary education is out of reach for many students unless they rely on student loans, which can mean taking on massive amounts of debt and devoting high percentages of their earnings to loan repayment.⁹³ This imposes a particular burden on women, who are paid less than men, even with a college degree.⁹⁴ Among full-time workers repaying their loans one year after college graduation, almost half of women were paying more than eight percent of their earnings towards student loan debt compared to about 40 percent of men.⁹⁵

The **student debt crisis** must be addressed to ensure higher education is more accessible for women. Congress should expand Pell grants, which help low-income

students attend college without burdening them with debt. In addition, Congress should pass legislation that would allow individuals with outstanding student loan debt to refinance at the lower interest rates currently offered to new borrowers. And federal agencies should simplify the student loan application process to make it more accessible to students.

Student parents face particular barriers to accessing and completing postsecondary education programs. Nearly half of student parents work full time while enrolled, in addition to shouldering caregiving responsibilities, which are heavier for enrolled mothers than for fathers.⁹⁶ Pregnant students are routinely denied the opportunity to make up work, forced to drop out of programs, or encouraged to change their plans because their schools refuse to meet even baseline legal requirements to provide accommodations for pregnancy-related medical conditions.⁹⁷

One of the greatest barriers facing student parents is difficulty obtaining affordable, high-quality child care. Unfortunately, the need for child care is much greater than the supply of on-campus child care. Researchers estimate that “only 5 percent of the child care needed by student parents is supplied at on-campus child care centers.”⁹⁸ It can take months or years on waiting lists to get a spot, especially for infants or toddlers, and centers that are able to provide care during evening or weekend hours are scarce. Parents may also be unable to receive assistance to help pay for off-campus child care. Many states set limits on child care assistance for parents in college, and some states do not provide any assistance for parents working toward a four-year degree.⁹⁹

It does not have to be this way. The federal government should step up enforcement of legal protections for pregnant and parenting students and should increase funding to educational institutions to provide on-site child care, and states should allow parents in college to receive child care assistance.

Nontraditional fields, such as construction, typically offer women the opportunity to earn higher wages than traditionally-female fields.¹⁰⁰ But women's minuscule share in these fields is due in large part to discrimination that blocks women from entering and staying in **nontraditional jobs**. Gender stereotypes, which start in school and continue to plague women on the job, operate as a barrier to entering and succeeding in nontraditional careers. For example, research shows that women are rarely in the pool

of individuals considered for construction apprenticeship opportunities, which offer necessary education and training to access these jobs.¹⁰¹ And when women participate in construction apprenticeships, they are less likely to complete their apprenticeships than men due to pervasive harassment and lack of child care, among other barriers.¹⁰² Women in these and other nontraditional jobs also often experience extreme hostility on the job. For example, 88 percent of women in construction experience sexual harassment at work,¹⁰³ compared to about one-quarter of women in the workforce generally.¹⁰⁴ These roadblocks to higher-wage, higher-skill jobs are detrimental to the economic security of women and their families.

Much work remains to ensure that women have equal access to these higher-wage jobs. Federal agencies charged with enforcing antidiscrimination laws must strengthen their oversight and enforcement in the workplace, and in career and technical education classes and apprenticeships that are the pipeline to these jobs. Federal agencies should also strengthen contractors' affirmative action goals to recruit and retain women in nontraditional jobs and apprenticeships.¹⁰⁵

STRENGTHENING OPPORTUNITIES FOR COLLECTIVE ACTION

Unionization is particularly important for women in low-wage jobs because the benefits of union membership for women are so pronounced. **Collective bargaining** gives women a seat at the table where important decisions about their working conditions all too often are now made without them. When women workers participate in workplace decision-making through collective bargaining, it dramatically improves their ability to care for themselves and their families. Union members make more than their non-unionized counterparts and the difference is especially pronounced for women, who earn 33 percent more than their non-union counterparts (unionized men, in contrast, earn 19 percent more than their non-union counterparts).¹⁰⁶ And Hispanic women in unions earn a whopping 48 percent more than their non-union counterparts.¹⁰⁷ In addition, women in unions not only earn more, they are paid more equally. Among union members, the wage gap between men and women is half the size of the gap between non-union members.¹⁰⁸

In addition to promoting higher pay, collective bargaining also empowers women and men to have a voice about

hours, scheduling practices, and time off so they can better balance their work and family responsibilities—which is especially critical for workers in low-wage jobs, who are otherwise unlikely to have meaningful leverage to bargain on these matters. In the private sector, union workers are far more likely than non-union workers to have access to paid sick days, paid family leave, vacation, retirement, and comprehensive health insurance that covers all of their needs.¹⁰⁹ For example, women who are union workers are 36 percent more likely to have health insurance with an employer contribution than non-union workers.¹¹⁰ A woman without a high school diploma is twice as likely to have health insurance with an employer contribution if she is a union worker.¹¹¹ Employees of firms with union workers have more generous health benefits than non-unionized workers because their plans have lower deductibles and their employers pay a larger percentage of the premium.¹¹²

Workers are also using emerging strategies for **collective action outside of traditional unions** to win fights for economic justice.¹¹³ For example, industry-based worker justice organizations have won campaigns for higher pay, used market forces to secure adoption and enforcement of strong policies against discrimination and wage theft, achieved fairer work schedules, and encouraged consumers to patronize high-road employers.¹¹⁴

Although collective action is a clear pathway to good jobs, today only 11 percent of employed women are union members.¹¹⁵ Despite the clear benefits of union membership, some states have enacted so-called right-to-work laws that hinder workers' efforts to organize and bargain collectively.¹¹⁶ And recently, a 5-to-4 Supreme Court decision limited the rights of home care workers, who provide services to older people and those with disabilities through the Medicaid program, to unionize.¹¹⁷

The ability to come together as a group to enforce rights in court is also critical for workers in low-wage jobs, as it gives otherwise vulnerable workers the power to change their workplace.¹¹⁸ Unfortunately, this right too is under attack in the courts.¹¹⁹

For all of these reasons, policies protecting and strengthening collective bargaining rights, new forms of worker organizing, and the ability to come together to enforce employment rights in court are critical for women in low-wage jobs. Giving women a chance to make their voices heard in America's workplaces is key to their economic success.

Appendix

METHODOLOGICAL NOTE

In this analysis, the “low-wage workforce” is comprised of workers in “low-wage occupations,” which are detailed occupations with national median hourly wages of \$10.10 or less per hour based on the Bureau of Labor Statistics (BLS) Occupational Employment Statistics data from May 2013 (http://www.bls.gov/oes/current/oes_nat.htm). All figures are for employed workers unless otherwise noted. When comparing male and female representation in low-wage and overall workforces, shares are “similar” if their ratio is between 0.9 and 1.1, “underrepresented” if the ratio is 0.8 or less, and “overrepresented” if the ratio is 1.2 or greater. Slight differences in calculations may exist due to rounding. Unless otherwise noted, national data on workforce characteristics are National Women’s Law Center calculations based on Current Population Survey (CPS) 2013 using Miriam King et al., *Integrated Public Use Microdata Series (IPUMS), Current Population Survey: Version 3.0* [Machine-readable database] (Minneapolis: University of Minnesota, 2010) and state data on workforce characteristics are National Women’s Law Center calculations based on American Community Survey (ACS) 2008-2012 five-year averages using Steven Ruggles, et al., *Integrated Public Use Microdata Series (IPUMS): Version 5.0* [Machine-readable database] (Minneapolis: University of Minnesota, 2010). Some detailed occupations listed in the BLS Occupational Employment Statistics are not available using CPS or ACS data in which case a broader level of occupation is used.

LOW-WAGE OCCUPATIONS (MEDIAN HOURLY WAGES OF \$10.10 OR LESS)

Occupation	Median Hourly Wage
Amusement and Recreation Attendants	\$9.05
Automotive and Watercraft Service Attendants	\$9.84
Baggage Porters and Bellhops	\$9.77
Bartenders	\$9.09
Cashiers	\$9.12
Childcare Workers	\$9.42
Cleaners of Vehicles and Equipment	\$9.72
Combined Food Preparation and Serving Workers, Including Fast Food	\$8.81
Cooks, Fast Food	\$8.88
Cooks, Short Order	\$9.51
Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	\$8.99
Dining Room and Cafeteria Attendants and Bartender Helpers	\$8.95
Dishwashers	\$8.95
Door-to-Door Sales Workers, News and Street Vendors, and Related Workers	\$9.82
Farmworkers and Laborers, Crop, Nursery, and Greenhouse	\$9.00
Food Preparation and Serving Related Workers, All Other	\$9.94
Food Preparation Workers	\$9.35
Food Servers, Nonrestaurant	\$9.58
Gaming Dealers	\$8.88
Graders and Sorters, Agricultural Products	\$9.24
Home Health Aides	\$10.10
Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop	\$8.96
Hotel, Motel, and Resort Desk Clerks	\$9.81
Laundry and Dry-Cleaning Workers	\$9.66
Lifeguards, Ski Patrol, and Other Recreational Protective Service Workers	\$9.16
Locker Room, Coatroom, and Dressing Room Attendants	\$9.42
Maids and Housekeeping Cleaners	\$9.51
Manicurists and Pedicurists	\$9.30
Models	\$9.15
Motion Picture Projectionists	\$9.73
Nonfarm Animal Caretakers	\$9.57
Packers and Packagers, Hand	\$9.60
Parking Lot Attendants	\$9.38
Personal Care Aides	\$9.67
Personal Care and Service Workers, All Other	\$10.04
Pressers, Textile, Garment, and Related Materials	\$9.55
Shampooers	\$8.90
Ushers, Lobby Attendants, and Ticket Takers	\$8.98
Waiters and Waitresses	\$8.94

Source: BLS, Occupational Employment Statistics, May 2013, detailed occupations.

Endnotes

- 1 The share of women in the labor force increased from 43.9 percent in 1972 to 57.7 percent in 2012. U.S. BUREAU OF LABOR STATISTICS, BLS REPORTS No. 1049, *WOMEN IN THE LABOR FORCE: A DATABOOK 10-14* (May 2014), available at <http://www.bls.gov/cps/wlf-databook-2013.pdf>. The share of women 25 and older who have completed four years of college or more increased from 9.0 percent in 1972 to 31.4 percent in 2013. U.S. Census Bureau, Educational Attainment, CPS Historical Time Series Tables, Table A-2. Percent of People 25 Years and Over Who Have Completed High School or College, by Race, Hispanic Origin and Sex: Selected Years 1940 to 2013, <http://www.census.gov/hhes/socdemo/education/data/cps/historical/>.
- 2 This is based on the share of women 25 and older who have completed four years of college or more. See CPS Historical Time Series Table A-2, *supra* note 1.
- 3 National Women's Law Center calculations based on Current Population Survey, Annual Social and Economic Supplements (CPS-ASEC) for 2013 using Miriam King et al., *Integrated Public Use Microdata Series, Current Population Survey: Version 3.0* [Machine-readable database] (Minneapolis: University of Minnesota, 2010). The "low-wage workforce" is comprised of workers in "low-wage occupations," which are detailed occupations with median hourly wages of \$10.10 per hour or less nationally based on the Bureau of Labor Statistics' Occupational Employment Statistics. Bureau of Labor Statistics, Occupational Employment Statistics, May 2013 National Occupational Employment and Wage Estimates United States, http://www.bls.gov/oes/current/oes_nat.htm. All figures are for all employed workers unless otherwise noted.
- 4 "Low-wage jobs" and "low-wage workforce" could be defined in different ways; this analysis uses a typical hourly wage of \$10.10 or less per hour because \$10.10 is the proposed new federal minimum wage in the Fair Minimum Wage Act pending in Congress. S. 460, H.R.1010, 113th Cong. (2013).
- 5 National Women's Law Center calculation assuming 40 hours per week, 50 weeks per year. The federal poverty level for 2014 for a family of three is \$19,790. U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, 2014 Poverty Guidelines, <http://aspe.hhs.gov/poverty/14poverty.cfm>.
- 6 *Id.*
- 7 National Women's Law Center calculations compare women and men in the low-wage workforce in 2009 and 2012 based on Current Population Survey, Annual Social and Economic Supplements (CPS-ASEC) for 2010 and 2013 using Miriam King et al., *Integrated Public Use Microdata Series, Current Population Survey: Version 3.0* [Machine-readable database] (Minneapolis: University of Minnesota, 2010).
- 8 National Women's Law Center calculations based on Current Population Survey, Annual Social and Economic Supplements (CPS-ASEC) for 2008 through 2013 using Miriam King et al., *Integrated Public Use Microdata Series, Current Population Survey: Version 3.0* [Machine-readable database] (Minneapolis: University of Minnesota, 2010). Low-wage occupations comprised 18.3 percent of the female workforce in 2007, compared to 19.4 percent in 2012.
- 9 Over the same period, the share of women with a bachelor's degree or higher increased nine percent, the share with only some college or an associate's degree increased two percent, and the share with only a high school diploma or with no high school diploma declined by five percent and eleven percent, respectively. National Women's Law Center calculations based on U.S. Census Bureau, Current Population Survey (CPS), CPS Table Creator, <http://www.census.gov/cps/data/cpstablescreator.html>. Figures are for individuals 25 and older. Throughout this report "high school diploma" includes its equivalent, passing the General Education Development (GED) tests.
- 10 National Women's Law Center calculations based on Bureau of Labor Statistics, Employment Projections, Table 1.4: Occupations with the most job growth, 2012 and projected 2022, http://www.bls.gov/emp/ep_table_104.htm (last visited Dec. 19, 2013). Median hourly wages were calculated by dividing median annual salary by 2,080 hours (the number of hours of full-time, year-round work), the same method of calculation used by the Occupational Employment Statistics (OES). Median hourly wages for these positions match those reported by the OES for 2012 when median hourly wages are available. See Bureau of Labor Statistics, Occupational Employment Statistics, May 2012 National Occupational Employment and Wage Estimates United States, http://www.bls.gov/oes/2012/may/oes_nat.htm. For some occupations OES does not publish median hourly wages, in which case they are calculated here by the process described. Female-dominated jobs are defined as occupations in which 60 percent or more of the workers are women. The share of workers who are female comes from Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey, Household Data, Annual Averages, Table 11: Employed persons by detailed occupation, sex, race, and Hispanic or Latino ethnicity, <http://www.bls.gov/cps/cpsaat11.htm> (last visited Dec. 19, 2013). In some instances the share of women in a detailed occupation was not available, in which case the broader level of occupation was used.
- 11 *Id.* In total, 14 of the 20 occupations pay less than the median hourly wage of \$16.71 per hour and 13 of the 20 jobs are female-dominated.
- 12 The share of mothers who are breadwinners or co-breadwinners has increased from 27.5 percent in 1967 to 63.3 percent in 2012. SARAH JANE GLYNN, CENTER FOR AMERICAN PROGRESS, *BREADWINNING MOTHERS, THEN AND NOW 6* (June 2014), available at <http://cdn.americanprogress.org/wp-content/uploads/2014/06/Glynn-Breadwinners-report-FINAL.pdf>.
- 13 *Id.*
- 14 KENNETH MATOS & ELLEN GALINSKY, FAMILIES AND WORK INSTITUTE & SOCIETY FOR HUMAN RESOURCE MANAGEMENT, *WORKPLACE FLEXIBILITY IN THE UNITED STATES: A STATUS REPORT 1* (2011), available at <http://familiesandwork.org/downloads/WorkplaceFlexibilityinUS.pdf>; see also OXFAM AMERICA, *HARD WORK, HARD LIVES: SURVEY EXPOSES HARSH REALITY FACED BY LOW-WAGE WORKERS IN THE US 7* (2013), available at <http://www.oxfamamerica.org/static/oa4/low-wage-worker-report-oxfam-america.pdf>. In 2013 women spent nearly twice as much time caregiving as men did: women spent an hour a day on caregiving (55 minutes, on average) compared to about half an hour (32 minutes, on average) for men. National Women's Law Center calculations based on Bureau of Labor Statistics, American Time Use Survey, Table 1. Time spent in primary activities (1) and percent of the civilian population engaging in each activity, averages per day by sex, 2013 annual averages, <http://www.bls.gov/news.release/atus.t01.htm>. Figures are for all individuals and include caring for and helping household and nonhousehold members.
- 15 The exception is among African American workers. African American women are slightly overrepresented in the overall workforce compared to African American men, though African American women's overrepresentation in the low-wage workforce is dramatically larger—African American women's share of the overall workforce (6.1 percent) is 1.2 times larger than African American men's (5.1 percent), but their share of the low-wage workforce (11.6 percent) is 2.3 times larger than African American men's share of the low-wage workforce (5.0 percent).
- 16 NATIONAL WOMEN'S LAW CENTER, *50 YEARS & COUNTING: THE UNFINISHED BUSINESS OF ACHIEVING FAIR PAY 2* (2013), available at http://www.nwlc.org/sites/default/files/pdfs/final_nwlc_equal_pay_report.pdf.
- 17 CLAUDIA WILLIAMS ET AL., INSTITUTE FOR WOMEN'S POLICY RESEARCH, *44 MILLION U.S. WORKERS LACKED PAID SICK DAYS IN 2010: 77 PERCENT OF FOOD SERVICE WORKERS LACKED ACCESS* (Jan. 2011), available at <http://www.iwpr.org/publications/pubs/44-million-u.s.-workers-lacked-paid-sick-days-in-2010-77-percent-of-food-service-workers-lacked-access>. Seventy-seven percent of workers in food preparation and service jobs and 62 percent of workers in personal care and service occupations lacked access to paid sick days.
- 18 LINDA J. BLUMBERG, THE URBAN INSTITUTE, *EMPLOYER-SPONSORED HEALTH INSURANCE AND THE LOW-INCOME WORKFORCE: LIMITATIONS OF THE SYSTEM AND STRATEGIES FOR INCREASING COVERAGE* (2007), available at http://www.urban.org/UploadedPDF/411536_employer-sponsored_insurance.pdf.

- 19 U.S. Census Bureau, Child Care, Who's Minding the Kids? Child Care Arrangements: 2011 – Detailed Tables, Table 6. Average Weekly Child Care Expenditures of Families with Employed Mothers that Make Payments, by Age Groups and Selected Characteristics: Spring 2011, <http://www.census.gov/hhes/childcare/data/sipp/2011/tables.html>. Families in poverty who pay for child care and have working mothers spend nearly a third (30 percent) of their income on that care—and childcare expenditures represent 38 percent of mothers' earnings, on average. Low-income families—between 100 and 200 percent of poverty—who pay for child care and have working mothers spend 18 percent of their income on child care. For these families, childcare expenditures represent 28 percent of mothers' earnings, on average.
- 20 FATIMA GOSS GRAVES ET AL., NATIONAL WOMEN'S LAW CENTER, REALITY CHECK: SEVENTEEN MILLION REASONS LOW-WAGE WORKERS NEED STRONG PROTECTIONS FROM HARASSMENT (2014), available at http://www.nwlc.org/sites/default/files/pdfs/final_nwlc_vancereport2014.pdf.
- 21 LIZ WATSON, LAUREN FRÖHLICH & ELIZABETH JOHNSTON, NATIONAL WOMEN'S LAW CENTER, COLLATERAL DAMAGE: SCHEDULING CHALLENGES FOR WORKERS IN LOW-WAGE JOBS AND THEIR CONSEQUENCES (Apr. 2014), available at http://www.nwlc.org/sites/default/files/pdfs/collateral_damage_scheduling_fact_sheet.pdf.
- 22 "Single" includes married, spouse absent.
- 23 "Parents" are defined as having related children under 18 living at home unless otherwise specified.
- 24 Many surveys of workforce participation, including the Current Population Survey—the source of the national data for this study—exclude incarcerated individuals, who are very disproportionately male, less educated, and African American. See Russell Sage Foundation, *How Incarceration Data Affects Employment Figures* (Sept. 2012), <http://www.russellsage.org/blog/how-incarceration-data-affects-employment-figures>.
- 25 "Foreign-born" includes naturalized citizens and non-citizens. "Native-born" includes people born abroad of American parents.
- 26 Wage gaps are for full-time, year-round workers—most other data in the report are for all employed workers.
- 27 Foreign-born workers may be of any race or ethnic group.
- 28 A worker's poverty status is based on whether her family income falls below the official poverty threshold. In 2012, the poverty threshold for one person was \$11,720, for one adult and two children under 18 it was \$18,498, and for two adults and two children under 18 it was \$23,283. U.S. Census Bureau, Current Population Survey (CPS), Annual Social and Economic (ASEC) Supplement, 2012 Poverty Table of Contents, POV35. Poverty Thresholds by Size of Family and Number of Related Children, <http://www.census.gov/hhes/www/cpstables/032013/pov/toc.htm>.
- 29 "Family income" represents the total pre-tax cash income from all sources for each family member.
- 30 "Full-time" refers to working 35 or more hours in the previous week. "Part-time" refers to working between one and 34 hours in the previous week.
- 31 "Economic reasons" also include seasonal work and the job started or ended during the week.
- 32 "Non-economic reasons" also include being retired or having a Social Security limit on earnings, having a full-time work week that is under 35 hours, and child care problems.
- 33 In the District of Columbia women are just over half of the workforce (51.3 percent).
- 34 See *Nat'l Fed'n of Indep. Bus. v. Sebelius*, 132 S. Ct. 2566 (2012).
- 35 OXFAM America, *supra* note 14, at 3.
- 36 *Id.*
- 37 Alison Earle et al., *Job characteristics among working parents: differences by race, ethnicity and nativity*, MONTHLY LAB. REV., May 2014, at 6, available at <http://www.bls.gov/opub/mlr/2014/article/pdf/job-characteristics-among-working-parents.pdf>.
- 38 Raise the Minimum Wage, *The Business Case for Raising the Minimum Wage*, <http://www.raisetheminimumwage.com/pages/business-case> (last visited June 27, 2014).
- 39 The Fair Minimum Wage Act, S. 460, H.R.1010, 113th Cong. (2013), and Minimum Wage Fairness Act, S. 1737, 113th Cong. (2013), would gradually increase the federal minimum wage from \$7.25 per hour to \$10.10 per hour and the tipped minimum cash wage from \$2.13 per hour to 70 percent of the minimum wage, and index these wages to keep pace with inflation. If these increases were implemented, an estimated 4.6 million non-elderly Americans (workers and their family members) would see their incomes rise above the federal poverty threshold in the short term. Arindrajit Dube, *Minimum Wages and the Distribution of Family Income*, at 34 (Dec. 2013), available at https://dl.dropboxusercontent.com/u/15038936/Dube_MinimumWagesFamilyIncomes.pdf.
- 40 The EITC and CTC lifted almost six million people, over half of whom were children, above the federal poverty threshold in 2011. THOMAS L. HUNGERFORD & REBECCA THIESS, ECONOMIC POLICY INSTITUTE, THE EARNED INCOME TAX CREDIT AND THE CHILD TAX CREDIT: HISTORY, PURPOSE, GOALS, AND EFFECTIVENESS 8 (Sept. 25, 2013), available at <http://www.epi.org/publication/ib370-earned-income-tax-credit-and-the-child-tax-credit-history-purpose-goals-and-effectiveness/>.
- 41 KAISER FAMILY FOUNDATION & HEALTH RESEARCH & EDUCATIONAL TRUST, EMPLOYER HEALTH BENEFITS: 2013 ANNUAL SURVEY 40 (Aug. 2013), available at <http://kaiserfamilyfoundation.files.wordpress.com/2013/08/8465-employer-health-benefits-20132.pdf>. Low-wage firms are defined in this analysis as firms where 35 percent or more of employees earn \$23,000 a year or less.
- 42 STATE HEALTH ACCESS DATA ASSISTANCE CENTER & ROBERT WOOD JOHNSON FOUNDATION, STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE: A STATE-BY-STATE ANALYSIS 5 (Apr. 2013), available at http://www.shadac.org/files/shadac/publications/ESI_Report_2013.pdf.
- 43 NATIONAL WOMEN'S LAW CENTER, MIND THE GAP: LOW-INCOME WOMEN IN DIRE NEED OF HEALTH INSURANCE 1 (Jan. 2014), available at http://www.nwlc.org/sites/default/files/pdfs/nwlcmindthegapmedicaidreportfinal_20140122.pdf. At the time of publication of the Mind the Gap report the figure was 25 states. As of July 2014, the number was 24. In addition, the Affordable Care Act allows states to expand Medicaid eligibility to all qualified individuals at or below 138 percent of the Federal Poverty Level. Although 4 million additional women would be eligible for Medicaid coverage if their states accepted the federal money to expand their programs, individuals at or above 100 percent of poverty are also eligible for subsidies for marketplace coverage. This leaves approximately 3 million women with no option for affordable coverage.
- 44 To date, 11 states have neither expanded their Medicaid program nor provide access to comprehensive family planning services under Medicaid, leaving low-wage workers in those states without this critical coverage. These states are Alaska, Florida, Idaho, Kansas, Maine, Nebraska, South Dakota, Tennessee, Texas, Utah, and Wyoming. In states that have not expanded Medicaid, it also means that the women in those states will not have coverage for abortion. While most of the states that have not expanded Medicaid only provide abortion coverage in cases where the woman's life is endangered or her pregnancy is the result of rape or incest, in seven of the states that have not expanded Medicaid—Alaska, Indiana, Mississippi, Montana, Utah, Virginia, and Wisconsin—women would have coverage beyond those limited circumstances.
- 45 Mind the Gap, *supra* note 43, at 1.
- 46 Patient Protection and Affordable Care Act § 1401(a), 26 U.S.C. § 36B.
- 47 BREAKAWAY POLICY STRATEGIES & ROBERT WOOD JOHNSON FOUNDATION, EIGHT MILLION AND COUNTING: A DEEPER LOOK AT PREMIUMS, COST SHARING AND BENEFIT DESIGN IN THE NEW HEALTH INSURANCE MARKETPLACES (May 2013), available at <http://www.rwjf.org/en/research-publications/find-rwjf-research/2014/05/eight-million-and-counting.html>.
- 48 U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, Profile of Affordable Care Act Coverage Expansion Enrollment for Medicaid/CHIP and the Health Insurance Marketplace, <http://aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Apr2014/pdf/national.pdf>.
- 49 Larry Levitt & Gary Claxton, Kaiser Family Foundation, *Measuring the Affordability of Employer Health Coverage* (Aug. 24, 2011), <http://kff.org/health-costs/perspective/measuring-the-affordability-of-employer-health-coverage/>.

- 50 *Id.*
- 51 *Burwell v. Hobby Lobby Stores, Inc.*, Nos. 13-354, 13-356, 2014 WL 2921709 (U.S. 2014).
- 52 Studies have shown a clear connection between birth control and increases in women's education, labor force participation, and wages. See, e.g., Jennifer J. Frost & Laura Duberstein Lindberg, *Reasons for using contraception: Perspectives of U.S. women seeking care at specialized family planning clinics*, 87 *CONTRACEPTION* 465, 465 (2013); Claudia Goldin & Lawrence F. Katz, *The Power of the Pill: Oral Contraceptives and Women's Career and Marriage Decisions*, 110 *J. POL. ECON.* 730, 758-62 (2002).
- 53 Some groups of women who are overrepresented in the low-wage workforce, including women of color and low-income women, are more likely to be faced with an unintended pregnancy, and are more likely to have an abortion. Susan A. Cohen, *Abortion and Women of Color: The Bigger Picture*, *GUTTMACHER POL'Y REV.* VOL. 11 No. 3, Summer 2008, at 2, 3, available at <http://www.guttmacher.org/pubs/gpr/11/3/gpr110302.pdf>; HEATHER D. BOONSTRA ET AL., *GUTTMACHER INSTITUTE, ABORTION IN WOMEN'S LIVES* 28 (2006), available at <http://www.guttmacher.org/pubs/2006/05/04/AiWL.pdf>.
- 54 Over the past three years alone, state legislatures have passed an unprecedented number of harsh new restrictions on abortion access. These restrictions include outright bans on abortion, laws that take away insurance coverage of abortion, and laws targeting abortion providers and clinics that have the goal and effect of shutting down providers. In 2013, more than half of women of reproductive age were living in states that were hostile to abortion. Heather D. Boonstra & Elizabeth Nash, *A Surge of State Abortion Restrictions Puts Providers—And the Women They Serve—in the Crosshairs*, *GUTTMACHER POL'Y REV.* VOL. 17 No. 1, Winter 2014, at 9, 13, available at <http://www.guttmacher.org/pubs/gpr/17/1/gpr170109.pdf>.
- 55 Craig Copeland, Employee Benefit Research Institute, *Employment-Based Retirement Plan Participation: Geographic Differences and Trends*, 2011, EMP. BENEFIT RES. INST. ISSUE BRIEF No. 378, Nov. 2012, at 11, available at http://www.ebri.org/pdf/briefspdf/EBRI_IB_11-2012_No378_RetParticip.pdf.
- 56 For this purpose, part-time workers are defined as those working fewer than 1,000 hours per year, approximately 20 hours per week. See 26 U.S.C. § 410(a)(1)(A), (3)(A); 29 U.S.C. § 1052(a)(1)(A), (3)(A).
- 57 Copeland, *supra* note 55, at 10.
- 58 SARAH JANE GLYNN, CENTER FOR AMERICAN PROGRESS, *THE NEW BREADWINNERS: 2010 UPDATE 3* (2012), available at <http://cdn.americanprogress.org/wp-content/uploads/issues/2012/04/pdf/breadwinners.pdf>.
- 59 National Women's Law Center calculations based on Current Population Survey, Annual Social and Economic Supplements (CPS-ASEC) for 2013 using Miriam King et al., *Integrated Public Use Microdata Series, Current Population Survey: Version 3.0* [Machine-readable database] (Minneapolis: University of Minnesota, 2010).
- 60 Matos & Galinsky, *supra* note 14, at 9.
- 61 Glynn, *supra* note 12, at 8 (2014).
- 62 See, e.g., RESTAURANT OPPORTUNITIES CENTERS UNITED, *THE THIRD SHIFT: CHILD CARE NEEDS AND ACCESS FOR WORKING MOTHERS IN RESTAURANTS* 2, 9-11 (July 2013), available at <http://www.scribd.com/doc/161943672/The-Third-Shift-Child-Care-Needs-and-Access-for-Working-Mothers-in-Restaurants>.
- 63 See generally NANCY C. CAUTHEN, DEMOS, *SCHEDULING HOURLY WORKERS: HOW LAST MINUTE, "JUST-IN-TIME" SCHEDULING PRACTICES ARE BAD FOR WORKERS, FAMILIES AND BUSINESS* (2011), available at http://www.demos.org/sites/default/files/publications/Scheduling_Hourly_Workers_Demos.pdf.
- 64 See *id.* at 6; LIZ WATSON & JENNIFER E. SWANBERG, *WORKPLACE FLEXIBILITY 2010, FLEXIBLE WORKPLACE SOLUTIONS FOR LOW-WAGE HOURLY WORKERS: A FRAMEWORK FOR A NATIONAL CONVERSATION* 6 (May 2011), available at <http://workplaceflexibility2010.org/images/uploads/whatsnew/Flexible%20Workplace%20Solutions%20for%20Low-Wage%20Hourly%20Workers.pdf>.
- 65 Watson & Swanberg, *supra* note 64, at 12.
- 66 See, e.g., STEPHANIE LUCE & NAOKI FUJITA, CITY UNIVERSITY OF NEW YORK & RETAIL ACTION PROJECT, *DISCOUNTED JOBS: HOW RETAILERS SELL WORKERS SHORT* 9 (2012), available at http://retailactionproject.org/wp-content/uploads/2012/01/FINAL_RAP.pdf.
- 67 HELEN BLANK, KAREN SCHULMAN & LAUREN FROHLICH, NATIONAL WOMEN'S LAW CENTER, *NEARLY ONE IN FIVE WORKING MOTHERS OF VERY YOUNG CHILDREN WORK IN LOW-WAGE JOBS* (Apr. 2014), available at <http://www.nwlc.org/resource/nearly-one-five-working-mothers-very-young-children-work-low-wage-jobs>.
- 68 U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES, OFFICE OF HUMAN SERVICES POLICY, OFFICE OF THE ASSISTANT SECRETARY FOR PLANNING AND EVALUATION, *ESTIMATES OF CHILD CARE ELIGIBILITY AND RECEIPT FOR FISCAL YEAR 2009* (Dec. 2012), available at <http://aspe.hhs.gov/hsp/12/childcareeligibility/ib.pdf>.
- 69 Bureau of Labor Statistics, *Employee Benefits Survey, Table 32. Leave benefits: Access, civilian workers, National Compensation Survey, March 2013*, <http://www.bls.gov/ncs/ebs/benefits/2013/ownership/civilian/table21a.htm>. While access to paid family leave is very limited across the workforce overall, low-wage workers are far less likely than other workers to have access to paid family leave: 22 percent of high-wage workers have access to paid leave, as compared to only four percent of low-wage workers. Likewise, access to paid sick leave is also far more limited for low-wage workers: 90 percent of high-wage workers have access to paid sick leave, as compared to only 21 percent of low-wage workers. *Id.* "Low-wage" refers to occupations in the lowest 10 percent of the average wage distribution; "high-wage" refers to occupations in the highest 10 percent.
- 70 For example, Vermont and San Francisco protect workers' rights to request changes in their schedules, without fear of retaliation. Vt. STAT. tit. 21, § 309; SAN FRANCISCO ADMIN. CODE Ch. 12Z. Eight states and the District of Columbia require some minimum hours of pay for workers who are called into a shift. CAL. CODE REGS. tit. 8, § 11040; CONN. AGENCIES REGS. § 31-62-D2(d) (mercantile trade); CONN. AGENCIES REGS. § 31-62-C2 (dry cleaning and dyeing); CONN. AGENCIES REGS. § 31-62-B2 (laundry); CONN. AGENCIES REGS. § 31-62-A2 (beauty shops); CONN. AGENCIES REGS. § 31-62-E1 (hotels, restaurants); D.C. MUN. REGS. tit. 7, § 907; 455 MASS. CODE REGS. 2.03; N.H. REV. STAT. § 275:43-a; N.J. ADMIN. CODE § 12:56-5.5; N.Y. COMP. CODES R. & REGS. tit. 12, § 142-2.3; OR. ADMIN. R. 839-021-0087; R.I. GEN. LAWS § 28-12-3.2. Connecticut, the District of Columbia, and at least six localities have laws requiring that workers be able to earn paid sick days. National Partnership for Women & Families, *Paid Sick Days Statutes* (Mar. 2014), <http://www.nationalpartnership.org/research-library/work-family/psd/paid-sick-days-statutes.pdf>. And California, New Jersey, Rhode Island and Washington all have laws creating paid family leave insurance programs. National Partnership for Women & Families, *State Paid Family Leave Insurance Laws* (Oct. 2013), <http://www.nationalpartnership.org/research-library/work-family/paid-leave/state-paid-family-leave-laws.pdf>.
- 71 See, e.g., NATIONAL PARTNERSHIP FOR WOMEN & FAMILIES, *THE PREGNANCY DISCRIMINATION ACT: WHERE WE STAND 30 YEARS LATER* Chart A (Oct. 2008), available at http://go.nationalpartnership.org/site/DocServer/Pregnancy_Discrimination_Act_-_Where_We_Stand_30_Years_L.pdf?docID=4281; RESTAURANT OPPORTUNITIES CENTERS UNITED ET AL., *TIPPED OVER THE EDGE: GENDER INEQUITY IN THE RESTAURANT INDUSTRY* 23 (Feb. 2012), available at <http://rocnudcenter.org/tipped-over-the-edge-gender-inequity-in-the-restaurant-industry/>.
- 72 NATIONAL WOMEN'S LAW CENTER, *THE WAGE GAP OVER TIME* (Oct. 2013), available at http://www.nwlc.org/sites/default/files/pdfs/wage_gap_over_time_overall.pdf.
- 73 ARIANE HEGEWISCH & STEPHANIE KELLER HUDIBURG, INSTITUTE FOR WOMEN'S POLICY RESEARCH, *THE GENDER WAGE GAP BY OCCUPATION AND BY RACE AND ETHNICITY*, 2013 (Apr. 2013), available at <http://www.iwpr.org/publications/pubs/the-gender-wage-gap-by-occupation-and-by-race-and-ethnicity-2013>.
- 74 See NATIONAL WOMEN'S LAW CENTER, *WOMEN IN CONSTRUCTION: STILL BREAKING GROUND* 2 (June 2014), available at http://www.nwlc.org/sites/default/files/pdfs/final_nwlc_womeninconstruction_report.pdf.
- 75 50 Years & Counting, *supra* note 16, at 5.
- 76 National Women's Law Center calculations based on Current Population Survey, Annual Social and Economic Supplements (CPS-ASEC) for 2013 using Miriam King et al., *Integrated Public Use Microdata Series, Current Population Survey: Version 3.0* [Machine-readable database] (Minneapolis: University of Minnesota, 2010). See also *Women in Construction*, *supra* note 74.

- 77 Women in Construction, *supra* note 74, at 2.
- 78 *Id.* at 2.
- 79 See *supra* p. 17.
- 80 See generally Reality Check, *supra* note 20.
- 81 Nancy Krieger et al., *Social Hazards on the Job: Workplace Abuse, Sexual Harassment, and Racial Discrimination*, 36 INT'L J. HEALTH SERVICES 51, 67 (2006).
- 82 Fair Employment Protection Act, S. 2133, H.R. 4227, 113th Cong. (2014). See generally Reality Check, *supra* note 20.
- 83 NATIONAL WOMEN'S LAW CENTER & A BETTER BALANCE, IT SHOULDN'T BE A HEAVY LIFT: FAIR TREATMENT FOR PREGNANT WORKERS 5 (Jun. 2013), available at http://www.nwlc.org/sites/default/files/pdfs/pregnant_workers.pdf.
- 84 See generally *id.*
- 85 *Id.* at 5-7.
- 86 See Pregnant Workers Fairness Act, S. 942, H.R. 1975, 113th Cong. (2013).
- 87 See, e.g., Shelley J. Correll, Stephan Benard & In Paik, *Getting a Job: Is There a Motherhood Penalty?*, 112 Am. J. Soc. 1297, 1315-17 (2007), available at http://gender.stanford.edu/sites/default/files/motherhoodpenalty_0.pdf.
- 88 NATIONAL WOMEN'S LAW CENTER, HOW THE WAGE GAP HURTS WOMEN AND FAMILIES (Apr. 2014), available at http://www.nwlc.org/sites/default/files/pdfs/wage_gap_hurts_women_and_families.pdf.
- 89 Correll, Benard, & Paik, *supra* note 87, at 1315-17.
- 90 See generally REBECCA SMITH & EUNICE HYUNHYE CHO, NATIONAL EMPLOYMENT LAW PROJECT, WORKERS' RIGHTS ON ICE: HOW IMMIGRATION REFORM CAN STOP RETALIATION AND ADVANCE LABOR RIGHTS (Feb. 2013), available at <http://www.nelp.org/page/-/Justice/2013/Workers-Rights-on-ICE-Retaliatio-Report.pdf?nocdn=1>.
- 91 See *supra* p. 7.
- 92 Women in Construction, *supra* note 74, at 7.
- 93 See generally ANNE JOHNSON, TOBIN VAN OSTERN & ABRAHAM WHITE, CENTER FOR AMERICAN PROGRESS, THE STUDENT LOAN DEBT CRISIS (Oct. 2012), available at <http://cdn.americanprogress.org/wp-content/uploads/2012/10/WhiteStudentDebt-5.pdf>.
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