

Washington's Working Women 2010:

PROGRESS STALLED WITHOUT NEW WORKPLACE POLICIES

BY MARILYN WATKINS, PH.D.

The lingering impacts of recession highlight the central importance of women's work to family economic survival - but also the gulf that still separates women's earnings from men's, and the need for new policies that promote healthy workplaces and healthy families.

THE CHANGING WORKFORCE

Attitudes and the actuality of women's work changed dramatically through the 1960s, '70s, and '80s. The women's movement and anti-discrimination legislation encouraged women of all ages, incomes, and races to enter and stay in the paid workforce in increasing numbers and in a greater variety of jobs. Since the early 1990s, however, progress toward gender equality at work has been incremental at best.

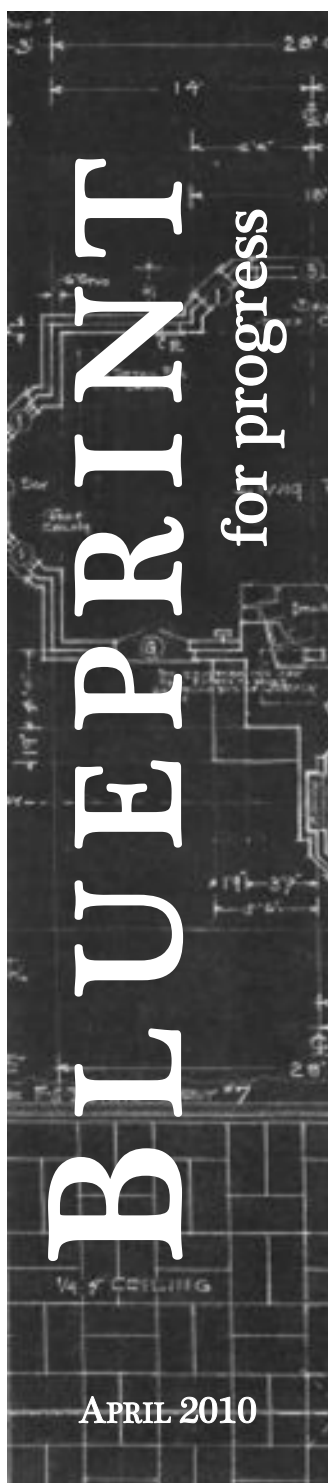
Washington women workers in the middle of the earnings spectrum made 76% of men's hourly wage in 2009 – the same percentage as in 1993. The gender ratio in most types of work is only a few percentage points different today than in 1990. The clear exception is in the highly paid field of information technology, where men have come to dominate.

Because gender segregation at work is still prevalent, men have been far more likely than women to lose a job during the current recession. Unemployment rates were below 5% for both men and women in Washington in 2007. By the end of 2009, unemployment had shot up to 10.4% for men and 7.8% for women.¹ Families are more dependent than ever on women's wages, yet Washington's typical woman continued to earn \$15,000 less per year than the typical man.²

Career 'choice' and family care

Women "choose" different occupations in part because they continue to provide the majority of family care. Mothers spend more than three times the amount of time each day caring for children than do fathers.³ Women also perform 70% of elder care, with daughters twice as likely as their brothers to care for aging parents, and wives more likely to care for their parents-in-law than husbands are for their own parents.⁴

Workplace policies have not yet changed to reflect the fact that most adults are in the labor force. The U.S. stands alone among economically developed nations in not providing universal paid leave for new parents and setting other minimum standards for paid leave.⁵ Only 8% of employees in the U.S. receive paid family leave from their employers, and 4 in 10 workers lack paid sick leave.⁶



Eroding family economic security

While gender progress has stagnated, middle-class economic security in the U.S. has eroded. The largest share of the gains from economic growth over the past decade went to the wealthiest Americans.⁷ Meanwhile, as health care costs skyrocketed, more of those costs shifted to individuals and families. And because access to health insurance remains closely tied to employment, the combination of a serious illness and loss of a job can lead to economic calamity. The costs of owning a home and a college education have also risen relative to family incomes, squeezing working people even more.

Economic insecurity was growing before the Great Recession began in 2008. Now, two full years of mounting job losses and the prospect of a slow recovery have further undermined economic security for millions. Not only has unemployment spiked, work hours have declined along with earnings. Couples are relying more heavily than ever on women's wages, and single women are closer to the brink.

Changing workplace standards to reflect the realities of the modern workforce is key, both to making further gains for women and to rebuilding economic security for our working families. In Washington state, a good starting point would be:

- Funding the state Family and Medical Leave Insurance (FMLI) program, the program set to begin providing paid leave benefits to parents of newborn and newly adopted children in 2012.⁸
- Expanding the FMLI program to include leave for a worker's serious health condition and care of a seriously ill family member.
- Adopting minimum standards for paid sick days.⁹

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BRINK.**



Yolanda (right), with her family

Yolanda and Cal

Yolanda and Cal had always been able to support their children, and felt like they were moving up in the world. But, like many working families, they were hit hard by the economic downturn.

In July 2008, Yolanda, a certified nursing assistant, was working for a temp agency and looking for a permanent position. Cal had a good job in manufacturing. But as summer wound down and people finished vacations, Yolanda's temporary assignments dried up.

Then Cal was laid off. Yolanda found part-time work at a local bakery, but it wasn't enough to pay the bills.

Fortunately, the YWCA provided rent assistance, helped Yolanda find a full-time job in an assisted-living facility, and connected Cal to job training. After a near brush with homelessness, the family is getting back on its feet.

Special thanks to YWCA Seattle/King/Snohomish and Yolanda for sharing her story.

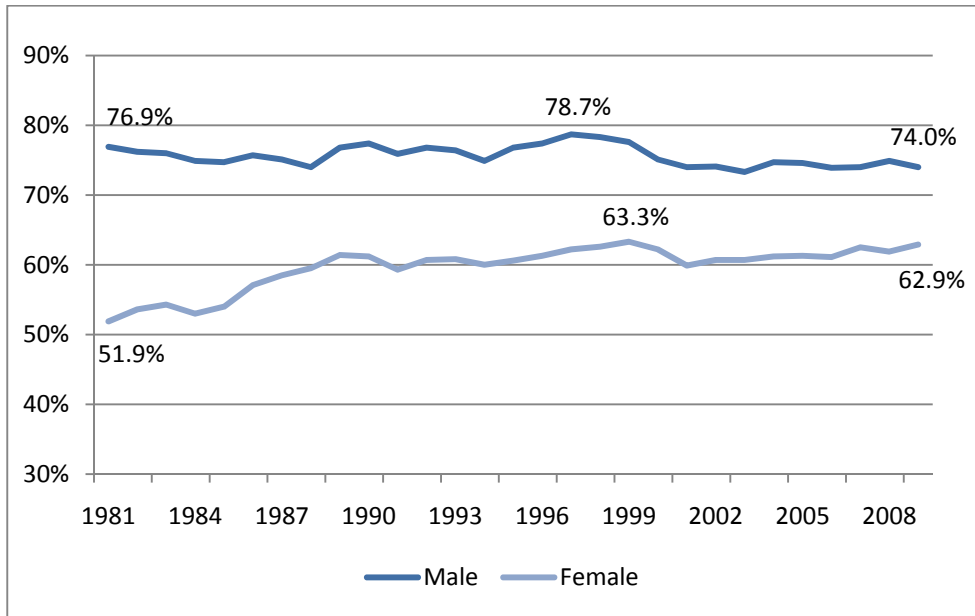
WOMEN'S LABOR FORCE PARTICIPATION

Effects of the Recession

Women now hold about half the jobs in Washington. Following the national pattern, Washington women's labor force participation rate peaked at 63.3% of women over age 16 in 1999. The combination of a sharp decline in manufacturing jobs starting in 1998, the 'dot com' bust of 2000, and the recession of 2001 drove both men and women from the job market at the turn of the century. By 2009, women had almost regained their 1990s participation level, but men continued to lag.

The gap between men's and women's participation in the job market in 2009 was as small as it has ever been, at 11% compared to 26% in 1980. Women continue to have a lower workforce participation rate than men despite holding half the jobs because there are more women in the population, especially among seniors.

WA STATE MALE AND FEMALE LABOR FORCE PARTICIPATION RATES
1979-2009



Source: Economic Policy Institute analysis of Current Population Survey data

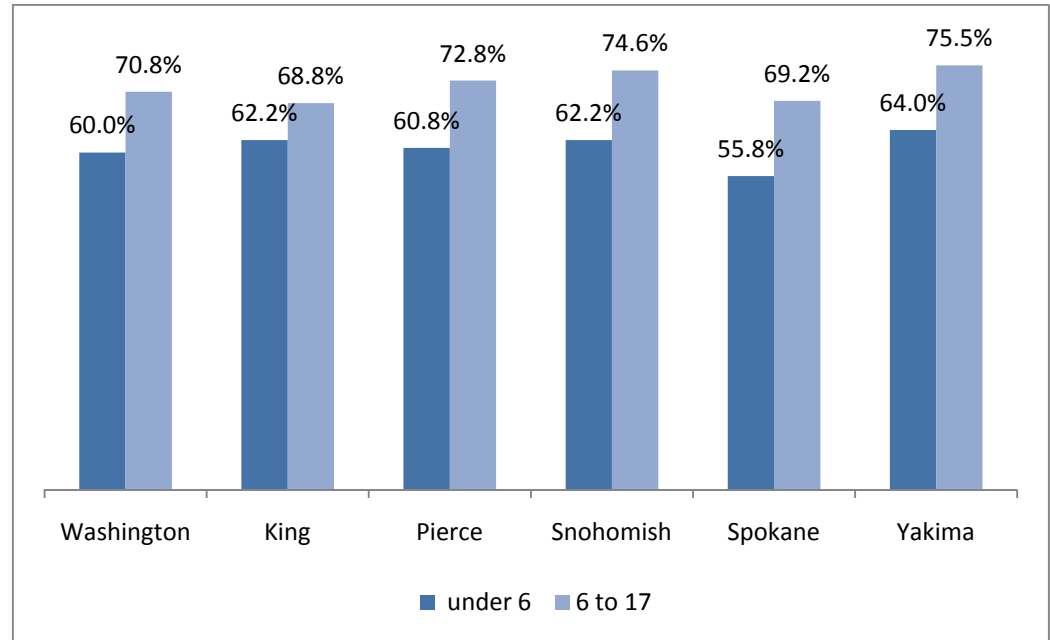
Among married couples with children under 18 nationally, 67.4% of mothers and 91.6% of fathers held jobs in 2008. Among single moms, 71.4% were employed, compared to 82.8% of single fathers.¹⁰

In Washington State, 60% of children under age 6 and 71% of school-aged children had all parents in the labor force in 2008. Those rates varied by county. In Spokane County, 44% of preschool children and 31% of school-aged had a non-working parent at home, while in Yakima County, only 36% of children under 6 and 24.5% of older kids had a non-working parent.¹¹

**THE MAJORITY OF
WASHINGTON
CHILDREN HAVE ALL
PARENTS IN THE
PAID WORK FORCE.**

PERCENTAGE OF WA CHILDREN WITH ALL PARENTS IN THE WORKFORCE

2008, BY AGE OF CHILD



Source: U.S. Census, American Community Survey, 2008

WORKPLACES

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AGO.

“Women’s Work”

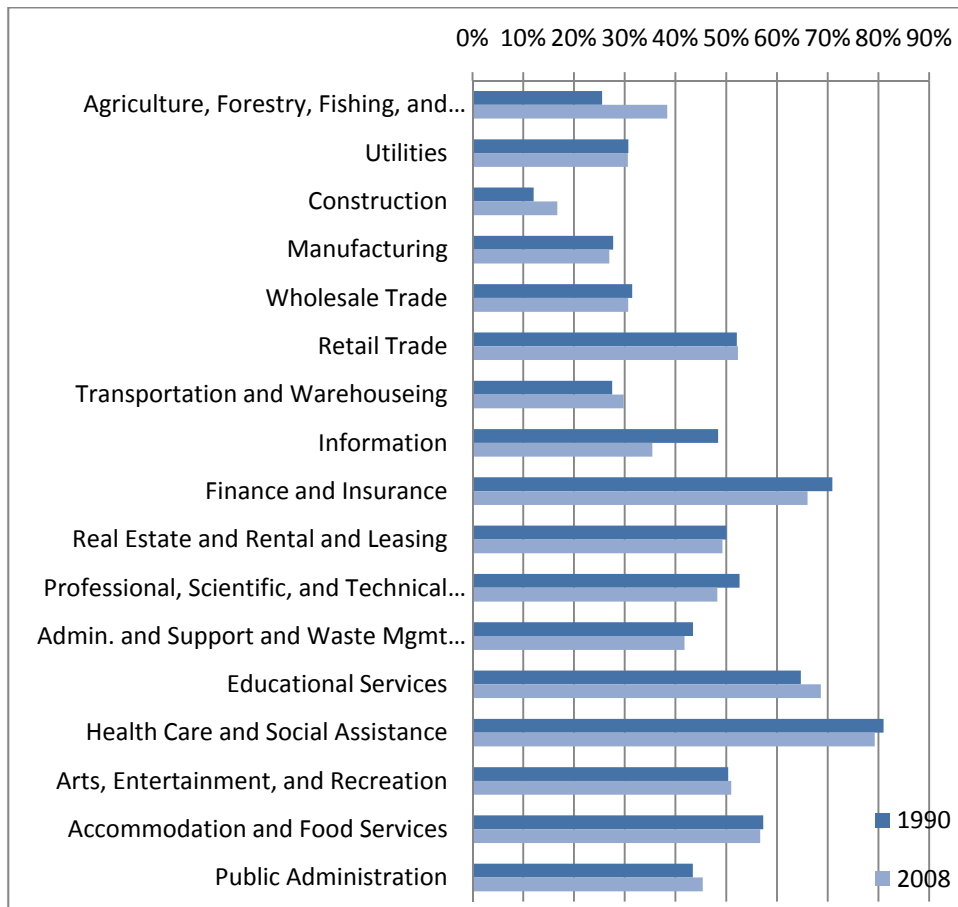
The majority of women still work in very different occupations than the majority of men. Workplaces remain almost as segregated by gender as they were two decades ago. Women’s share of construction jobs has inched up – but only to 17%. The workforce in dentists’ offices and child care centers looks very much like it did decades ago. There may be more women dentists now, but hygienists, dental assistants, and dental receptionists continue to be almost exclusively female, as do child care teachers.

Retail jobs overall divide fairly evenly between men and women, but women hold more than three-fourths of jobs in clothing stores and close to that level in health and personal care shops, while men hold two-thirds of building and garden supply retail jobs and nearly 80% of auto parts store jobs.¹²

In the information sector, the workforce has changed significantly, but away from – rather than towards – equality. Women held almost half of all jobs in 1990. As software publishing has taken off and wireless communications have replaced more traditional forms, women’s share of jobs has fallen to only 35%. In the highly paid subcomponent of software publishing, women’s representation declined as the field expanded, from 40% in 1990 to just 26% in 2008.

PERCENTAGE OF WASHINGTON JOBS HELD BY WOMEN BY SECTOR

1990 AND 2008



Source: U.S. Census, Quarterly Workforce Indicators (NAICs), 3rd quarter 2008 data

UNEMPLOYMENT AND UNDER EMPLOYMENT

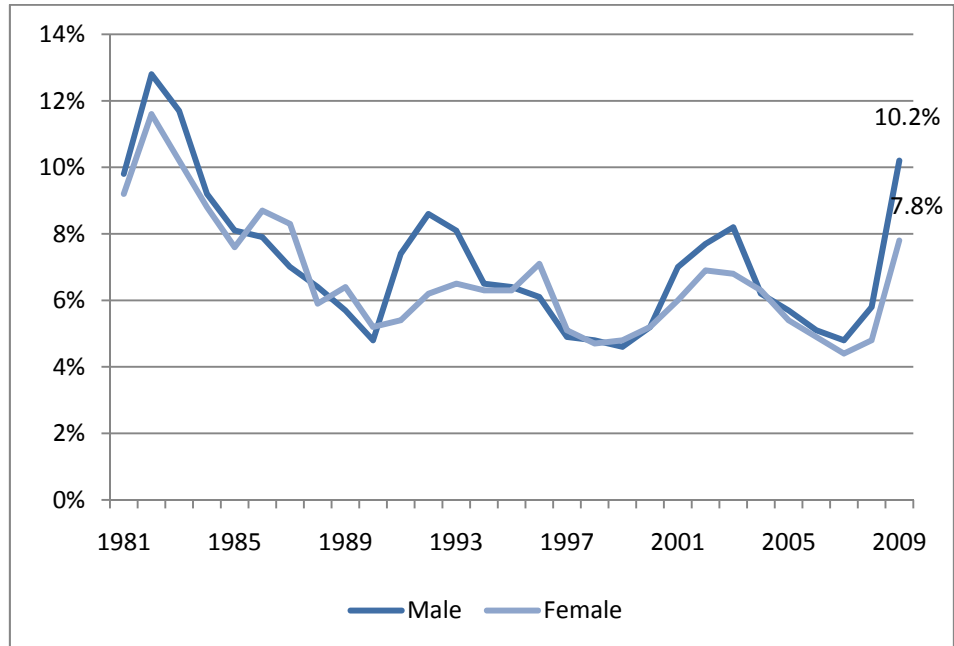
Men Hit Harder in the Great Recession

Continued workplace segregation accounts for the fact that men have been more likely to lose jobs during the most recent recession. Two of the most male-dominated occupations, construction and manufacturing, were leaders in job losses for 2008 and 2009. By contrast, the heavily female health and human services sector continued to actually gain jobs.¹³

Of course, women as well as men have lost jobs and swelled the ranks of the long-term unemployed. But women's unemployment rate has been lower than men's through the recession. In 2009, the unemployment rate for Washington women averaged 7.8% compared to 10.2% for men. In the aftermath of the 2001 recession, which was preceded by the 'dot com' collapse and included large layoffs in aerospace manufacturing (75% male), men's unemployment rate also rose significantly above women's.¹⁴

MALE AND FEMALE UNEMPLOYMENT RATES IN WASHINGTON STATE

1981- 3RD QUARTER 2009

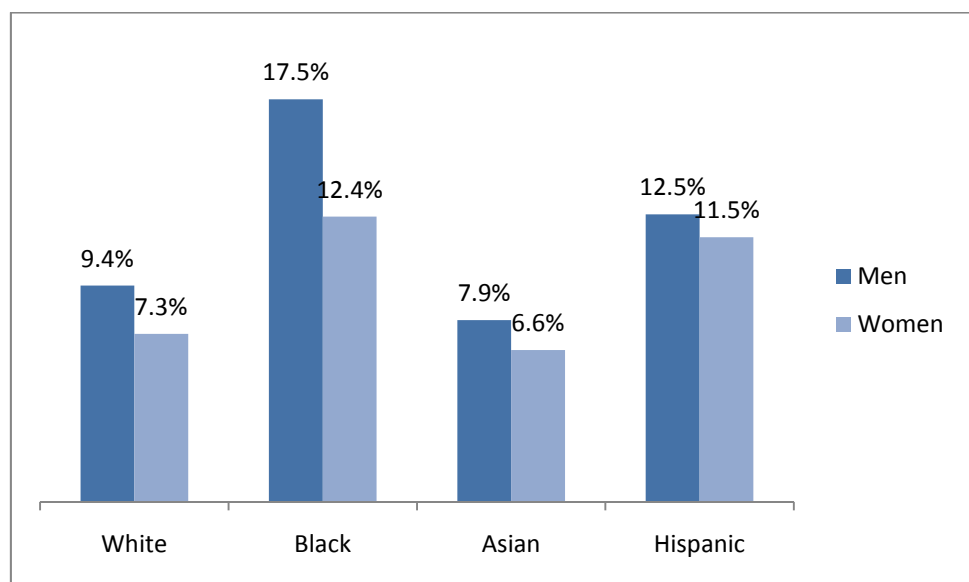


Source: Economic Policy Institute analysis of Current Population Survey data and 3rd quarter 2009 estimates based on BLS LAUS and CPS data.

Nationally, single people are more likely to be unemployed than married. In 2009, 16.3% of never-married men were unemployed, compared to 6.6% among married. For women, the rates were 12% and 5.5%, respectively. African Americans and Hispanics are far more likely to be unemployed than whites and Asians.¹⁵

UNEMPLOYMENT BY GENDER AND RACE, U.S.

2009

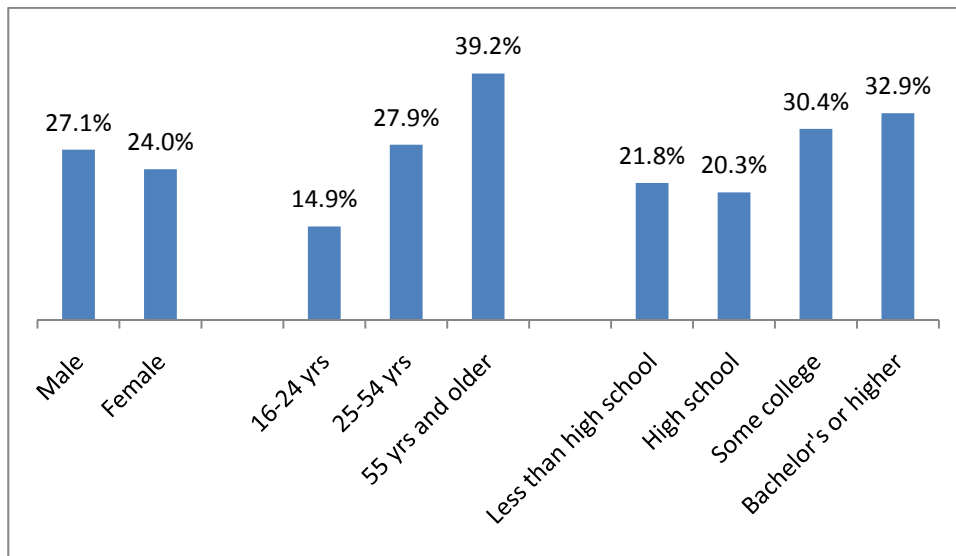


Source: Bureau of Labor Statistics, Household Data

Long-term unemployment has also spiked with the recession. In 2009, 27% of men and 24% of women in the state looking for work had been searching for 27 weeks or more. Those figures compare with long-term unemployment rates of 16% for men and 14% for women in 2005. In general, people with higher levels of education have lower rates of unemployment. But in this recession, among unemployed people, one-third of college-educated were long-term unemployed in 2009 compared to only one-fifth of those with a high school diploma. Among those over age 55, nearly 4 in 10 had been looking for work for at least 27 weeks.¹⁶

WA LONG TERM UNEMPLOYED BY GENDER, AGE, AND EDUCATION

PERCENTAGE OF UNEMPLOYED OUT OF WORK AT LEAST 27 WEEKS, 2009



Source: Economic Policy Institute analysis of Current Population Survey data.

Sharon Ness, R.N.

As the eldest of two children and a registered nurse, Sharon took on added responsibilities when her father was diagnosed with cancer.

His condition was unpredictable, at times requiring unscheduled emergency treatment. "Sometimes he needed to be taken to the hospital by ambulance. We had to be there to talk to the doctors to know what was going on. That was our dad."

Despite Sharon's 19-year employment history with the hospital and support from coworkers, she was warned numerous times by her employer to decrease her 'excessive absenteeism.'

During her final evaluation, Sharon's supervisor raised the issue of her excessive sick leave in the past 2 years for the third time. Her total: 10 sick days over a 16 month period. "I could only reply, 'it was when my dad was dying.'"

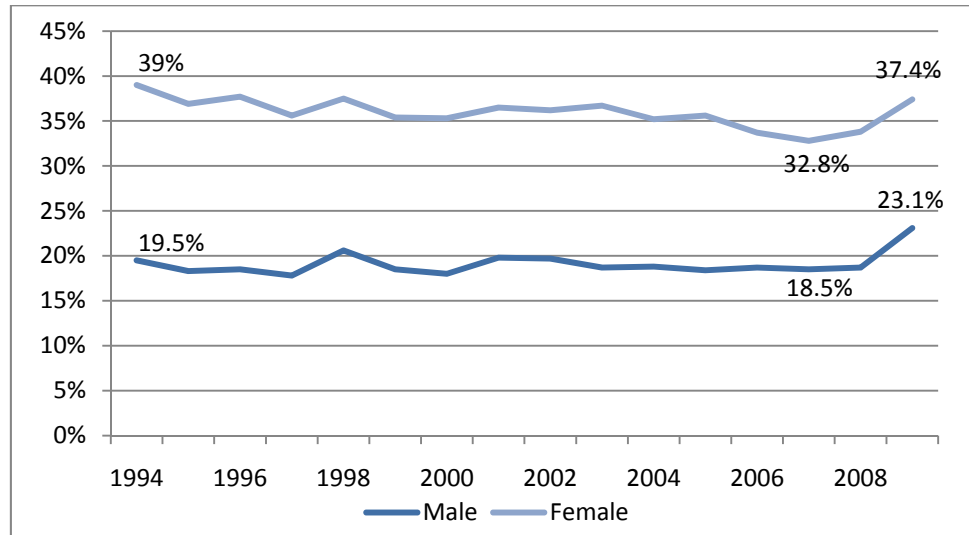


Part-Time Work

Women are considerably more likely to work part time than men for family, health, education or other personal reasons. In 2009, the percentage of both men and women working part time shot up, fed by a spike in involuntary part time work because of the slack economy.¹⁷

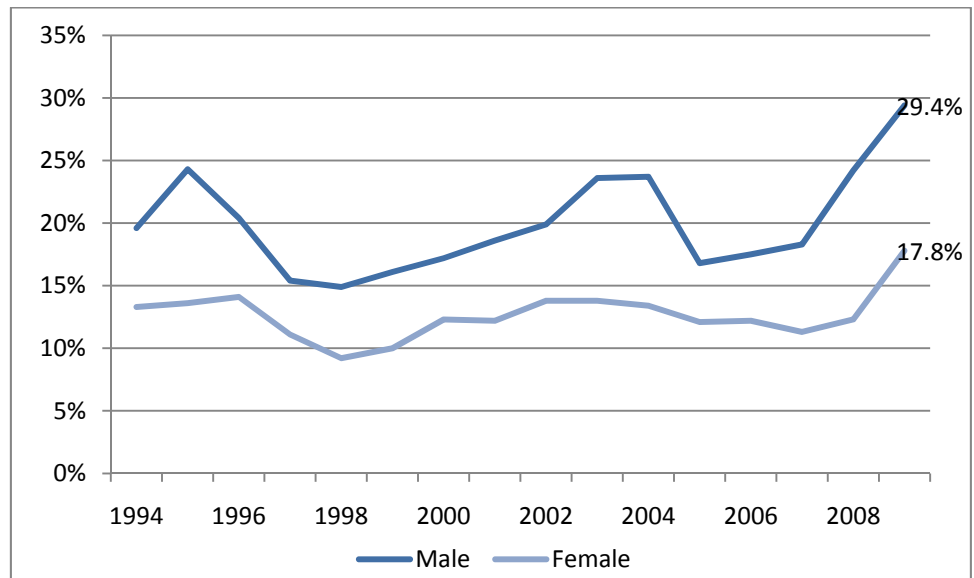
IN 2009, THE PERCENTAGE OF BOTH MEN AND WOMEN WORKING PART TIME SHOT UP DUE TO THE SLACK ECONOMY.

SHARE OF MALE AND FEMALE WORKERS EMPLOYED PART-TIME, WA
(1 TO 34 HOURS PER WEEK) 1994-2009



Source: Economic Policy Institute analysis of Current Population Survey data

SHARE EMPLOYED PART-TIME FOR ECONOMIC REASONS, WASHINGTON
AMONG PART-TIMERS, 1994-2009



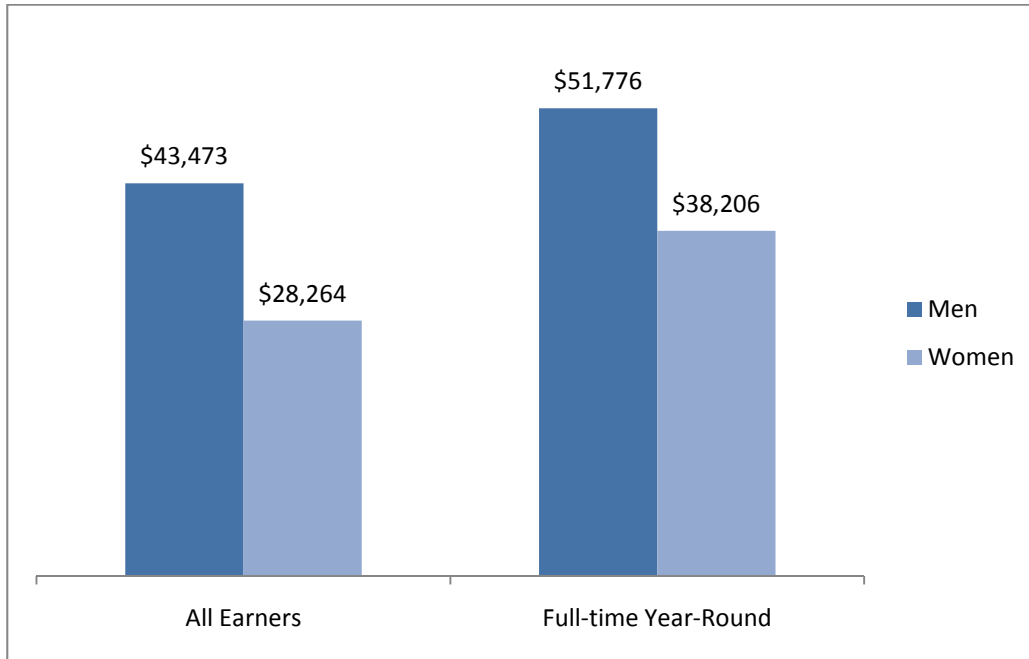
Economic reasons including slack business conditions and could not find full time.
Source: Economic Policy Institute analysis of Current Population Survey data

EARNINGS

Median Earnings by Gender

Women working full-time year round in Washington earned 74% of men's full-time median earnings in 2008. When all workers are considered, Washington women's median annual earnings were only 65% of men's, nearly \$15,000 per year lower.

MEDIAN ANNUAL EARNINGS FOR WASHINGTON MEN AND WOMEN
2008



Source: U. S. Census, American Community Survey

On an hourly basis, Washington women earned 76% of men's median wage in 2009, \$15.84 compared to \$20.77, or nearly \$5.00 less per hour. The state's working women first reached that percentage of men's hourly wage in 1993.

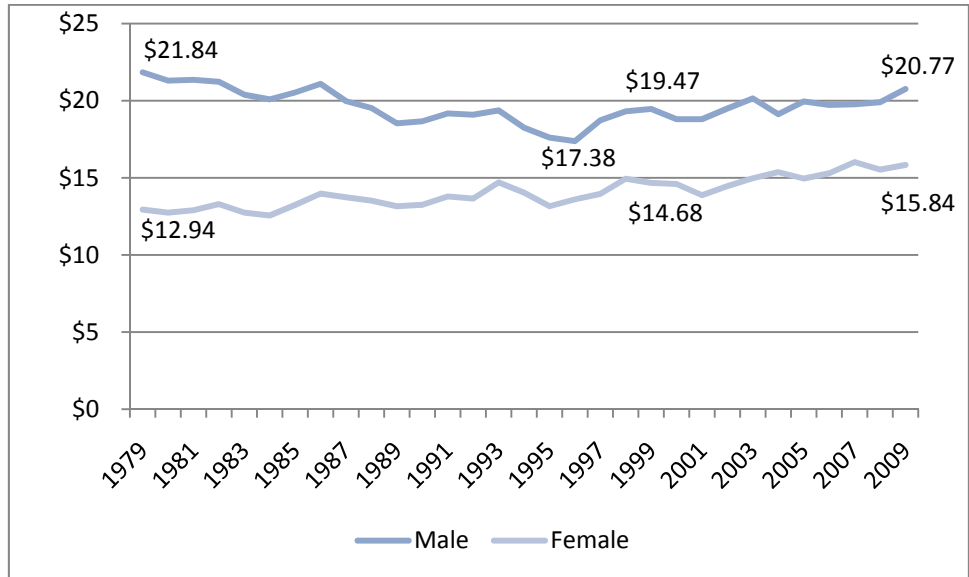
From the late 1970s into the 1990s, women's wages gained ground on men's in part because women were earning more, but also because men's hourly wages actually fell relative to inflation, following the national pattern. In the mid-1990s, full employment began pushing the typical man's earnings up faster than inflation.

Over the past decade, women's hourly earnings have varied relative to men's from a low of 73.8% in 2001 to a high of 81% in 2007. When adjusted for inflation, the typical Washington man still earned \$1.07 less per hour in 2009 than in 1979, while the typical woman earned \$2.90 more.¹⁸

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MEDIAN HOURLY WAGES FOR WASHINGTON MEN AND WOMEN

2009 DOLLARS, 1970-2009

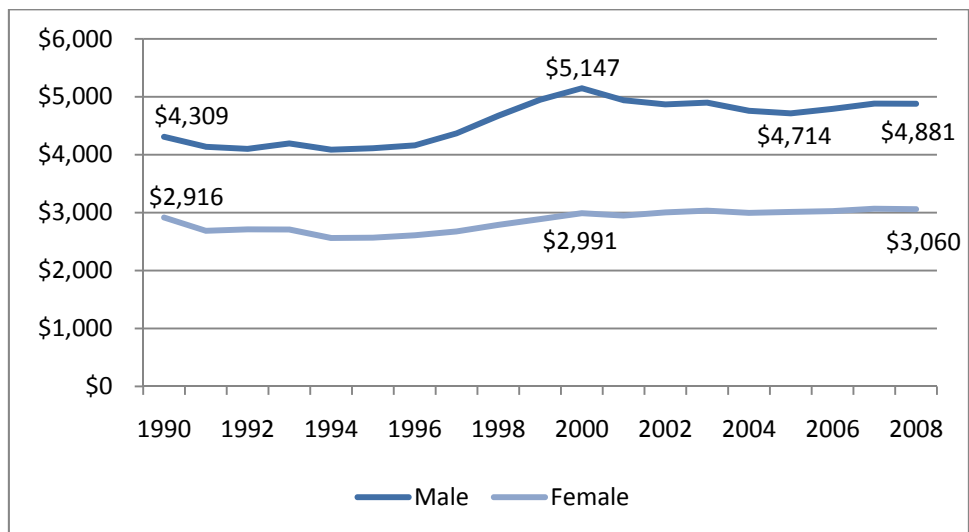


Source: Economic Policy Institute analysis of CPS data, inflation adjusted using CPI-U-RS.

When measured by average *monthly* earnings, Washington women’s earnings since 2000 have been basically flat once inflation is factored in. The typical Washington man has experienced a real decline in income over the past decade. Averages can be skewed upward by the very highest earners, but the monthly average has the advantage of reflecting the number of hours worked and actual income received. Average monthly earnings for Washington men declined by more than \$400 per month in inflation adjusted dollars from 1999 to 2005, before rising slightly through 2008. In 2008, the average woman in Washington brought home just 63% of men’s income each month.¹⁹

AVERAGE MONTHLY EARNINGS FOR WASHINGTON MEN AND WOMEN

1990-2008 (2008 DOLLARS)



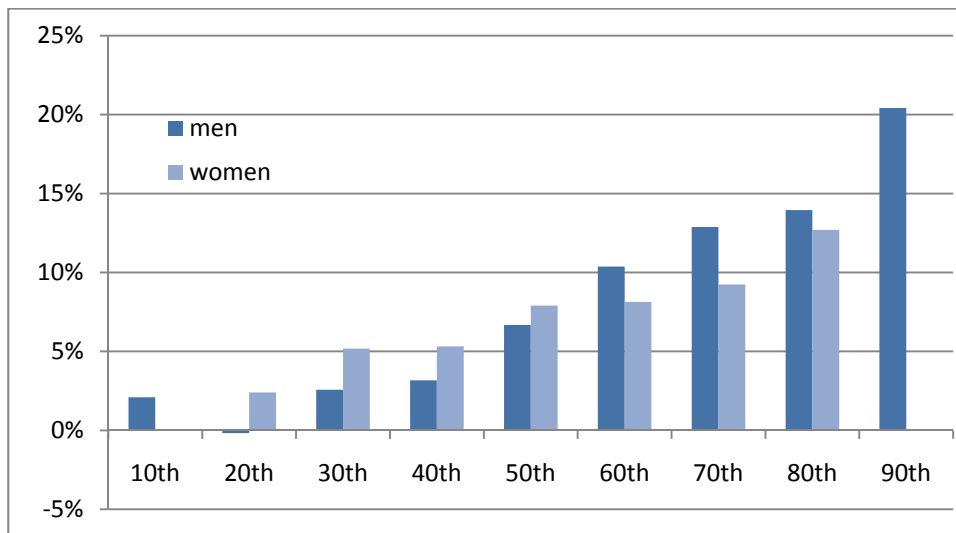
Source: U.S. Census Quarterly Workforce Indicators, adjusted using BLS inflation calculator

GROWING INEQUALITY

At the lower end of the economic spectrum over the past three decades, earnings for both men and women have followed similar patterns. In contrast, high earners experienced significant gains in wages after inflation. The growing gulf between low and high earners is particularly stark among men. In the past decade, men in the 90th percentile of hourly earnings enjoyed a 20.4% real increase, compared to 6.7% for those in the middle and a slight loss of real earnings for those in the 20th percentile. Women earning median wages and lower did a little better than men, while higher earners gained at a somewhat slower rate than men. Women at the 80th percentile gained 12.7% in real hourly earnings between 1999 and 2009, compared to 13.9% for men.

PERCENTAGE GROWTH IN WASHINGTON MEN AND WOMEN'S HOURLY WAGES

BY PERCENTILES, 2009 DOLLARS, 1999-2009



Note: 10th and 90th percentiles unavailable for women's wages. Source: Economic Policy Institute analysis of Current Population Survey data, inflation adjusted using CPI-U-RS.

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EARNINGS BY SECTOR AND AGE

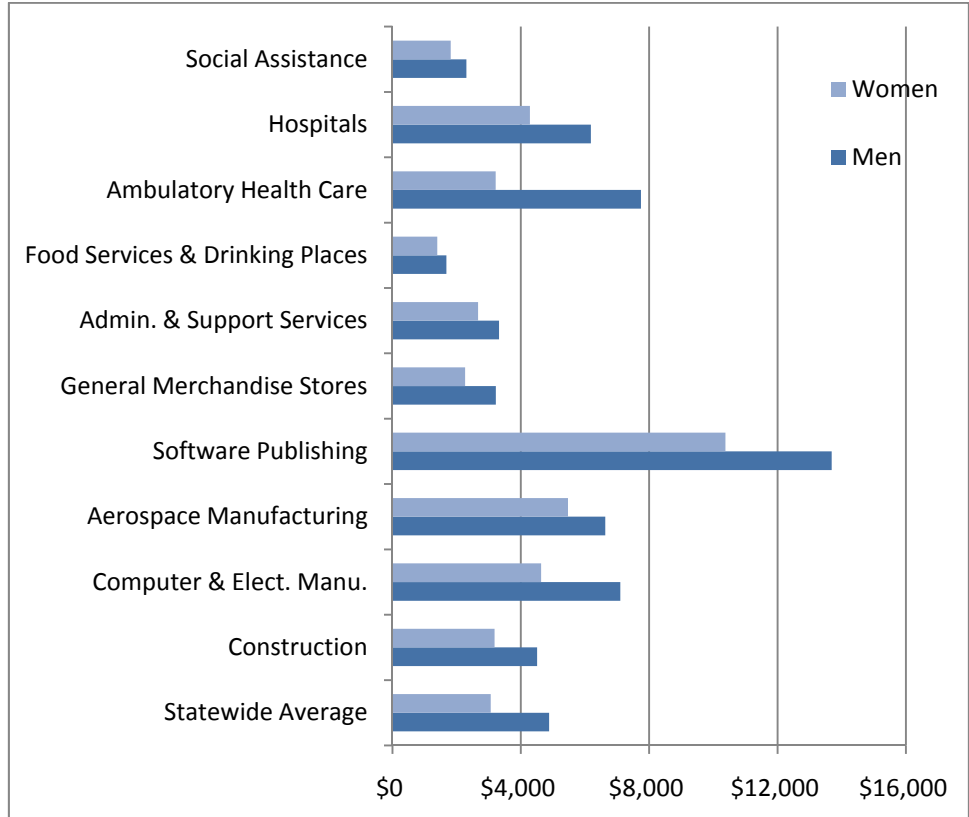
In every type of employment, whether in health care, retail, restaurants, or software publishing, men's average earnings are substantially higher than women's. The earnings difference is particularly stark in doctors' and dentists' offices. In these settings, almost all of the men are highly paid professionals, while women occupy a full range of occupations from file clerks and assistants to physicians and dentists.

The gender earnings disparity grows with age. Among 22 to 24 year olds, women's average monthly earnings are 77% of men's. Among 45 to 55 year olds, women average only 60% of male earnings.

WASHINGTON MEN'S AND WOMEN'S AVERAGE MONTHLY EARNINGS

SELECTED SUBSECTORS 2008

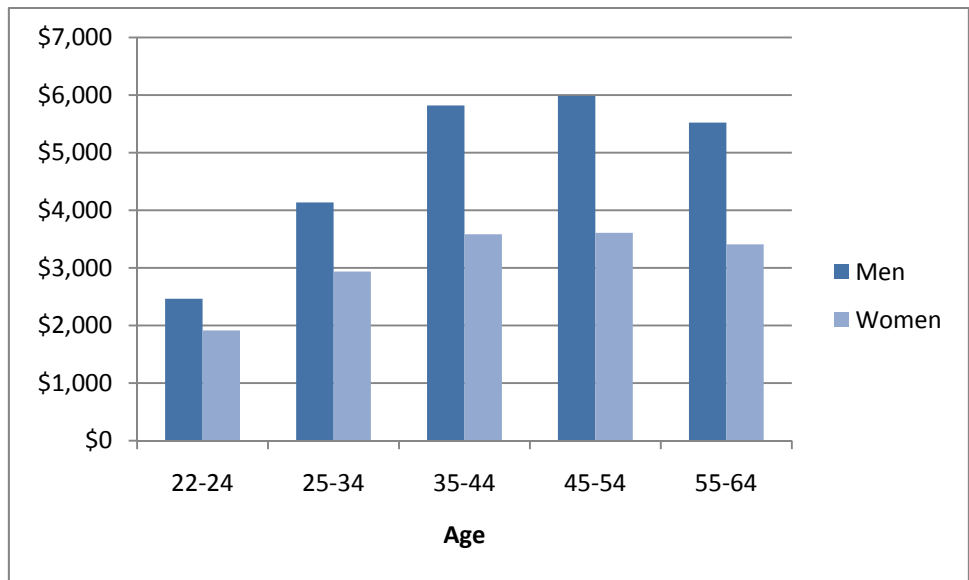
IN EVERY TYPE OF
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WOMEN'S.



Source: U.S. Census Quarterly Workforce Indicators, based on 3rd quarter 4-quarter averages

AVERAGE MONTHLY EARNINGS BY AGE FOR WA MEN AND WOMEN

4 QUARTER AVERAGE, 1ST QUARTER 2009



Source: U.S. Census Quarterly Workforce Indicators

Poverty

Women's lower wages mean higher rates of poverty for both women and children. Among female-headed households with children under five in Washington, a whopping 42% had incomes under the federal poverty level in 2008 (\$17,600 for a family of three). Only 6.5% of married-couple families with preschoolers were poor. In 2008, 17% of Washington's preschool aged children lived in poverty and 14.3% of all children under 18.²⁰

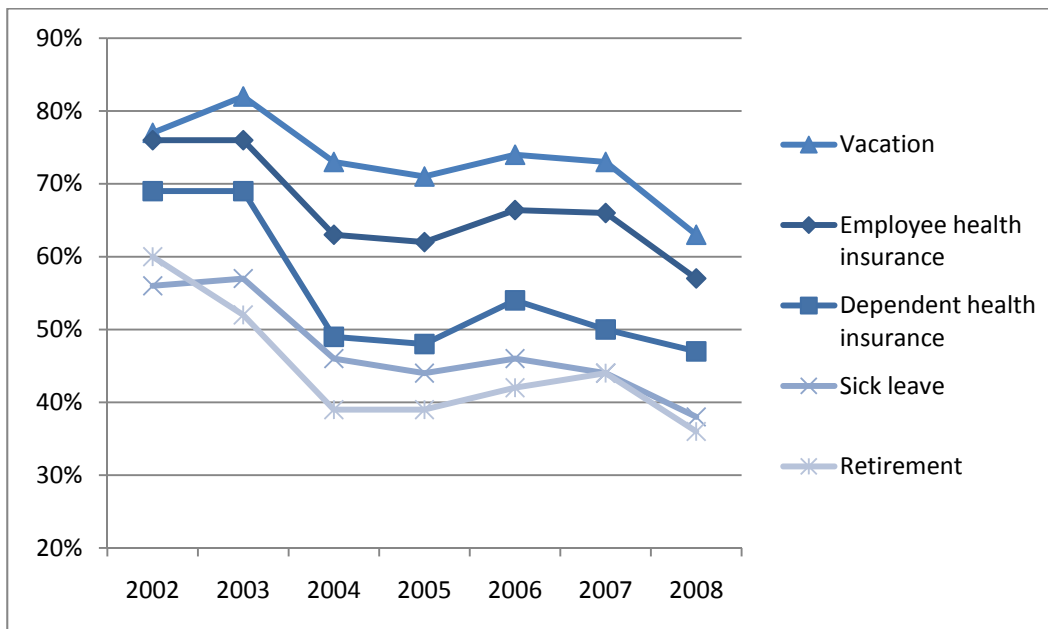
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BENEFITS

Because they earn lower wages, are more likely to work part time, and have more frequent breaks from employment for family care, women are less likely than men to receive benefits from their employers.

A competitive global economy and slack job market over the past decade have left all workers with little bargaining power. As a result, Washington workers are increasingly unlikely to have workplace benefits, including paid leave, retirement plans, and health insurance. Since Washington State's Employment Security Department began conducting an annual survey of firms in 2002, the percentage of the state's employers providing every kind of workplace benefit has declined. In the graph below, the state's strong job growth from 2005 through 2007 is reflected in a general modest increase in employer-provided benefits. Provision of all benefits fell again in 2008, as the job market softened, then collapsed.²¹

PERCENTAGE OF WA FIRMS OFFERING BENEFITS TO FULL-TIME WORKERS
2002-2008



Source: Washington Employment Security Department

SENIOR WOMEN ARE ALMOST TWICE AS LIKELY AS MEN TO BE POOR, WITH 11.9% OF WOMEN AND 6.7% OF MEN OVER AGE 65 FALLING BELOW THE OFFICIAL POVERTY LINE.

Retirement and Health Benefits

Businesses are substantially less likely to offer all kinds of benefits to part-time workers. In 2008, only 13% of Washington employers provided sick leave and retirement plans and 20% offered vacation to part timers. Only 10% provided health insurance for part-time employees and 7% for their dependents.²²

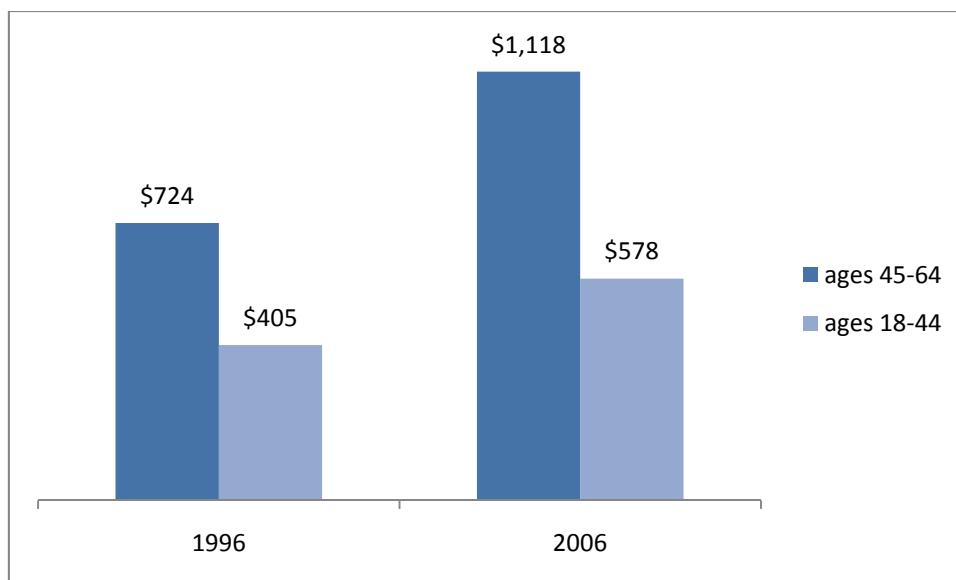
Employees with lower wages also receive all forms of benefits much less frequently than highly compensated employees. For example, just 26% of civilian employees in the lowest quartile of earnings participate in a retirement plan at work, compared to 81% in the top 25% of earners.

Of course, retirement contributions are also tied to wages, so women are both less likely to have a retirement plan and save less when they do have one. Moreover, women live longer than men on average, setting them up for a high risk of poverty in old age.²³ In 2008, the median income for women over age 65 in the U.S. was \$14,429 compared to \$25,344 for senior men. Not surprisingly, senior women were almost twice as likely as men to be poor, with 11.9% of women and 6.7% of men over age 65 falling below the official poverty line.²⁴

Not only are the well paid more likely to be offered health insurance, but their employers also pick up higher percentages of the tab than for less well-compensated workers. Private sector employers cover 83% of premium costs for the top 25% of earners, but only 76% for the lowest quartile earners.²⁵ Out-of-pocket medical expenses have also shot up, particularly for workers approaching and in middle age.²⁶

AVERAGE OUT-OF-POCKET MEDICAL EXPENSES FOR THOSE WITH EXPENSES

2006 DOLLARS



Source: Medical Expenditure Panel Survey, Agency for Healthcare Research and Quality.

Paid Leave

An important contributor to economic security is the ability of workers to take paid sick leave, both to access routine and preventative medical care and to care for their own or a family member's illness. Without paid leave, workers lose needed family income and often face workplace sanctions when forced to take time off. And the pressure to work through an illness or postpone medical care can undermine long term health and lead to more costly complications down the road.

Vacation leave is more common than sick leave, with 78% of all American private sector workers receiving at least some vacation, including 91% of full timers and 38% of part timers.²⁷ Both the average and median number of vacation days provided annually to workers who have the benefit are 8, and only 15% of those with vacation receive more than 10 days.²⁸

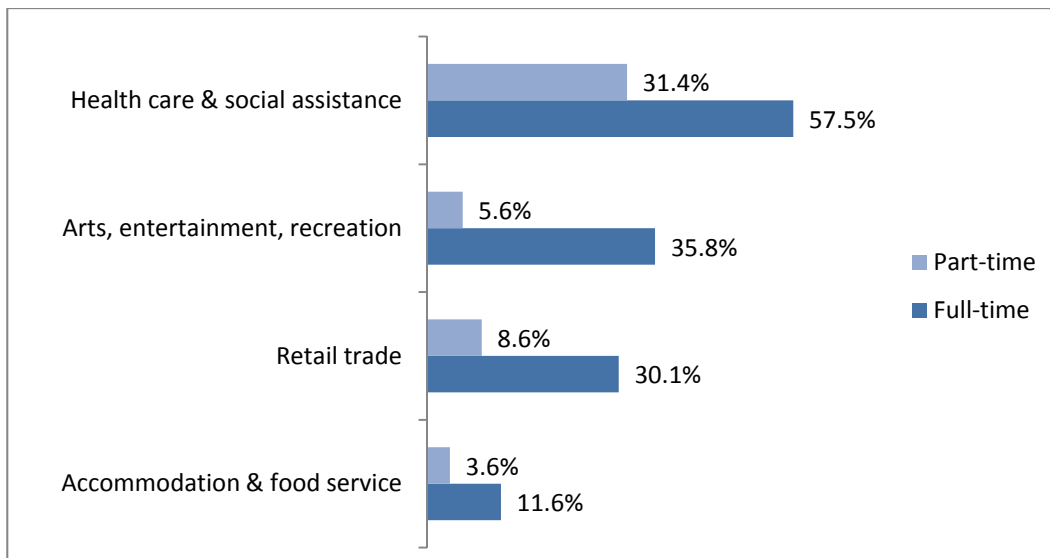
Just 38% of Washington employers provided sick leave to full-time workers in 2008 and 12.5% to part time, down from 56% and 22% in 2002.²⁹ Workers in food service and retail are particularly unlikely to have access to sick leave, putting the general public at risk of contracting contagious diseases – an especially high public health risk in a period when new viruses and a mobile population increase the risk of epidemics. Lower-income workers are also much less likely than high-income workers to receive paid leave. An Institute for Women's Policy Research model estimates that in Washington 41% of workers – 1.2 million – do not have access to paid sick leave.³⁰

Of those that do have paid sick days nationally, 72% receive two weeks or less, even after 5 years of employment.³¹

**THE ABILITY TO
TAKE SICK LEAVE IS
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ECONOMIC
SECURITY.**

PERCENTAGE OF WASHINGTON EMPLOYERS PROVIDING SICK LEAVE

SELECTED INDUSTRIES, 2008



Source: Washington Employment Security Department, Employee Benefits Survey.



Megan Sacks

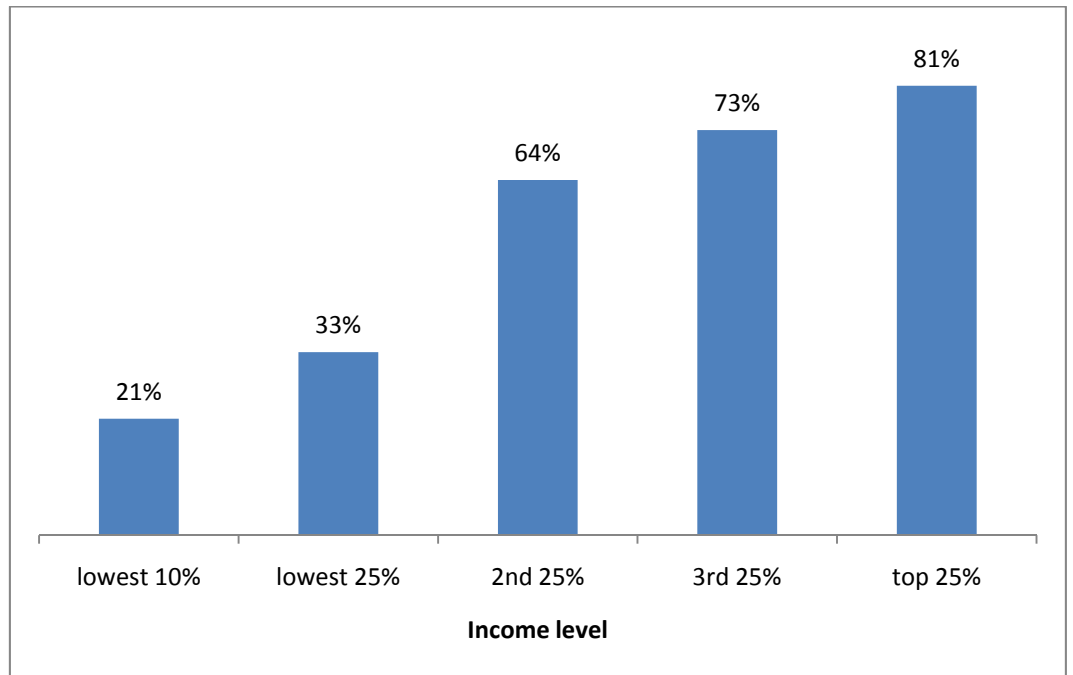
When Megan, a server at a Tacoma restaurant, called in sick with the flu one evening in 2007, her supervisor told her she needed to come in anyway. “It was pretty much ‘you don’t call in sick unless you’re on your deathbed,’” said Megan.

Fearing she would lose her job, Megan went to work. “I was sneezing and coughing, some of the tables didn’t want me to serve them.” Then one of Megan’s customers called the health department, which contacted the restaurant about the incident.

Three weeks later, Megan received a phone call to say she was being let go.

Now a bartender in another restaurant, Megan still has no sick leave or health insurance. “It’s not just paid sick days. If I am sick today, and I go to the doctor the next day, now I miss two days of work. I can’t afford it. I am worried about how am I going to put gas in my car to get to work. I have money today, but I am worried about tomorrow.”

U.S. WORKERS IN PRIVATE INDUSTRY WITH ACCESS TO PAID SICK LEAVE BY INCOME 2009



Source: Bureau of Labor Statistics, *Employee Benefits in the United States*, March 2009.

Although they remain responsible for the majority of family care, women are especially unlikely to have sick leave because of lower earnings and part-time work.

- Nationally, in private industry only 26% of part-time workers get sick leave, compared to 73% of full time.³² And women are much more likely to work part time – 33% of women workers in 2007, compared to 18.5% of men.³³
- 81% of those in the top 25% of earnings (\$24.22+) get paid sick leave, compared to 33% for those in the bottom 25% (\$10.50 or less).³⁴
- Accommodation and food service has the lowest rate of sick leave with only 22% covered – and 56% of those workers in Washington are women.³⁵
- In retail employment which is 52% female, 45% have sick leave.³⁶
- On the other hand, health and social assistance, which is 79% female in Washington, has 71% coverage. But of course, the highly paid professional and office staff are more likely to get it, and to be able to use it without penalty, than lower level hourly employees. Even unionized nurses in Washington can be penalized if they call in sick too many times, though they do have sick leave.
- Construction workers (84% male) are also unlikely to have sick leave – only 25% coverage.

Selena Allen

Selena Allen went back to work four days after giving birth, while her premature baby lay in a hospital crib.

Her doctor had said her son Connor was due in May, but he arrived unexpectedly in early April, and faced serious medical issues. Despite planning ahead, Selena was now in a bind.

"Early on, my husband and I decided we could afford for me to take a four weeks of maternity leave. This meant saving all of the health and vacation leave I would accumulate over the next nine months so I could have two and half weeks of paid leave, and cutting back expenses so we could afford to take another week and half off unpaid."

With Connor six weeks early, Selena had less paid leave than she expected. On top of that, she had no idea when Connor would be released from the hospital.

Selena made the difficult decision to return to work and save her time off to be with Connor when he came home. Selena describes those three weeks as "by far, the most difficult time of my life."

"I was surrounded every day by the research citing how important those first days are for bonding and lifelong learning," said Selena, whose professional expertise in the field of early childhood education made it all the more difficult to cope. "It broke my heart that I could not be with my son when he needed me so much."



CONCLUSIONS

**WORKPLACE
POLICIES MIRED IN
MID-20TH CENTURY
ASSUMPTIONS ARE
THE BIGGEST
IMPEDIMENT TODAY
FOR WOMEN'S
ECONOMIC
ADVANCEMENT.**

Washington's working women hold roughly half the state's jobs, yet most types of work remain highly gendered, and women continue to earn far less than men at every age and in every job sector. In fact, in terms of gender, the workforce today looks much like it did two decades ago. This recession highlights both how important women are to the state's economy *and* how far we have to go to achieve gender equality.

The initial gains from the women's movement were not made solely because attitudes and individual choices changed, but also because a social movement advocated for change and new laws required an end to discrimination on the basis of sex in employment, education, housing, sports, and other key sectors of society. The recent passage of the Lilly Ledbetter Act and other proposed federal initiatives may help overcome the last vestiges of actual discrimination.

However, the biggest impediment for women's economic advancement – and the biggest threat to family economic security – is no longer outright discrimination, but workplace policies still mired in mid-20th century assumptions about the typical worker and typical family. There is no slack in the work and family balance equation for the vast majority of women. The Family and Medical Leave Act that passed Congress and was signed into law by President Clinton in 1993 has helped families and businesses over the past 17 years by assuring workers in companies with more than 50 employees the right to 12 weeks of *unpaid* leave. However, that bill leaves more than 40% of workers unprotected, does not provide income, and does not cover routine illnesses and preventative care.

Without universally accessible paid sick leave, paid family leave, and workplace flexibility, women will not make further gains. Four decades after the revolution in women's workforce participation, it is clear that these changes will not happen voluntarily. Just as new laws were necessary but not sufficient to end gender and racial discrimination, so too the passage of laws guaranteeing access to paid leave and flexibility will be necessary for women to come closer to achieving equality at work.

Endnotes

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