

Pay Equity

2021 REPORT



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Note: The terms gender wage gap, pay inequity/inequality, and pay gap are used interchangeably throughout the paper.

Abstract

"There is no sex difference in the food she buys or the rent she pays; there should be none in her pay envelope."

-Lewis Schwellenbach, the Fifth United States Secretary of labor



A woman who works full-time in the United States (U.S.) earns 80 cents for every dollar earned by a man. This difference translates to an average loss of 530,000 dollars over the course of a woman's lifetime. Pennsylvania's gender wage gap, compared to the United States, is in a similar condition. In Pennsylvania, the median annual pay for a woman who holds a full-time, year-round job is \$41,929, while the median yearly pay for a man with a full-time, year-round job is \$52,111.

The pay gap has several negative impacts on women, both economically and on their health. Many of these negative impacts are also risk factors for intimate partner violence (IPV).

IPV is **a pattern of coercive behavior used by one person to gain power and control over another in an intimate or familial relationship.**¹ Pay equity is equal pay for work that is equal or similar in value. It is inclusive of, but not limited to, work that requires a similar educational level, experience, background, skills, etc.

If pay equity is achieved, half of the women working full time in the U.S. would be lifted out of poverty. As poverty increases the risk for IPV, the achievement of pay equity may also help to reduce rates of IPV. Similarly, IPV and pay inequity share many common risk factors including high unemployment rates and exposure to harmful norms related to

masculinity and femininity. Research suggests that these norms both create biases in employers which lead to lower pay for women and also nurture risks of violence against them. Hence, the shared risk factor not only impacts a woman in their professional life but also has repercussions in their personal life.

Addressing these shared risk factors becomes essential in reducing the gender wage gap and the risks of IPV, both of which feed off each other.

Since 2004, the national women's-to-men's earnings ratio has remained in the 80 to 83 percent range.² The following report helps to explain the key factors that contribute to biases in wages nationally and in the Commonwealth of Pennsylvania. This report aims to explore the gender wage gap and how it impacts a person's likelihood of experiencing risk factors for IPV. **Research suggests that the economic disadvantages women face because of the pay gap increases their exposure to known risk factors for IPV.**

The report also explores potential remedies aimed at eliminating the gender wage gap. Research and history illustrate that bridging the gender wage gap is not an easy task. It will require strong policies and leadership. Implemented together, the measures listed in the report can improve equity for all women.

Introduction

The Gender Wage Gap

The gender wage gap, also known as the pay gap, or pay inequity, is the difference between men and women's median earnings for the year. This difference is reported as the earnings ratio.³ The earnings ratio explains how much women earn relative to men. In the United States, the earnings ratio is 80 percent, which means women earn 80 cents for every dollar a man earns.⁴

The pay gap is measured for year-round, full-time workers and compares the annual wages of hourly paid and salaried workers. The pay gap explains how much more money men make than women, on average. In the United States, the pay gap is 20 percent, meaning men's median earnings are 20 percent more than women's, on average.

$$\text{Earnings Ratio} = \frac{\text{Women's median earnings}}{\text{Men's median earnings}}$$

$$\text{Pay Gap} = \frac{[\text{Men's median earnings} - \text{Women's median earnings}]}{\text{Men's median earnings}}$$

$$\text{2017 Earnings Ratio} = \frac{\$41,977}{\$52,146} = 80.499 \approx 80\%$$

$$\text{2017 Pay Gap} = \frac{[\$52,146 - \$41,977]}{\$52,146} = 19.501 \approx 20\%$$

Source: AAUW 2018, *The Simple Truth about the Gender Pay Gap*.



Source: Cooper, David. *Raising the federal minimum wage to \$15 by 2024 would lift pay for nearly 40 million workers*. Washington, DC: Economic Policy Institute, 2019.

The gender wage gap exists irrespective of industry and level of education, and is even worse for mothers and women of color.



The gender wage gap exists irrespective of industry and level of education.⁵ It is worse for mothers, who are paid 71 cents for every dollar a father makes.⁶ Research shows that "the work that women do is valued less than work done by men."⁷

For women of color, these statistics point to an even worse wage gap. Black women earn 65.3 percent of white men's earnings and 89 percent of Black men's earnings. Hispanic women make only 61.6 percent of white men's earnings and 85.7 percent of Hispanic men's earnings.⁸

Women make up half of the total minimum wage workers in the nation.⁹ Women represent 58 percent of workers who are paid less than \$11 per hour, and 69 percent of workers who make less than \$10 per hour.¹⁰ Of the women who are paid less than \$10 an hour, 40 percent have some college education, and 25 percent are supporting children under the age of 18.¹¹ The wage gap compounds the disadvantages faced by women who have the most dire needs, often because of historical discrimination.

While some states like New York and California have managed to reduce the pay gap to approximately 11 cents,¹² most states follow the nation's average, and Pennsylvania is no exception.

In 2018 in Pennsylvania, a woman who worked full time earned an average salary of \$43,243 per year compared to the \$53,269 per year average salary of a man who worked full time.¹³ This comes out to 81 cents earned by women for every dollar that a white non-Hispanic man earns.¹⁴

The impact of pay inequity affects more than women's wallets. The reverberating effects of financial strain and the challenges that accompany economic insecurity have far-reaching and long-lasting impacts on women and their families. Research suggests that the disadvantaged state that results from the gender wage gap puts women at an increased risk of experiencing IPV.¹⁵ The highest IPV rates were found in the poorest neighborhoods.¹⁶ To better understand these connections, the next section explains how the wage gap affects IPV and its risk factors.



The reverberating effects of financial strain and the challenges that accompany economic insecurity have far-reaching and long-lasting impacts on women and their families, including an increased risk of experiencing intimate partner violence.

Intimate Partner Violence

Domestic violence is a pattern of coercive behavior used by one person to gain power and control over another in an intimate or familial relationship.¹⁷ Many terms are used interchangeably to describe and discuss domestic violence. It may be referred to as domestic abuse, domestic violence, battery, Intimate Partner Violence (IPV), or family, spousal, relationship, or dating violence.¹⁸

According to the Centers for Disease Control and Prevention (CDC), IPV can include physical abuse, emotional abuse, sexual abuse, digital abuse, and stalking.¹⁹ Most often, the victims of IPV are women. CDC's survey reports, "one in four women and nearly one in ten men have experienced contact sexual violence, physical violence and/or stalking by an intimate partner during their lifetime."²⁰

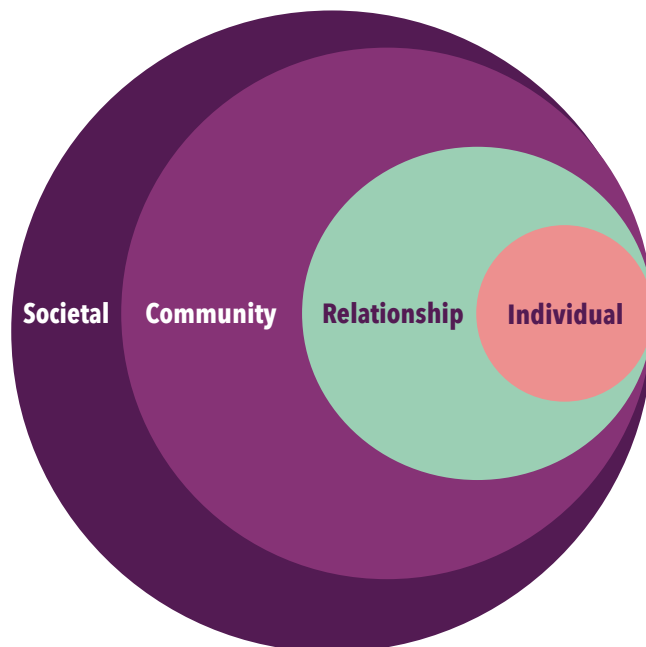
IPV accounts for 15 percent of all violent crimes.²¹ Data shows that 43 million women and 38 million men²² have experienced IPV at some point in their life by a current or former intimate partner. One in every three women and one in four men in the United States have experienced some form of physical violence by an intimate partner.²³

In Pennsylvania, the percentage of people who have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime is nearly equal to the national percentage (37.1 percent and 37.3 percent, respectively).²⁴ It is estimated that 18.5 percent of Pennsylvania women experience stalking in their lifetimes compared to 15.8 percent of women in the nation.²⁵ In 2018, 122 victims lost their lives due to domestic violence incidents in Pennsylvania, 68 of whom were women.²⁶

The Connection Between the Gender Wage Gap and IPV

One study found that reductions in the gender wage gap explain nine percent of the decline in domestic violence rates from 1990-2003.²⁷ Pay inequity impacts risk factors for IPV. Risk factors increase the likelihood that violence will occur and can occur among individuals or within relationships, communities, and societies.²⁸ For example, not washing your hands is a risk factor for catching a cold. If someone does not wash their hands, they are more likely to catch a cold. It does not mean they will definitely catch a cold, but there is an increased chance. Risk factors for IPV can be thought of similarly. These factors may not be directly related to IPV, but they contribute to an increased risk of experiencing abuse. The more risk factors that exist, the higher the likelihood of experiencing domestic violence. For example, research shows that high rates of unemployment are related to an increase in rates of IPV.

The Social-Ecological Model



Source: CDC, *The Social-Ecological Model: A Framework for Prevention*

The CDC uses the Social Ecological Model (SEM) to understand the risk factors that impact violence. These factors are broadly divided into four levels - individual, relationship, community, and societal. These levels are interconnected, and the effects of change at one level can permeate the other levels as well. This report will focus on the community and societal levels, where policies and procedures affecting pay equity are often developed. At each level, there are different risk factors that research has shown are connected to an increased likelihood of experiencing IPV.

Pay inequity fosters conditions of unequal power distribution, housing insecurity, disadvantaged neighborhoods, and perpetuates structural norms of violence and inequity that increase the risks of experiencing IPV. On the following pages are comprehensive lists of these conditions at each level of the SEM.

Pay Inequity Impacts these Risk Factors for IPV⁴¹

SOCIETAL

- Structural disempowerment/disenfranchisement
- Unequal distribution of power and resources
- Harmful gender norms and inequity
- Weak health, educational, economic, and social policies/laws

COMMUNITY

- Neighborhood poverty and economic insecurity
- Lack of local wealth
- Housing insecurity
- Weak community sanctions against IPV
- Weak social networks and trust

Societal Level

The societal level explores broad factors that shape our culture and norms around relationships, health, education, economics, and social policies. Societal risk factors for IPV made worse by pay inequity include unequal distribution of power and resources, harmful norms around masculinity and femininity, and weak policies related to health, education, and wealth.

- Money is a resource and is seen as equivalent to power, thus pay inequity may portray women as weak and dependent.²⁹ Since IPV is exercising power and control over an intimate partner, the mere existence of a pay gap creates a higher risk of experiencing IPV.³⁰
- Norms about gender roles for men and women and whose work is of greater value, is perpetuated by pay inequity, which allows men to use the lower financial status of women to exert power and oppress women. This idea of men as more valuable than women normalizes oppressive behavior, which can take the form of IPV.³¹
- Pay inequity affects the opportunities women get, which impacts their ability to build wealth and representation among leaders.³² Women not valued by or seen in leadership is also the reason there are few policies advocating for the advancement of women by establishing protections against IPV.
- Pay inequity worsens the discrimination people of color face due to the added burden of racism. People of color who are getting unequal pay and opportunities are further disadvantaged by pay inequity. These aggregated disadvantages lead to the worsening of the above factors, which are all risk factors of IPV.

Community Level

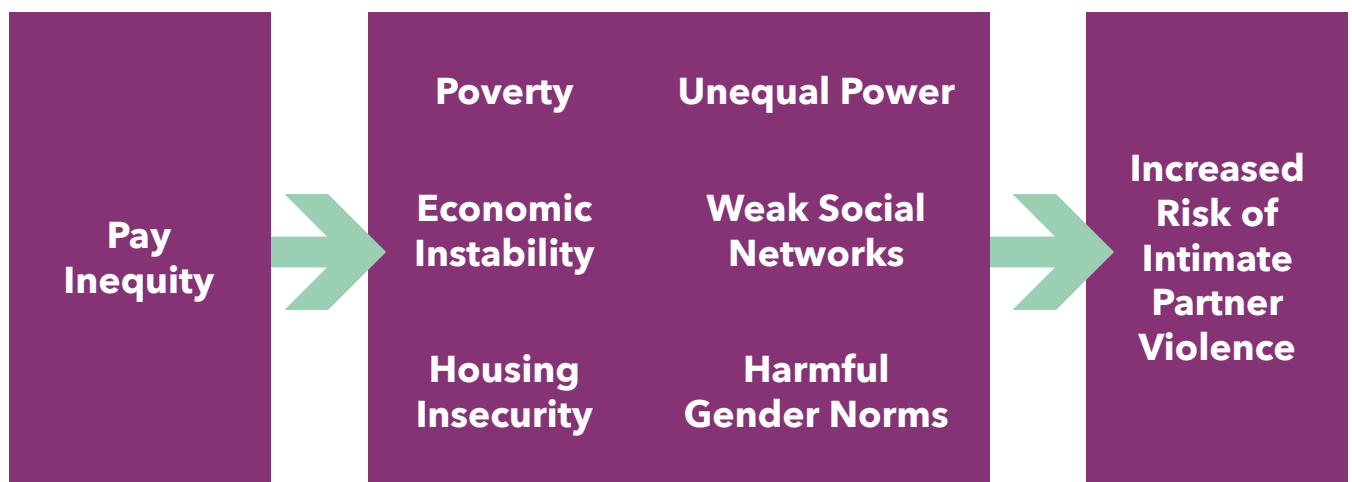
The community level explores settings in which social interactions occur, such as in schools, neighborhoods, and the workplace. Community risk factors are important to consider because societal risk factors directly affect them, and they dictate the likelihood that certain communities will experience violence. If a community has a higher occurrence of risk factors, then it is more likely their residents will experience or be exposed to multiple forms of violence.³³

Community risk factors worsened by pay inequity include neighborhood poverty, economic instability, housing insecurity, and weak social networks and trust.

- Unequal pay can prevent individuals from amassing wealth. A lack of wealth can make it challenging to save, pay off debts and pay necessary bills.³⁴
- Pay inequity may lead to increased stress in the household, because it may become difficult to pay the rent or mortgage³⁵ and provide basic necessities. Pay equity, in turn, provides ten months' rent or seven months of utilities and mortgage, and decreases the chances of abuse.³⁶
- Pay inequity increases poverty.³⁷ Research shows that equal pay would reduce the poverty rate for all working women by half.³⁸ The 28 percent poverty rate for working single mothers would also be reduced by nearly half.³⁹
- Poor neighborhoods, which are often a byproduct of pay inequity, are socially isolated and often have weak community sanctions against IPV. Studies show that when communities are not willing or able to act for the common good, IPV rates increase. If pay equity were achieved, women would have the option to move out of or improve their living environment, thus reducing exposure to community violence and living areas with more social cohesion, which is found to reduce IPV.⁴⁰

Pay inequity contributes to IPV because pay inequity creates conditions which are risk factors for IPV.

If pay is less equitable, as is the case, that gap affects women. They are more likely to encounter poverty, economic instability, housing insecurity, weak social networks, unequal power, and harmful norms, all of which increase the risk of experiencing IPV.



The Intersection of Race and the Gender Wage Gap

Pay inequity exacerbates existing and historical disadvantages caused by racism. This leads to a greater wage gap for women of color and therefore an increased likelihood of experiencing IPV risk factors.

If the rate of change in the annual earnings ratio continues at the same pace as it has since 1960,

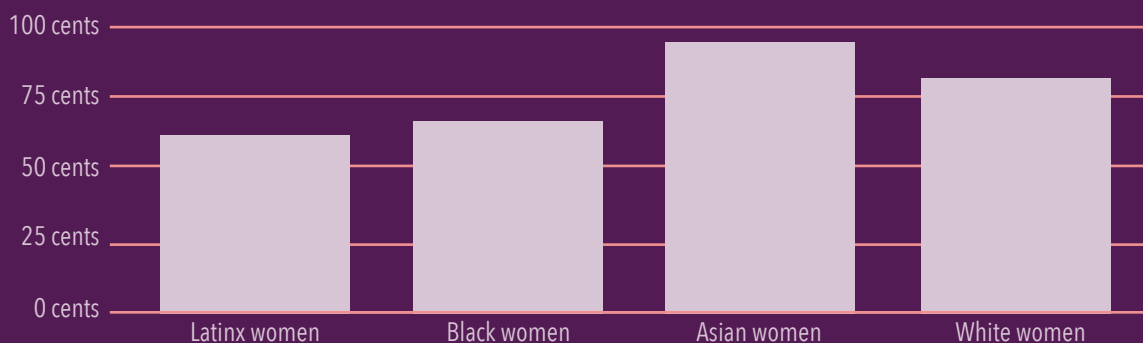
It would take another 41 years, until 2059, to close the wage gap in the U.S.

For women of color, the rate of change is even slower.

Black women would have to wait until 2124 for equal pay, and Latinx women would have to wait until 2233.

Women of color earn less than men of the same group, and also earn less than White men.

HIGHER PAY GAP FOR WOMEN OF COLOR



As compared to every 1 dollar earned by White non-Hispanic men

Source: Data for time to achieve pay equity is taken from the Institute for Women's Policy Research's report - The impact of equal pay on poverty. It can be retrieved from - <https://iwpr.org/publications/impact-equal-pay-poverty-economy/>

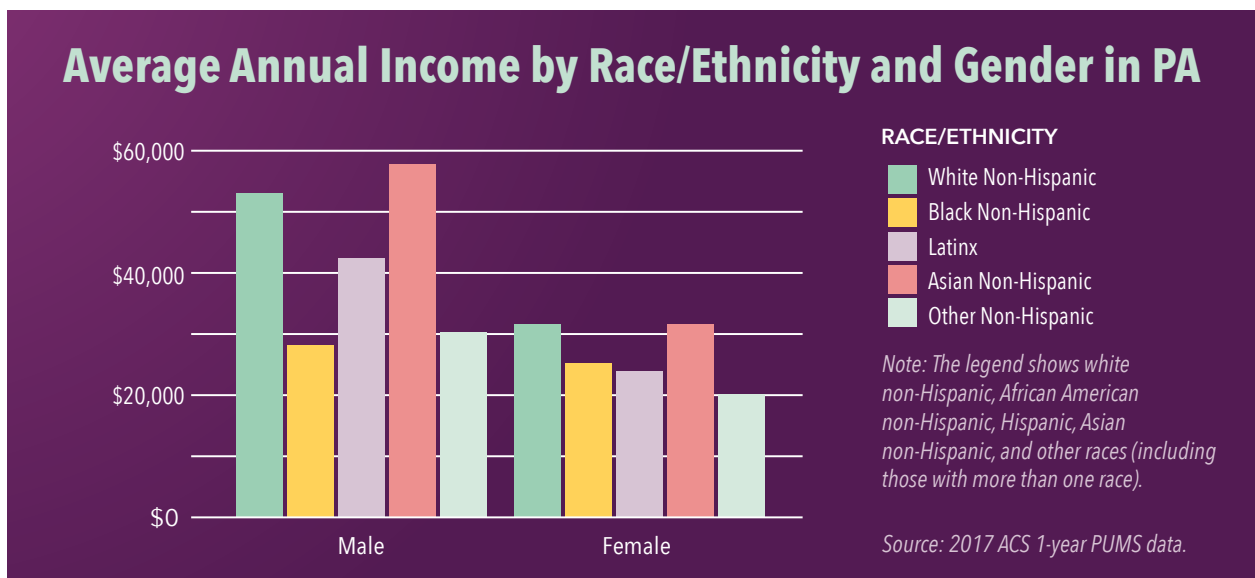
Data for earnings of all significant and racial group is taken from the Institute for Women's Policy Research, 2019. "The Gender Wage Gap: 2018 Earnings Differences by Race and Ethnicity". IWPR Fact Sheet, March 2019.

Pay gap statistics taken from the Institute for Women's Policy Research's report- The Gender Wage Gap: 2018 Earnings Differences by Race and Ethnicity. It can be retrieved from - https://iwpr.org/wp-content/uploads/2019/03/C478_Gender-Wage-Gap-in-2018.pdf

Even among women of color in Pennsylvania who hold full-time, year-round jobs, a pay gap exists. For every dollar paid to white non-Hispanic men, Black women are paid 68 cents, Latinx women are paid 57 cents, and Asian women are paid 81 cents. The figures below for median earnings show that women of color are being paid less than men of color.



The chart below also shows that, except for Asian non-Hispanic women, other women of color have a lower average income than that of white non-Hispanic women. The same is applicable for men of color, which suggests that apart from the gender wage gap, race also plays a role in determining wages in Pennsylvania.



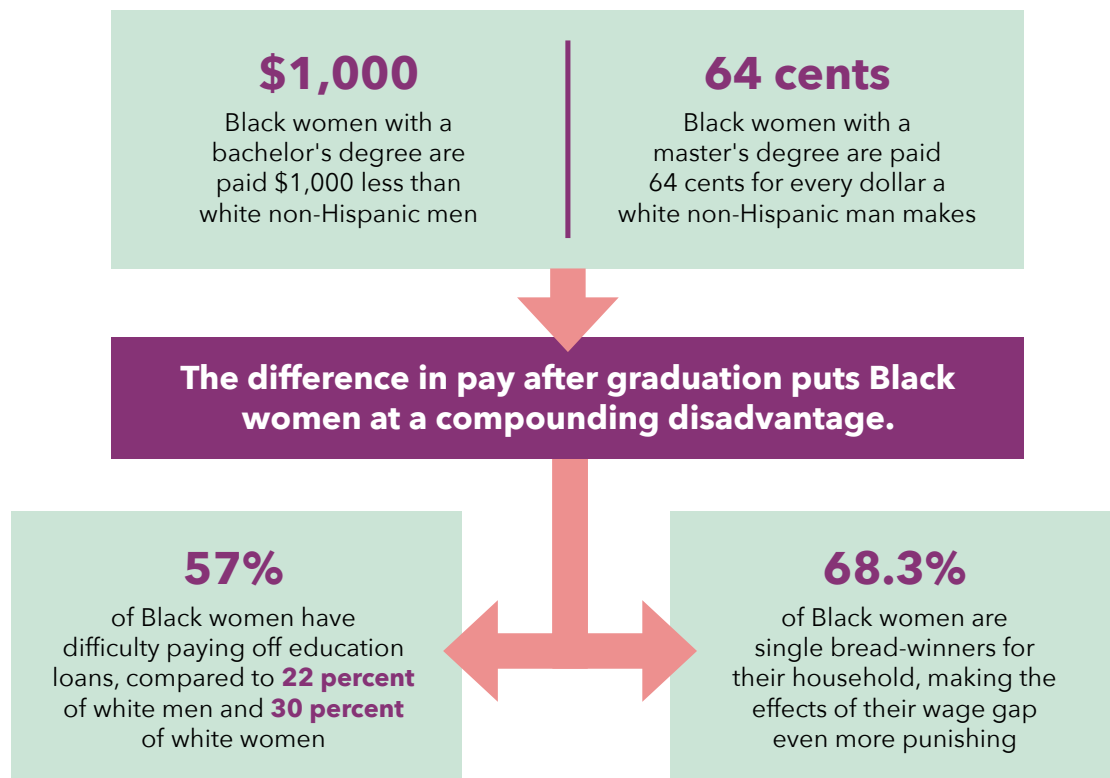
Research suggests that the data on the Asian-American gender wage gap may result from the high levels of education among Asian-Americans. However, several other factors affect the pay gap, and overall Asian non-Hispanic women still earn less than their white male and female counterparts. When we break down the Asian American and Pacific Islander (AAPI) category itself, there is data disaggregation (categorization into different categories based on specific racial and ethnic groups) which shows that there is different annual earnings range among AAPI women category. There are cultural factors that also affect how AAPI women are paid. Even though AAPI women are educationally advanced, research suggests that AAPI people of all genders in the workplace are less likely to be promoted.^{43 44 45}

Race intersects with, and influences both pay inequity and rates of IPV. Thus, it is essential to highlight these intersections and the additional burdens placed on women of color to achieve equity in all relationships, professional and personal. Women of color experience a greater pay gap than men of color and white women because they lie at the intersection⁴⁶ of racism and sexism racism and sexism and for some, nativism and/or colorism. Black women with a bachelor's degree are paid \$1,000 less than white non-Hispanic men.⁴⁷ With a master's degree, they are paid 64 cents for every dollar a white non-Hispanic man makes.⁴⁸ Research says that due to this pay gap, women of color miss opportunities to advance their careers and build social status, which weakens their financial condition further. The difference in pay after graduation puts Black women at a disadvantage, and 57 percent of Black women have difficulty paying off education loans, compared to 22 percent of white men and 30 percent of white women.⁴⁹

Women of color must settle for lower-paying jobs with fewer benefits - eroding their earning ability further.⁵⁰ On average, Black people are paid wages

seven percent lower than those of white people at the same professional levels.⁵¹ A study confirms that after being hired, Black people experience a higher increase in wages when employers recognize the value of their work.⁵² A lower income further compounds the problems impacted by pay inequity, like housing insecurity and poverty, which increase the risk of experiencing IPV.⁵³

According to studies, Black and Latinx women make up of 16 percent of all bread-winning women in the nation.⁵⁴ This is partly because white women make up the majority of the population of mothers in the nation. However, among mothers in the same ethnicity, Black women are most likely (68.3 percent) to be single breadwinners for their family while Hispanic women come second with 41 percent as sole breadwinners.⁵⁵ For these women, the gender wage gap is additionally punishing as they must manage the higher expenses of running a household single-handedly with less pay. Often these women of color are forced “to choose between putting food on the table or saving for a college education and retirement.”⁵⁶



	White	Hispanic	Black	Asian	Native American	Multiracial
EMPLOYMENT & EARNINGS						
Women's Median Annual Earnings for Full-Time, Year-Round Workers	\$41,164	\$30,039	\$35,765	\$42,306	\$31,743	\$35,727
Ration of Women's to Men's Earnings	78.0%	56.9%	67.8%	80.2%	60.2%	67.7%
Women's Labor Force Participation	57.7%	60.0%	59.2%	56.2%	47.3%	62.8%
Percent of All Employed Women in Managerial/Professional Occupations	43.0%	25.5%	34.3%	49.1%	N/A	35.1%
POVERTY & OPPORTUNITY						
Percent of Non-Elderly Women with Health Insurance	93.4%	82.3%	88.8%	90.8%	93.6%	89.6%
Percent of Women with a Bachelor's Degree or Higher	31.1%	16.9%	19.5%	50.7%	N/A	34.1%
Percent of Women in Poverty	10.5%	30.5%	25.8%	15.5%	N/A	21.3%

Source: Median Annual Earnings use five-year American Community Survey data (2011-2016)

The table examines the indicators of the economic status of women in Pennsylvania across race.⁵⁷ Lower earnings or earnings ratio can damage the financial condition of women and increase the need to depend on a partner, which increases the risks of experiencing IPV, as discussed in the sections above.

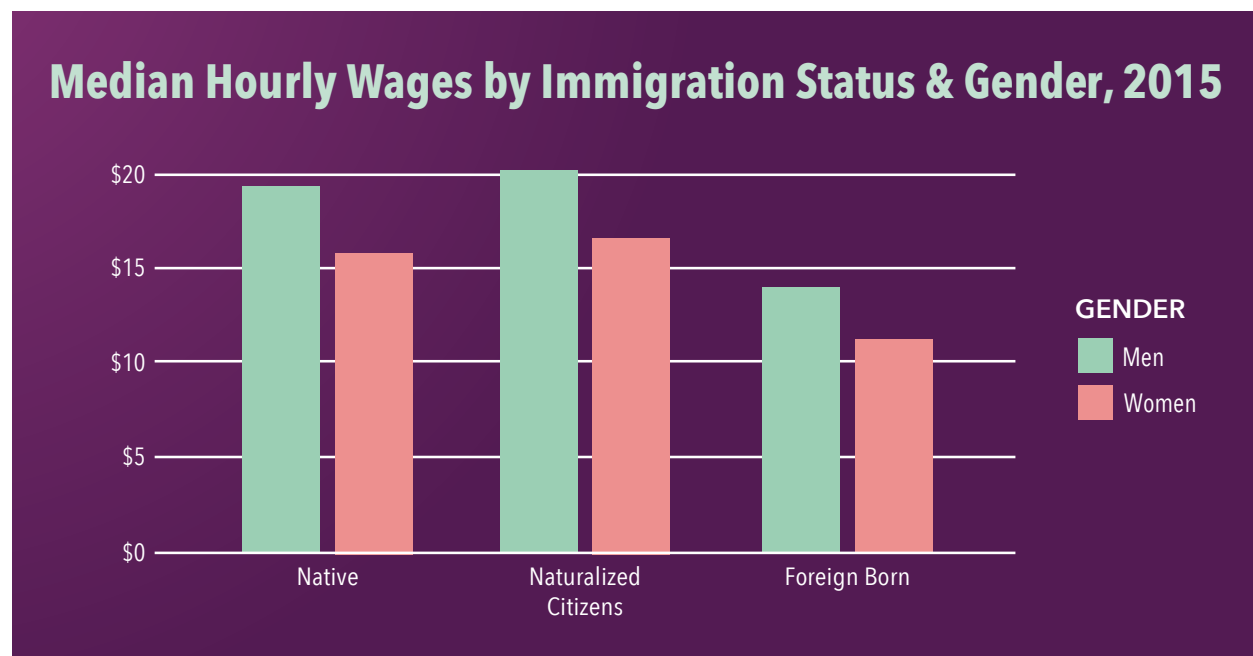
Though the total average unemployment rate in Pennsylvania is 4 percent, in the year 2019, Black people experienced 8.4 percent unemployment, which is the highest in the state. Latinxs have 7.5 percent unemployment, compared to a 3.1 percent unemployment among white people.⁵⁸ This data suggests that people of color, in general, experience racial discrimination. Unemployment, along with underemployment, can strip people of their financial independence and Unemployment, along with underemployment, stress in households is a risk factor for IPV.⁵⁹



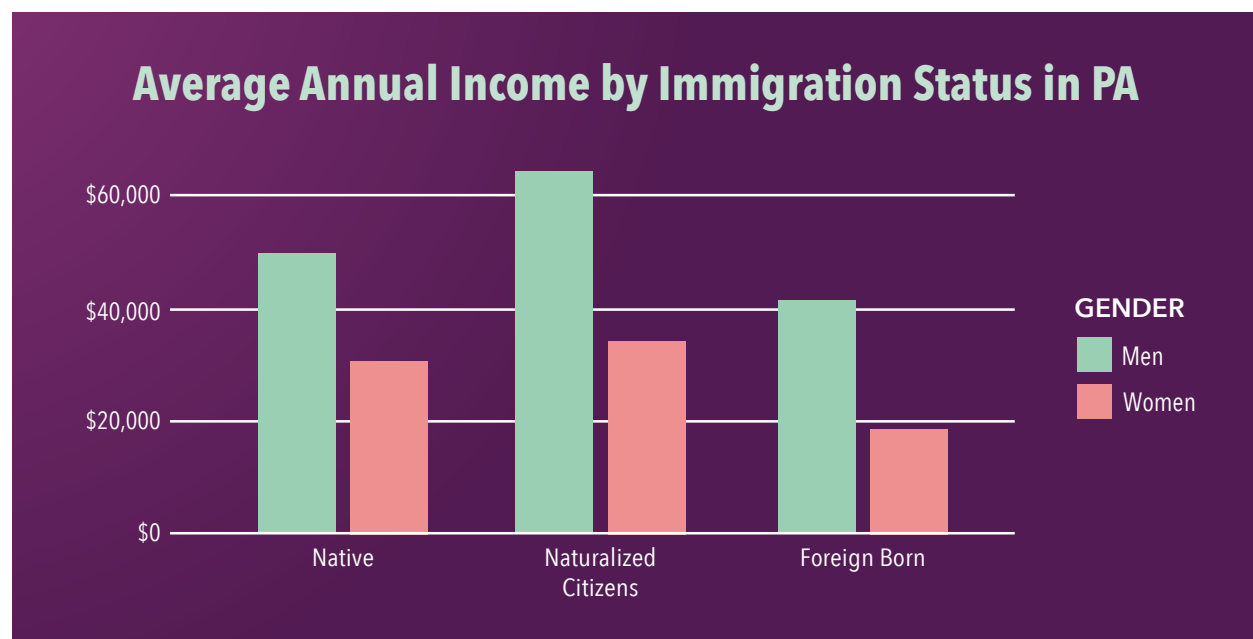
Lower earnings can increase dependence on a partner, putting women at greater risk of experiencing IPV and making it even more difficult to leave if they do.

Women who are immigrants face similar problems in the workplace and in society, including unemployment, underemployment, financial instability and housing insecurity. Often subjected to a substantial gender wage gap, immigrants have higher unemployment rates, and more housing insecurities, like overcrowding, lower hygiene, etc. These conditions and financial insecurity increase the risk of IPV.

The average foreign-born woman worker is paid 58.4 cents on the dollar. Native-born workers are paid more per hour than (non-naturalized) foreign-born workers. However, non-naturalized foreign-born women, like their native-born counterparts, experience a wage gap that further reduces their earnings. The typical non-naturalized foreign-born woman is paid 80 cents per dollar of what a foreign-born man is paid. Among undocumented Mexican immigrants, the gender wage gap is more extensive: for every dollar a man is paid, a woman is paid 71 cents.⁶⁰ This suggests the pay gap is not specific to the immigration status, but rather the gender of the worker.



Source: EPI Analysis of Current Population Survey microdata



Source: 2017 ACS 1-year PUMS data

Due to unequal power, people who experience oppression are more likely to be at risk for intimate partner violence (IPV):

Women of color experience IPV at a higher rate than white women or white men because of existing structural and institutional racism, including the practice of unequal pay. Histories, norms, policies, and practices all affect rates of IPV.⁶¹

1.6x

Multiracial non-Hispanic women experience IPV at a rate of 1.6 times higher than white non-Hispanic women.⁶²

1 in 3

One in 3 Latinas have experienced IPV⁶³

2x

Black women experience twice the homicides rates of white women, 55 percent of which is related to IPV.⁶⁴

Indigenous women are victimized at higher rates as compared to women of other races.⁶⁵

Many of the ways that women of color are impacted by the gender wage gap puts them at risk for experiencing IPV. Pay equity can be a tool to correct the additional disadvantages faced by women of color as a result of racism and the wage gap.

History of the Wage Gap

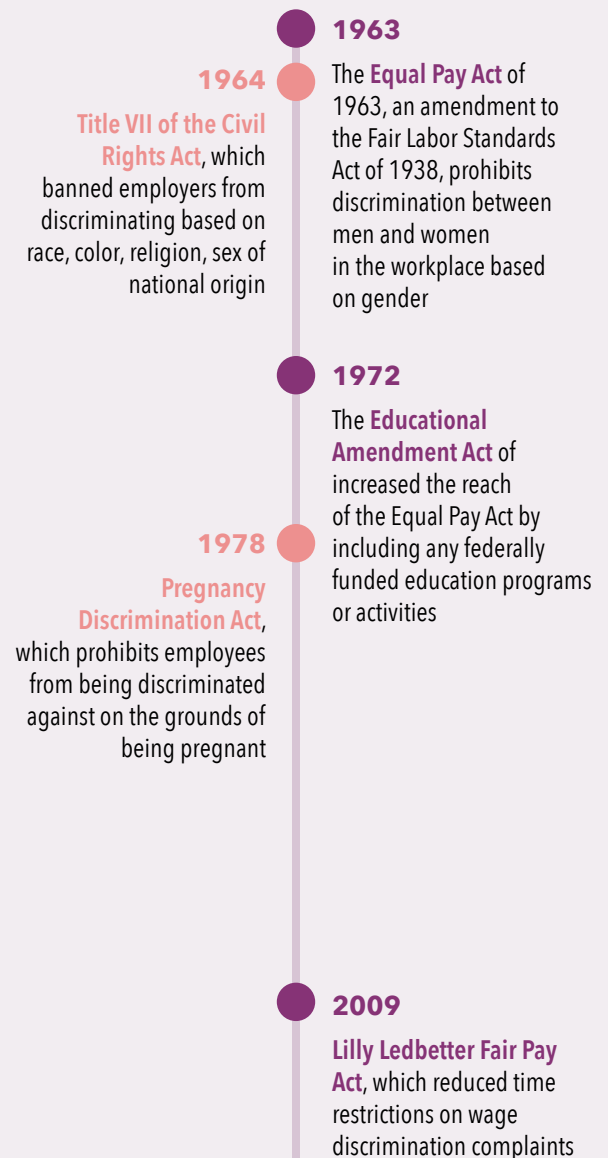
Gender Wage Gap

The fight for pay equity has been ongoing for nearly four decades. Many laws have been passed over the years to address the pay gap. This section explores the history of these laws to understand how they came about and their relationship to pay equity today.

In 1883, workers of Western Telegraph Company went on strike, demanding equal pay for women for work of equal value, among other justified demands. Though the movement, which included support from both men and women, failed to achieve its goals, it was the first public demonstration of requests for fair pay for women.

When a considerable number of women took up factory jobs during World Wars I and II in place of men deployed in the armed forces, they were paid unfairly compared to men's previous wages. Women began organizing efforts to diminish the wage gap. During the Second World War, the National War Labor Board (NWLB) was responsible to recommend policies that support equal pay on occasions where women were directly replacing men as workers.⁶⁶ Three years later, the U.S. Congress took another step for pay equity and introduced the Women's Equal Pay Act. This Act would have made it illegal to pay women less than men for "equivalent" work. However, the equal pay measure failed to pass, and the NWLB was dissolved the same year.

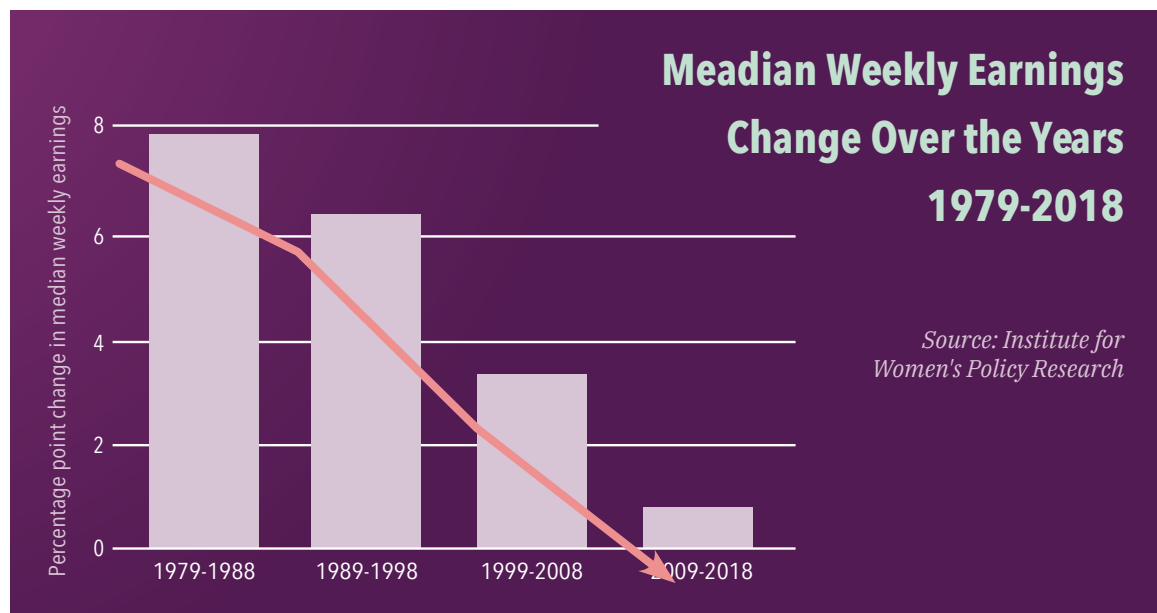
A Brief History of the Policies to Tackle Pay Equity



By 1960, women were still earning less than two-thirds in comparison to men's wages. The demand for equal pay legislation was on the rise again, and in 1963, Congress passed the Equal Pay Act. The Equal Pay Act of 1963, an amendment to the Fair Labor Standards Act of 1938, prohibits discrimination between men and women in the workplace based on gender. The law mandates equal pay for equal work by disallowing employers to pay men and women different wages or benefits for doing similar jobs requiring similar skills and responsibilities. After the Equal Pay Act was passed, several other laws were introduced to eliminate occupational discrimination.⁶⁷

Perhaps the most important was Title VII of the Civil Rights Act of 1964, which banned employers from discriminating based on race, color, religion, sex, or national origin.⁶⁸

The Equal Pay Act and Civil Rights Act aimed to protect women and African Americans, respectively. However, both Acts failed to take into consideration the protection of women at the intersections of race and gender. As a result, women of color continue to face additional burdens for equal protections and inclusion in policy remedies.



The graph above shows the trend of changes in the earnings ratio from 1979-2018. From 1979-1988 there was a 7.9 percent point change, the highest decrease in the earnings gap from 1979 to 2018. In other words, there was a significant narrowing of the wage gap. Laws that supported pay equity during the earlier years of this graph can be connected to the more significant decrease

in the gender pay gap in comparison to more recent years. To date, there has been no substantial improvement in bridging the pay gap. From 2009-2018, there was only a 0.8 percent decrease, 7.1 percent less than the changes from 1979 to 1988. Meaning, the gap in earnings is closing more slowly now than it was in the 1970s and 1980s.

The gap in earnings is closing more slowly now than it was in the 1970s and 1980s.

Note: Percentages are calculated from annual averages of median usual weekly earnings for full-time wage and salary workers, 2018 dollar.

Source: U.S. Bureau of Labor Statistics, Current Population Survey.



The Gender Wage Gap: Nationally

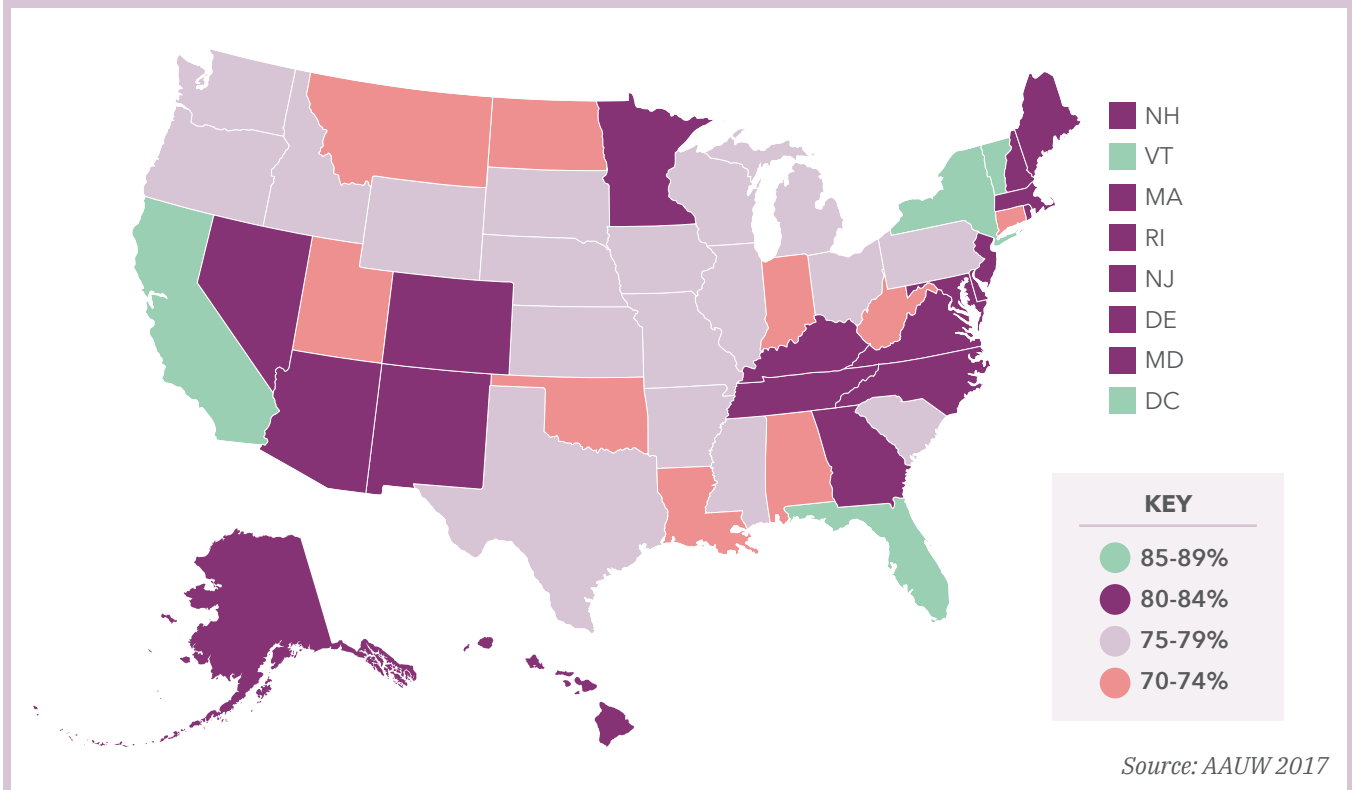
Current Trends

In the past decade, policy and legislation efforts have declined, and the gender wage gap has stagnated as a result. As stated previously, research indicates that pay equity can have an impact on risk factors for IPV.⁶⁹ The gender wage gap affects every state in the United States. According to data from the U.S. Census Bureau, the average gender wage gap in the United States is around 20 percent, meaning the average woman earns 20 percent less than her man counterpart.⁷⁰ This gap varies from state to state. Currently, the pay gap in Pennsylvania is on par with the national average. Pennsylvania ranks 28th in the country for the

men to women earnings gap (see the graphic below).⁷¹ The most significant gaps are present in Louisiana and Utah, where women make 69 cents for each dollar earned by a man. The smallest differences exist in New York, California, and Florida. Nationally, the median annual pay for a woman with a full-time, year-round job is \$41,977, while the median yearly wage for a man with a full-time, year-round job is \$52,146. This means that, on average, women in the United States are paid 80 cents for every dollar paid to men, amounting to an annual gender wage gap of \$10,169⁷² per woman.

Gender Pay Gap by State

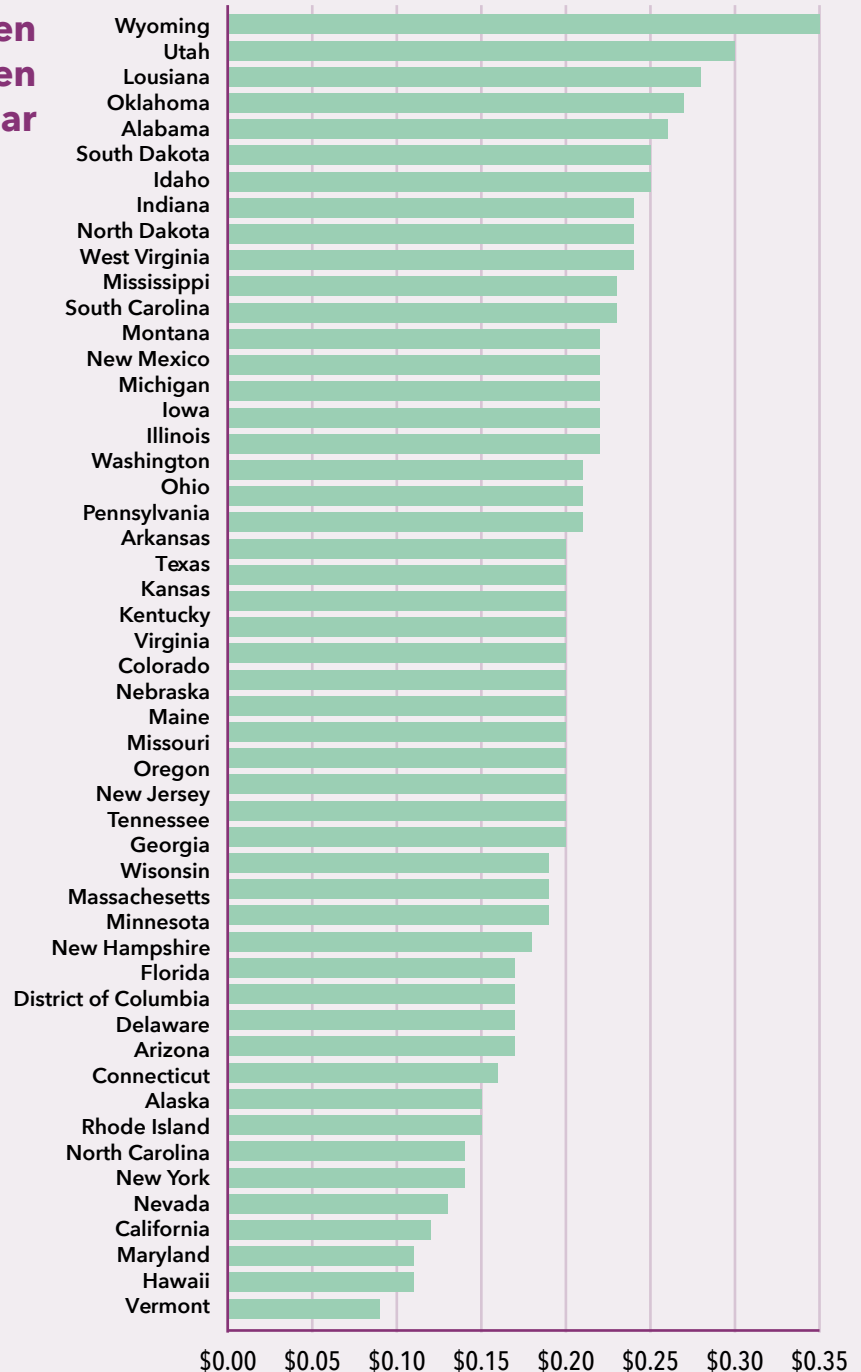
Women's media annual earnings compared with men's median annual earnings for full-time workers in 2016



In the realm of policy, both Alabama and Mississippi have zero equal pay protections. While the remaining 48 states and the District of Columbia have some laws addressing equal pay, they differ in extent and quality. States can provide additional equal pay safeguards through their laws and practices; however, in the past few years, only seven states have enacted bills to diminish the gender wage gap and promote wage transparency (California, Colorado, Delaware, Maryland, Massachusetts, Nevada, Oregon, and Utah).⁷³

Women notice this gap and feel the lack of state and federal support. Only 28 percent of employed women are confident they are paid equal to their men counterparts, and almost "91 percent of women voters say that congress should strengthen equal pay laws for women."⁷⁴

Wage Gap between Men and Women by State, per Dollar

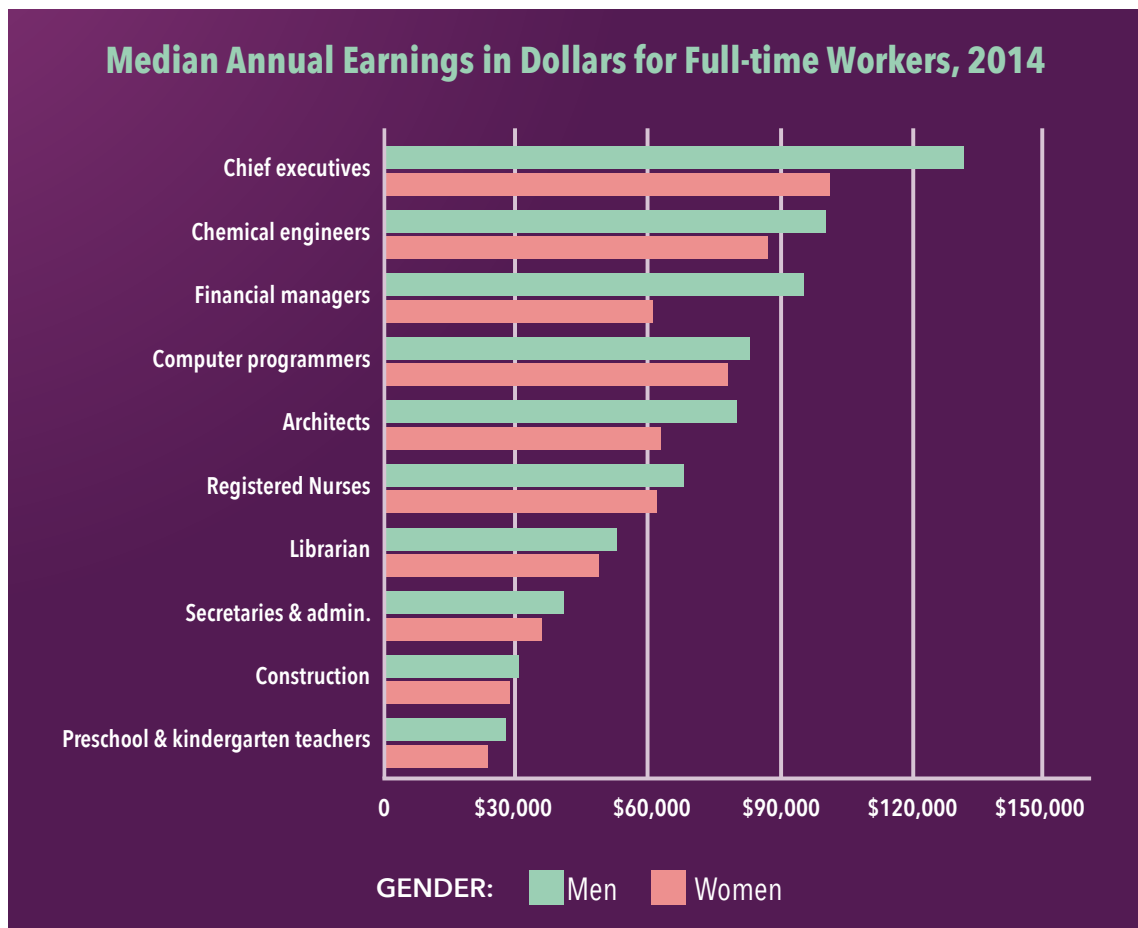


Source: National Partnership for Women & Families, 2020. "America's Women and the Wage Gap."

Industry

The wage gap exists, irrespective of the industry and job in which a woman is employed. In civilian industries such as health care and social work, women make only 72 cents for every dollar a man is paid. These numbers are similar for manufacturing and retail industries (76 and 79 cents, respectively). In the education profession, women are paid 87 cents to every dollar. The National Partnership for Women and Families' Fact Sheet for America's Women and the Wage Gap (2020) reports that,

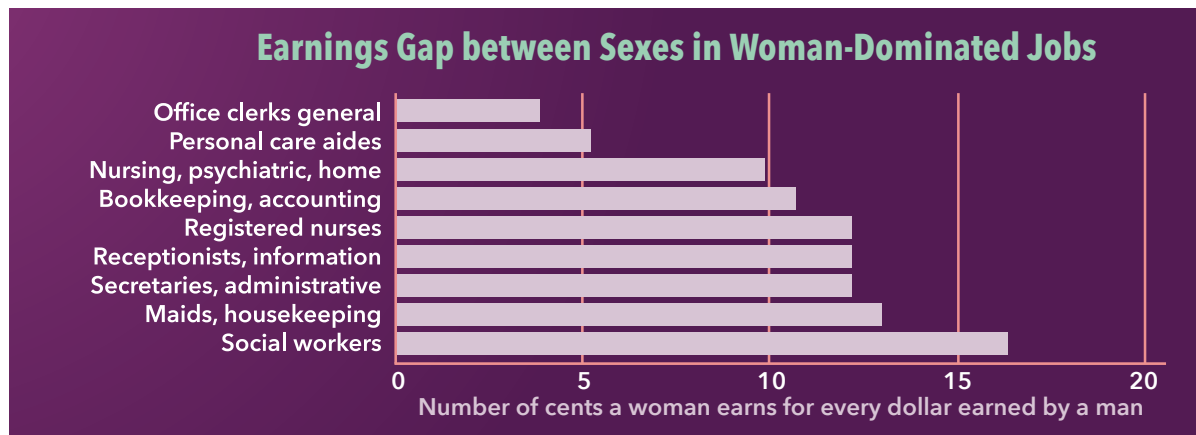
when it comes to the sales industry, women make 64 cents and 77 cents in management for each dollar paid to men. Administrative jobs pay a woman 94 cents for every dollar a man earns. Even in manager-level jobs, the hiring and promotion of women are less common.⁷⁵ According to research from McKinsey & Company (2018), 38 percent of women hold a managerial position at a company, whereas, for men, the percentage is much higher (around 62 percent).⁷⁶



Source: U.S. Department of Labor and Wells Fargo Securities

The graph above shows the median annual earnings of men and women in various occupations. Higher-paid professions are more likely to have a double-digit pay gap, including in the financial sector and executive-level positions. Higher gaps in pay across genders is more likely seen in sectors that have historically been dominated by men. Similarly,

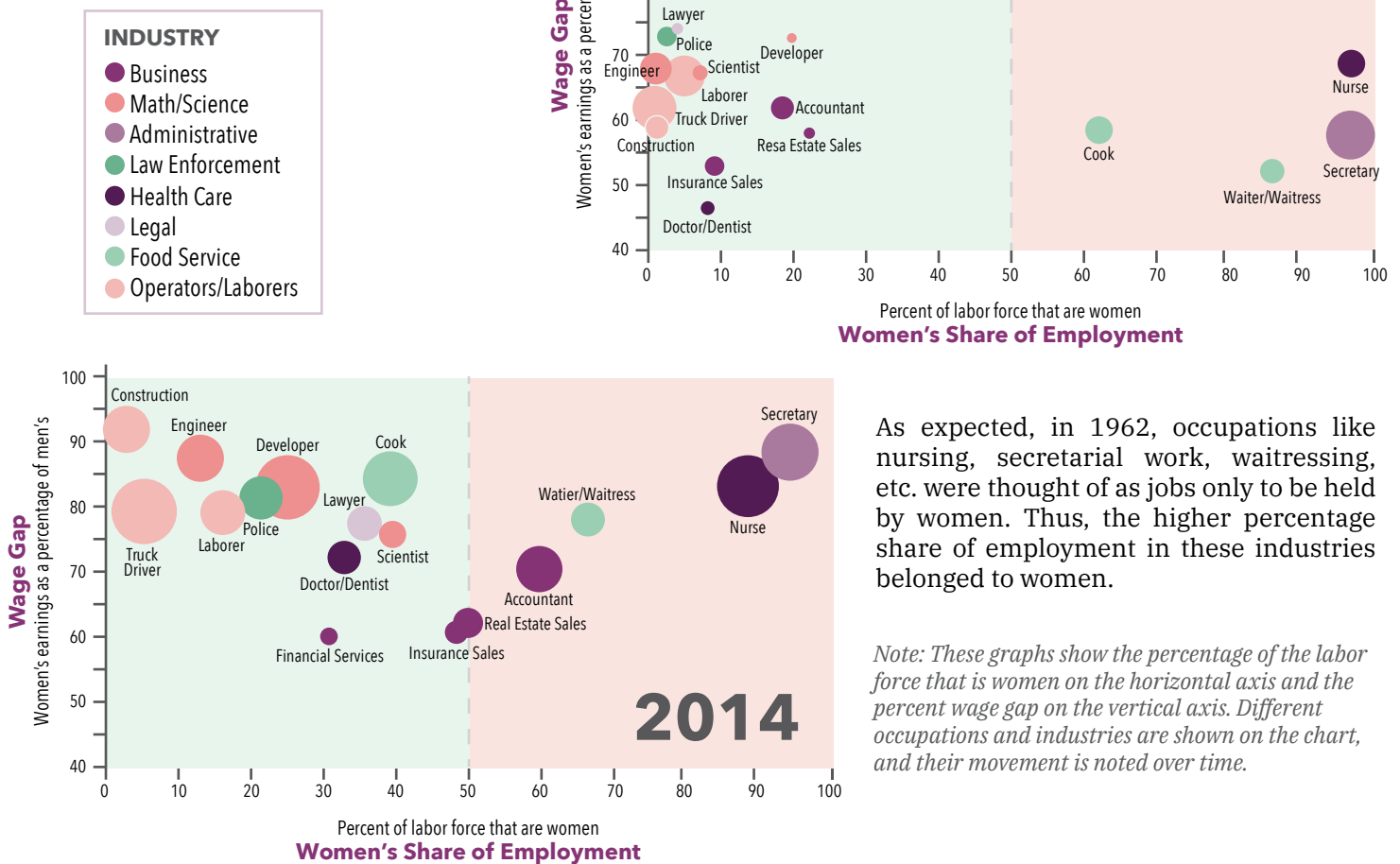
there is a high level of gendered pay discrimination in the legal field, among lawyers and judges, as demonstrated by their wage gap of 64 percent.⁷⁷ Computer programmers, interestingly, have the lowest pay gap of \$5,000.



Source- Institute of Women's Policy Research

Women-dominated fields include those where, historically, women were more likely to work because of traditional gender norms (i.e., caretaker roles, including social workers, nurses, etc.). As more women applied to these occupations, employers took advantage to pay low wages, yet maintain long-term employment. This higher wage gap continues to be present in these occupations today.

Wage Gap and Women's Share of Employment



Source- World Economic Forum- A visual history of gender and jobs in the U.S.

Education


The gender wage gap often begins right out of college. Researchers found a significant pay discrepancy across the board between millennial women and men (those born between 1978 and 2000) college graduates after controlling for factors such as the type of degree earned, type of occupation immediately out of college, and hours worked in said job. The American Association of University Women reports that women are less likely than men to be fully employed in their first year out of college. **Moreover, when they do have a steady job, women earn less, compounding the effect of the wage gap by adding to the burden of student loan debt.** Millennial women are paid 82 cents for every dollar paid to men in similar roles, and young women contribute a more significant portion of their salaries to repaying student loans. In 2009, 47 percent of young women were paying more than 8 percent of their income toward student loan debt one year after graduation. For millennial men, only 39 percent were contributing more than 8 percent of their income to paying off their student debt.⁷⁸

These income disparities early in a woman's career create financial barriers that prevent or delay women from obtaining the same types of economic stability and independence available to men.

The wage gap particularly impacts millennial women of color upon graduating from college, and continues throughout much, if not all, of their lives. While more women than men of color

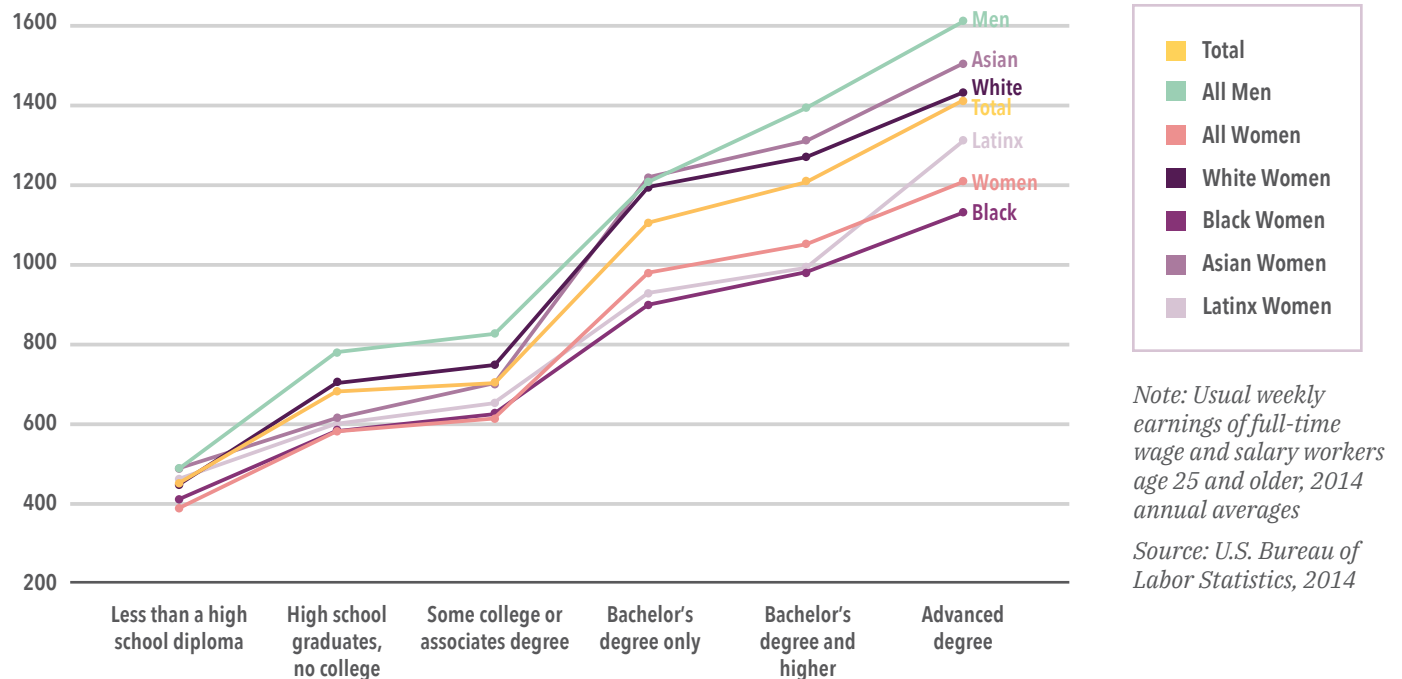
are graduating from college, the impact of student loans exacerbates the gender-based wage gap, as more women take student loans, yet make less in earned income. In the 2007-08 academic year, 81 percent of African Americans and 67 percent of Latinxs with a bachelor's degree graduated with student debt compared to 64 percent of their white peers. Of women who took out an education loan, 57 percent of Black women and 42 percent of Latinx women reported some financial difficulties that year, compared to 30 percent of white women who reported the same. Pay equity would allow working women to pay off education loans in 3 years on average.⁷⁹

“...From 2009 to 2010 black females earned 68 percent of associate degrees and 66 percent of bachelor's degrees awarded to African American students. Hispanic females earned 62 percent of associate degrees and 61 percent of bachelor's degrees awarded to Hispanic students.” The following graph illustrates that despite the educational attainment of any race or ethnicity, women of all races and ethnicities earn less than white men, primarily non-white ethnicities. Although progress is being made in closing the achievement gap among women of color, the impact of student debt places young women of color professionals at a profound, long-term financial disadvantage.⁸⁰ Due to financial difficulties, women may have to depend on others for stability, which can lower the bargaining power of women in relationships and increase the risks of IPV.⁸¹



These income disparities early in a woman's career create financial barriers that prevent or delay women from obtaining the same types of economic stability and independence available to men.

Median Weekly Earnings by Educational Attainment



The pay gap follows women even as they progress along the educational ladder. Women who work full time and have a master's degree still make only 72 cents for every dollar a man is paid⁸² (regardless of whether the man has a matching or lesser degree).

Historically, women were expected to take roles that would help them with household work like cleaning, sewing, etc. These jobs were of less monetary value in the market with more flexible work hours to structure around their at-home duties.⁸³ Traditional norms such as these, are risk factors for domestic violence as they place women in a position of lesser power with access to fewer resources. Though some of these norms have changed, many harmful gender norms still exist, particularly in workplaces. As women break into less "traditional" fields such as math and science, they experience push back in the form of gender and pay discrimination.⁸⁴ Discrimination against women in the workplace can affect how or if they progress in their careers. For example, 63 percent of women working in science, engineering, and technology reported experiencing sexual harassment. Over time, 52 percent of these women quit their jobs, and half of them ended up leaving these fields altogether.⁸⁵ Many women reported a hostile workplace culture and feeling isolated, often being the only woman on their team. This problem is cyclical and exacerbated each time another woman leaves the field.⁸⁶

Occupations that reward individuals for working longer hours, or for working at odd hours, can work to men's advantage,⁸⁷ who are traditionally less likely to be the at-home caregiver. Media portrayal of women as the caregivers of the family, and men as the breadwinners, can also normalize this gender pay gap by demonstrating that men's work outside the home is more important to society.⁸⁸ Similarly, workplaces, which require an employee to disclose their pay history in the hiring process, perpetuates pay inequity. If previous wages were tainted by bias, future wages will be affected and continue to impede women and people of color.⁸⁹

These discriminatory pay and harassment practices lead to highly gendered occupations, in which the wage gap among men and women is evident. These occupations also bestow onto women a false belief that they are only entitled to pay comparable to other women rather than all persons, including men.

Motherhood Penalty

Workplaces penalize women but reward men for having a child; this is referred to as the “motherhood penalty.”

The gender wage gap for working mothers is more significant than for women working full-time who do not have children. Mothers are paid 71 cents for every dollar fathers make. However, in the United States, mothers are the primary earners in half of the families with children under the age of 18. This is also true for nearly 53 percent of Latinx, 81 percent of Black, and 44 percent of Asian/Pacific Islander families.

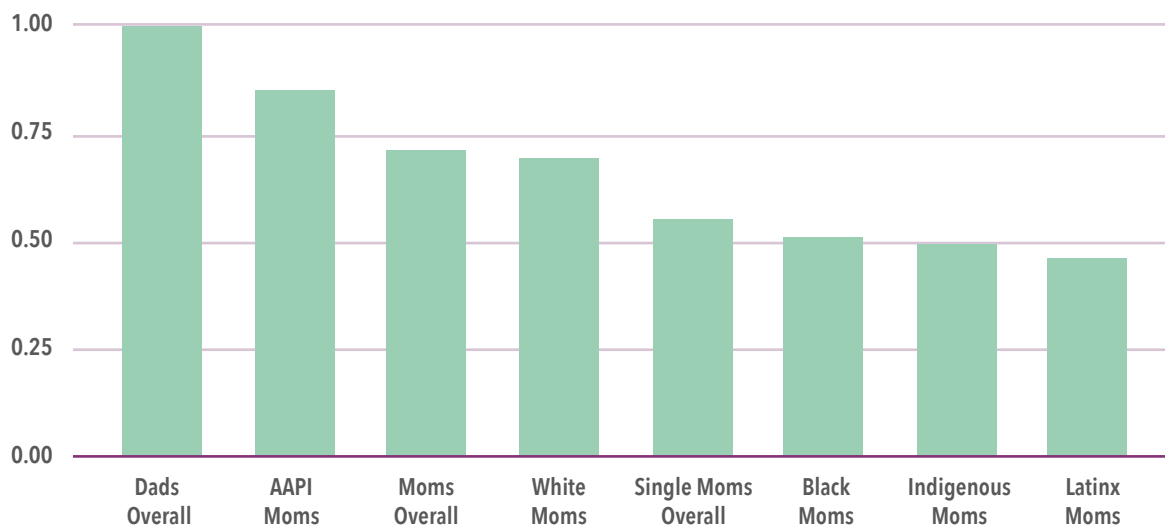
A study by Correll, Benard, and Paik (2007) compared the salaries of equally qualified women candidates, some of whom were mothers. The women who were mothers were offered lower starting salaries, perceived to be less competent, and were less likely to be recommended for hire than non-mothers.⁹⁰ In turn, the effects on fathers in the study were just the opposite - when men became fathers, they were viewed as more committed and offered higher pay.

Traditionally, employers assume mothers are distracted as the primary caregivers for their families and, therefore, would be more likely to take leave and be less focused on work.⁹¹ Whereas fathers, who are historically considered the breadwinners of the family, are believed to have more time to focus on work because they are assumed to have a wife at home to care for their family.⁹² These biases against women, women of color, and non-heteronormative relationships are ingrained in American society and therefore ingrained, intentionally or not, in the hiring and pay practices and policies in workplaces. Moreover, these biases are also related to increased exposure to the risk factors of abuse.⁹³



Moms Earnings Ratio

Source- MomsRising.org






Source: JEC.senate.gov; 2014 monthly data from the Current Population Survey; Bureau of Labor Statistics

Note: Men and women ages 25 to 54 years old; mothers and fathers include those with children under 18 years old, rounded to the nearest percentage point.

In families where the mother is a single parent, a pay difference is increasingly detrimental because of the added expense of raising a child. Unequal wages in such households can result in health inequities among health care, childcare, and education, and sustained weaker financial conditions. Families who have single mothers as the head of the household are more likely to fall below the poverty line. The percentage is highest at 28.9 percent.⁹⁴ Pay inequity, poor economic conditions, like failure to pay bills on time or poor housing conditions, and stress, further lead to exposure to the risk factors of IPV in these households.

Pay inequity puts women across the nation at an economic, and therefore power disadvantage in their communities when compared to men.⁹⁵ The impacts of this disparity can be felt across multiple facets of a woman's life. Women experience the most significant pay gap in the highest paid professions, which can discourage women from striving for these jobs in the first place.⁹⁶ The cost of higher education, in the form of loans, further delays by several years, a woman's ability to achieve pay parity.⁹⁷ Women who do achieve higher studies find that men are paid similar wages without having to invest money and time for an equivalent degree.⁹⁸ Traditional norms in the workplace, including the motherhood penalty, hinders the professional growth of women and simultaneously, are responsible for women being viewed as undeserving of equal responsibilities or pay.⁹⁹



Mothers were offered lower starting salaries, were perceived to be less competent, and were less likely to be recommended for hire than non-mothers.

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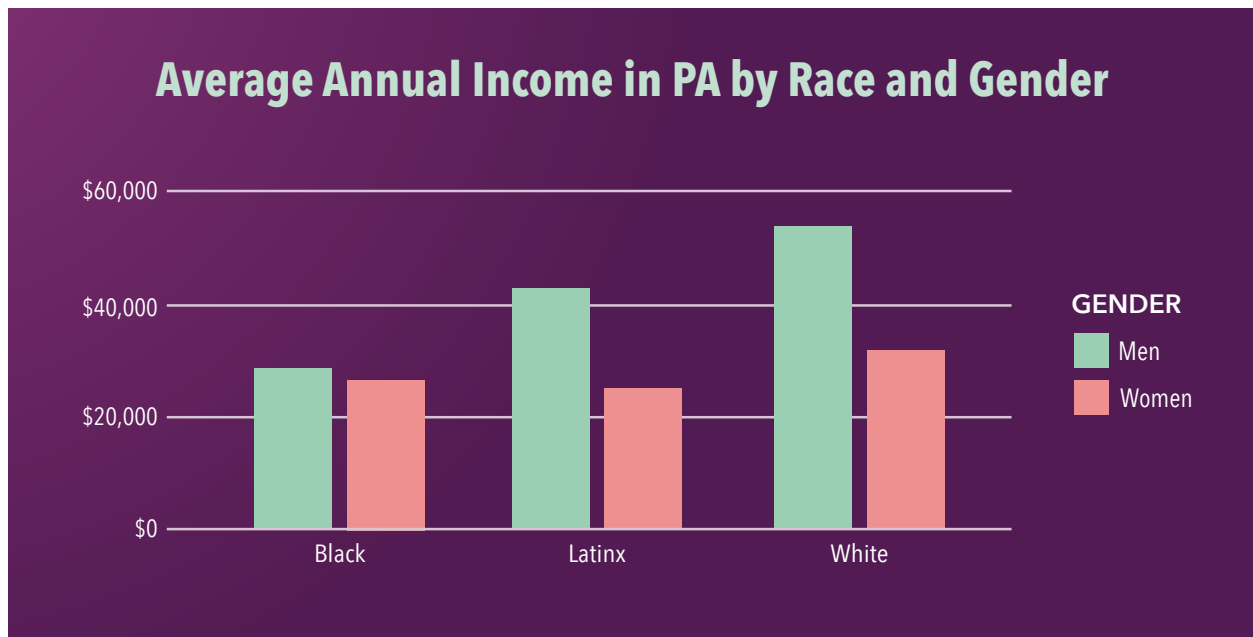
The Gender Wage Gap in Pennsylvania

Current Trends

Following the national trend, Pennsylvania too has been unsuccessful in eliminating the gender wage gap. In Pennsylvania, the median annual pay for a woman who holds a full-time, year-round job is \$41,929, while the median yearly pay for a man with a full-time, year-round job is \$52,111. This means that Pennsylvania women, on average, earn 80¹⁰¹ cents for every dollar that a man makes. Annually, this equates to a gender wage gap of \$10,182 per woman. The gender wage gap costs \$19 billion each year to Pennsylvania women who are employed full time.¹⁰² For women of color in Pennsylvania, the



gap is significantly larger. Black women earn close to \$17,000 less, and Latinx women earn \$22,724 less than the average Pennsylvania white man, as shown in the figure below.



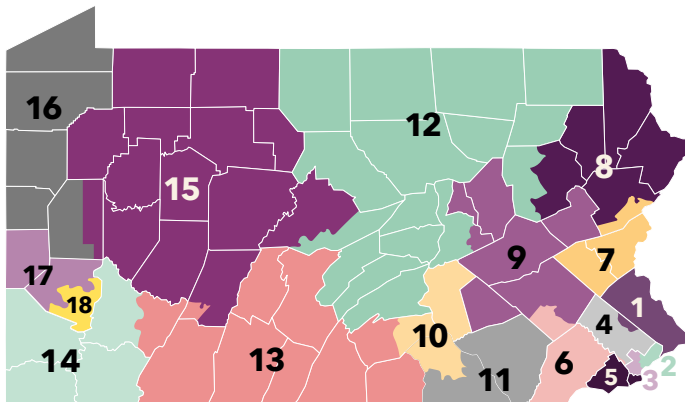
Source: 2017 American Community Survey 1-Year Estimates¹⁰⁰

The wage gap in the Commonwealth is laid out below by congressional districts to get a deeper understanding of local communities' experiences of pay equity.

Gender Wage Gap in Pennsylvania by District¹⁰⁴

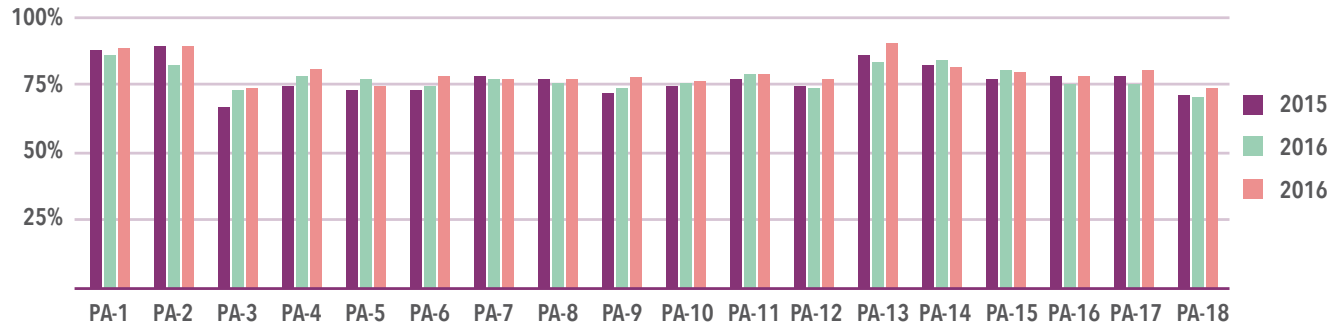
Congressional District	Women's Median Annual Wages	Men's Median Annual Wages	Wage Ratio (cents on the dollar)
1	\$40,718	\$47,208	0.86
2	\$41,370	\$50,002	0.83
3	\$36,666	\$49,972	0.73
4	\$40,461	\$51,588	0.78
5	\$35,384	\$45,640	0.78
6	\$48,960	\$65,098	0.75
7	\$52,262	\$67,297	0.78
8	\$49,823	\$65,119	0.77
9	\$33,959	\$45,643	0.74
10	\$36,040	\$47,428	0.76
11	\$39,114	\$49,169	0.80
12	\$42,104	\$56,981	0.74
13	\$43,940	\$52,109	0.84
14	\$40,007	\$47,274	0.85
15	\$41,827	\$51,858	0.81
16	\$38,186	\$50,110	0.76
17	\$36,414	\$47,749	0.76
18	\$43,384	\$60,303	0.72

Source: National Partnership for women and family. (2018).



As indicated by the table above, the wage gap is present in each of the 18 Congressional districts in Pennsylvania. The Commonwealth has not achieved pay equity despite their enacted policies, such as the Pennsylvania Equal Pay Law, because of loopholes that make it easier for employers to discriminate based on gender.¹⁰³

Earnings Ratio Between Men and Women in PA by District, 2015-2017



Source: American Association of University Women, 2016-2018. "The Fight for Pay Equity: A Federal Road Map". AAUW Fact Sheet, September 2016, September 2017, September 2018.

This chart compares earnings between men and women in Pennsylvania, by district from 2015-2017. Districts 9, 13, 15 saw visible improvement over the previous year's earnings ratio. However, since this comparison only covers three years, it cannot be assumed that these trends will be sustained. Other policies and factors may also play a contributing role in the data. For example, District 15 has a 94 percent white population,¹⁰⁵ while District 13 and District 9 have 91 percent

and 88 percent white populations respectively, and white people experience lower gender wage gaps.¹⁰⁶ In Pennsylvania, a white non-Hispanic woman earns 78 cents for every dollar made by a white non-Hispanic man. At the same time, African American and Hispanic women earn 64 cents and 54 cents, respectively.¹⁰⁷ The Institute for Women's Policy Research (IWPR) predicts it could take 41-60 years for the Commonwealth to close the wage gap.¹⁰⁸

Industry

As was seen in the national section, some occupations in Pennsylvania that have historically employed more men have a lower representation of women in those jobs today. Even if women apply for the same role, they are paid less than their men counterparts. Gender norms, like

associating women with care-giving roles, inhibit the professional growth of women and leads to fewer economic opportunities, financial insecurities, loss of pay and loss of potential future earnings.^{109 110 111 112 113 114 115}

Respective Earnings Ratio of Women to Men in PA by Industry



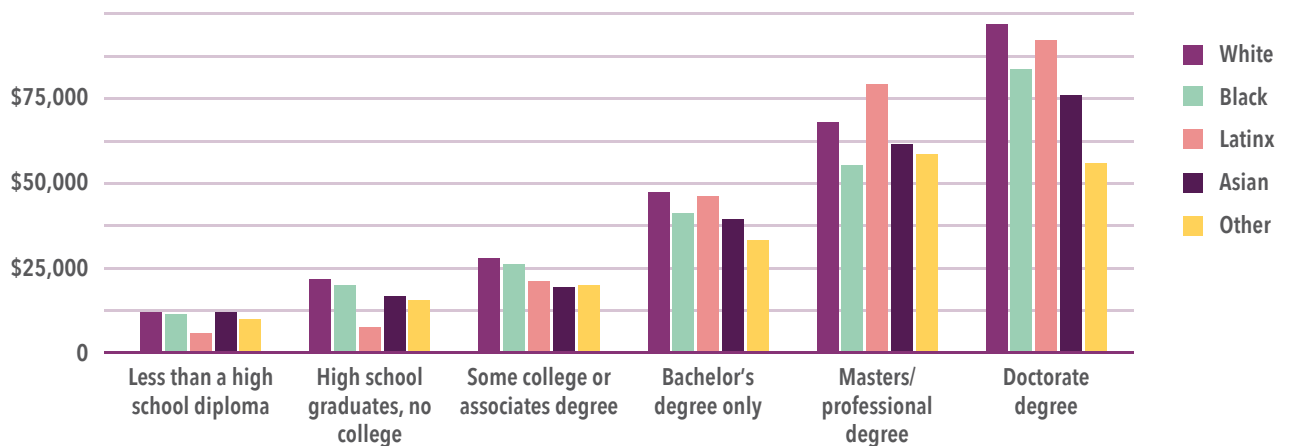
Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Education

Lower levels of education are associated with fewer job opportunities and lower-paying jobs.¹¹⁶ However, as stated in the national section, women who achieve higher education are still paid less than men with equal or even lower levels of education (table below).¹¹⁷ This is also true in

Pennsylvania. Women with a master's degree earn 72 cents for every dollar paid to men with a master's degree. Moreover, women with doctoral degrees earn less than men with master's degrees, and women with master's degrees earn less than men with bachelor's degrees.¹¹⁸

Average Women's Income by Educational Attainment in PA



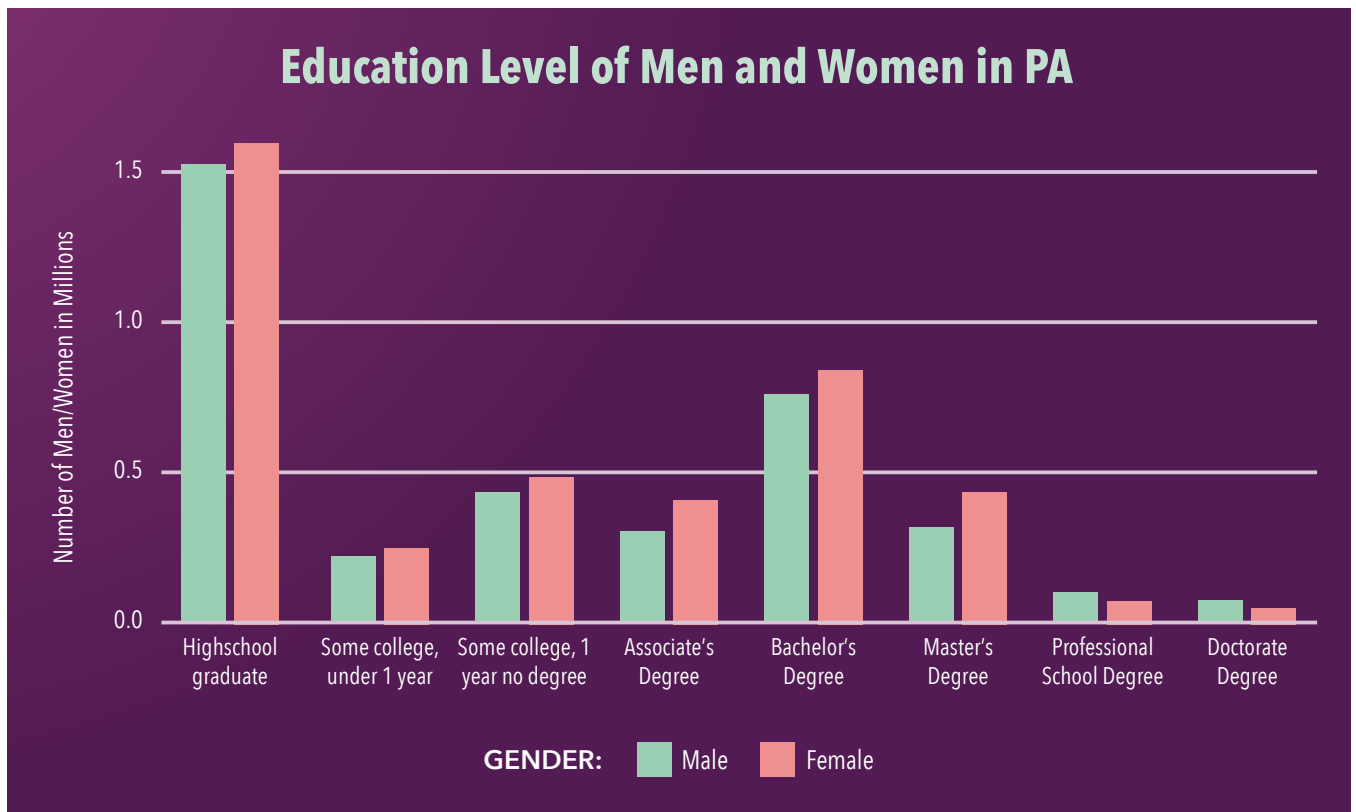
Note: Average income of women full-time wage and salary workers age 16 and older. The legend shows data for women belonging to white non-Hispanic, Black non-Hispanic, Hispanic, Asian non-Hispanic, and other races (including those with more than one race).

Source: 2017 ACS 1-year PUMS data

The above table compares women in the labor force in Pennsylvania by their level of education. Women of color bear the cost of racial discrimination at all stages of the education ladder. In some cases, the gap widens for women of color even further when they have higher degrees than their white counterparts.

Women who achieve higher education are still paid less than men with equal or even lower levels of education.





Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

For women graduating with higher education degrees (see the table above), lower wages means that their time and expertise are not being appropriately compensated, which might discourage some women from entering or returning to the workforce.¹¹⁹ Lower wages can also mean fewer educational opportunities for many women who may not be able to afford ongoing education, thus further lowering their paycheck in the long run. A study by the International

Monetary Fund (IMF) shows that if pay equity were achieved, the United States would see a five percent growth in Gross Domestic Product (GDP).¹²⁰ If women in Pennsylvania were paid the same as men, it would increase women's average earnings by \$6,468 (17.3 percent) annually. Combined for all women working in Pennsylvania, it would amount to an increase of \$20 billion, or 2.8 percent of the state's GDP.¹²¹

Motherhood Penalty

According to the Equal Employment Opportunity Commission (EEOC), Pennsylvania is ranked among the 10 worst states for pregnancy discrimination.¹²² Pregnancy discrimination is when employers or workplaces offer lesser wages to mothers simply because they are pregnant. One study concludes that employers view pregnant women as less competent and less committed to their job, as compared to non-pregnant women managers.¹²³ Apart from getting lower wages, women who take time off to care for their children are offered lower wages when they join the workforce again.^{124,125} Mothers also face discrimination when being considered for promotions due to time taken off to give birth or care for children. On the other hand, fatherhood has a positive impact on men's wages, as they are seen as more committed to the employer.¹²⁶

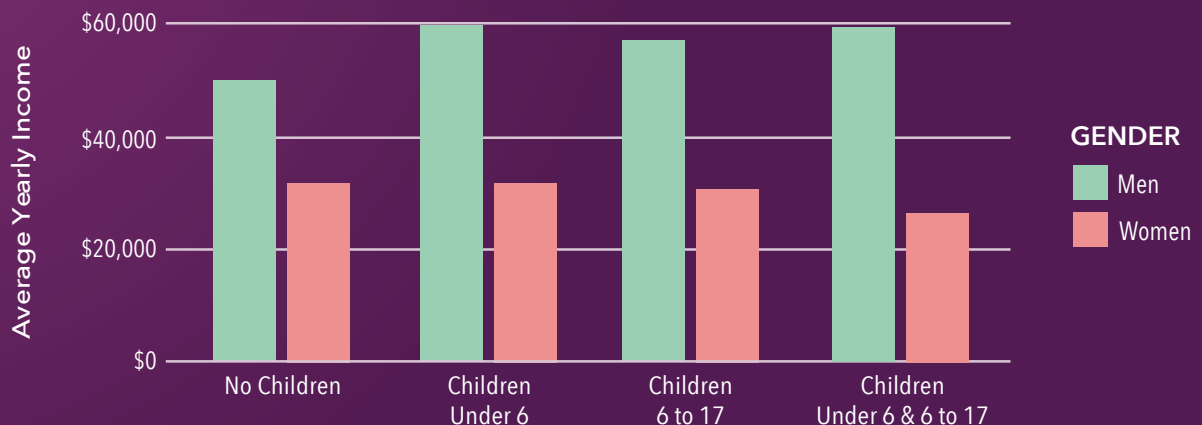
Thus, pregnancy discrimination hinders the growth potential of a woman's career as they are not able to rise to higher ranks in their jobs, much like a "glass ceiling." This lowers mothers' economic opportunities, which is a risk factor for IPV. Analysis of the American Community Survey (ACS) Public Use Microdata Sample (PUMS) data for 2017 demonstrates that women in Pennsylvania with children are paid 50 percent less than women without children.¹²⁷

Black women are the most disproportionately affected by pregnancy discrimination, with 28.6 percent of all pregnancy discrimination charges being filed by Black women who represent 14 percent of the workforce.¹²⁸ Analysis of the ACS data shows that in Pennsylvania, Black women with children earn 36-40 percent less than non-Hispanic white men with children. This is slightly higher for Latinx women at 50 percent, and Asian women at 55 percent.¹²⁹



Pennsylvania is ranked among the 10 worst states for pregnancy discrimination.

Motherhood Penalty & Fatherhood Bonus in PA



Source: 2017 ACS 1-year PUMS data.

THE GENDER WAGE GAP IN PENNSYLVANIA

WITHOUT THE GENDER WAGE GAP IN PA, WOMEN'S ANNUAL PAY WOULD INCREASE BY:

For women working full time year-round in PA



\$24,309

Latina

\$18,642

Black

\$11,871

White Non-Hispanic

\$11,368

Asian American

WITH THAT ADDITIONAL INCOME, WOMEN IN PA WOULD HAVE ACCESS TO:



Number of Additional Months of Childcare

30.6

Latina

23.5

Black

14.9

White Non-Hispanic

14.3

Asian American



Number of Additional Months of Health Insurance Premiums

15.8

Latina

12.1

Black

7.7

White Non-Hispanic

7.4

Asian American



Number of Additional Years of Tuition for 4-Year Public University

1.6

Latina

1.3

Black

0.8

White Non-Hispanic

0.8

Asian American

Source: National Partnership for women and families, The Wage gap in Pennsylvania

In Pennsylvania, 7.91 percent of households are led by a single mother.¹³⁰ Additionally, approximately 609,000 households in Pennsylvania are headed by women, and 28 percent of those, 168,215 families, live below the poverty line. Eliminating the gender wage gap would provide much needed income for women whose wages sustain their households.¹³¹ Pay equity would reduce the poverty rate by more than half, and poverty among employed single mothers would also drop by more than half.¹³²

It is necessary to tackle the which puts women in poverty and lowers the quality of education and health care that they can afford.¹³³ Poverty is a risk factor for IPV.

Current Laws

According to the National Partnership for Women and Families' data, Pennsylvania narrowed the annual earning gap, the difference in median annual earnings between men and women, by a mere \$29 from 2017-2018.¹³⁴

Pennsylvania's Equal Pay law prevents employers from discriminating against their employees based on sex, for equal work on jobs that require equal skill, effort, and responsibility. The law states that employers found in violation of the law must raise the salaries of the underpaid party. Employees can recover attorneys' fees and the amount of unpaid wages upon winning the lawsuit. If the employee plaintiff establishes a valid case of unequal pay at first glance, the responsibility is on the employer to defend themselves.¹³⁵

However, as Pennsylvania's Equal Pay Law has long been outdated (its last update was in 1967, to exclude employees covered by the federal Fair Labor Standards Act), employers have found ways to engage in gender pay discrimination. The more challenging it is to see the gender wage gap, the

tougher it is to address it effectively. Employers are not required to share what they pay their employees. Sixty percent of workers in the private sector report being afraid to share their salary amounts with coworkers for fear of being fired.¹³⁶ Lack of salary transparency among employers and employees correlates to higher gender wage gaps.¹³⁷

An executive order in the Commonwealth related to pay equity is Executive Order: 2018-18-03 – Equal Pay for Employees of the Commonwealth.¹³⁸ This order bans employers from requesting a potential employee's salary history in the hiring process. If an employer assumes that the previous salaries are a correct reflection of the candidate's capabilities, the cycle of the wage gap will continue if the previous salary was subjected to bias. Job applicants who are women, especially women of color, are likely to have lower prior salaries than their men counterparts.¹³⁹ Therefore, employers who rely on salary history are more likely to perpetuate gender and race-based disparities in their workforce.

Why is it Important to Achieve Pay Equity?

Pay equity costs women more than **\$915 billion every year** and leads to known societal and community risk factors for IPV.¹⁴⁰ Victims of IPV lose a total of **8 million days of paid work each year**, the equivalent of 32,000 full-time jobs, to cope with the physical and mental toll of abuse.¹⁴¹

If the annual wage gap is closed, a working woman would gain, on average:



**More than
13 months
of childcare¹⁴⁴**



**1 year tuition/fees for
4-year public university
or full tuition/fees for a
2-year college¹⁴⁵**



**Nearly 1 year's
worth of food¹⁴⁶**



**7 months
of mortgage &
utility payments¹⁴⁷**



**More than
10 months
of rent¹⁴⁸**



**Enough money to
pay off student loans
in just 3 years¹⁴⁹**

A World Health Organization report found that IPV is estimated to cost the United States economy \$12.6 billion annually.¹⁴² In 1995, it was expected to cost the economy \$4.2 billion for physical violence, \$320 million for partner rape, and \$342 million for partner stalking. Converted to 2017 dollars, the cost of IPV in the United States would be \$9.3 billion.¹⁴³ If pay equity is achieved, some of this cost may be reduced as risk factors like economic and housing instability would also decrease.

A study by the International Monetary Fund (IMF) shows that if pay equity were achieved, the United States would see a 5 percent growth in GDP.¹⁵⁰ This would mean a 6 million increase in the number of jobs accessible to women in 2025.¹⁵¹

If pay equity is achieved, and IPV is reduced, an improvement in terms of employment and the financial state of women and their families will be seen. Nearly 60 percent women would earn more if working women were paid the same as men of the same age, education, and the number of hours worked.¹⁵² For women and their families, it would mean 3.1 million families out of poverty.¹⁵³

The Economic Case for Gender Equity in the United States

\$4.3 Trillion

of **additional annual GDP** in 2025 could be added in the United States by fully bridging the gender gap in the workplace—**19% higher** than business-as-usual GDP in 2025.

\$2.1 Trillion

could be added in 2025 by matching the rate of progress of the best-in-class state toward gender equity in work, an **increase of 10%** compared with business-as-usual GDP in 2025



Achieving the \$2.1 trillion GDP would mean

6 million

more high-productivity jobs for women in 2025

55%

of GDP impact from the top ten states

>5%

incremental GDP opportunity for each state

Source: McKinsey Global Institute¹⁵⁴

Potential Action Steps for Decreasing Pay Inequity and IPV

Comparable Worth

Risk factors addressed:

- Neighborhood poverty and economic insecurity
- Housing insecurity
- Structural disempowerment / disenfranchisement
- Weak health, educational, economic, and social policies/laws
- Unequal distribution of power and resources
- Harmful norms around masculinity/femininity and gender inequity

Comparable Worth, in policymaking, is the principle that men and women should be compensated equally for equal, or comparable work.¹⁵⁵ Jobs are determined to be comparable based on the effort, skills, and responsibility required for the job.

Defenders of Comparable Worth contend that women-dominated industries like nursing, childcare, etc., are tainted by gender-based discrimination.¹⁵⁶ Increasing the wages of women-dominated jobs would make these jobs more lucrative to men, who would migrate to these jobs and thus, some strict gender roles in the workplace would vanish. It will also, therefore, bring equality in wages and raise the social status of women to par with men.¹⁵⁷

Comparable Worth suggests that equal pay across genders fails to address the historic wage gap across occupations in historically women-dominated industries. Comparable Worth theory recommends that a single job evaluation be conducted for comparison of positions within a firm on the basis of skill, effort, responsibility and working conditions.¹⁵⁸ Such evaluation would score jobs based on factors like the effort required, how necessary the job is to the company's functioning, the duty of workers, working conditions, etc. to determine how "comparable" the occupations

are to one another. Based on the assessment, comparable worth believes that employers would then raise the wages of laborers in all professions (including primarily women-dominated industries) that are found to be underpaid.¹⁵⁹

Comparable worth can elevate the wages of women who are found to be underpaid by its evaluation method, improving the quality of education and affordable housing options available to them. With an increase in the wages of women-dominated jobs, researchers believe their value might begin to increase in the eyes of society, which would also decrease the exclusion based on gender in jobs.¹⁶⁰ Raised wages may attract men to participate in women-dominant fields, creating diversity among professions. This change would also create more openings and opportunities for diversity in industries traditionally dominated by men.

However, increasing wages in women-dominated jobs might increase unemployment because employers might not be willing to hire several workers at higher wages. Also, increasing the wages in female-dominated occupations might reduce "women's incentive to further integrate male-dominated jobs."^{161 162 163}

Paid Medical Leave

Risk factors addressed:

- Housing insecurity
- Lack of local wealth poor health, education, economic and social policies, and laws
- Unequal distribution of power and resources
- Structural disempowerment/disenfranchisement
- Harmful norms around masculinity/femininity and gender inequity

Currently, the United States government does not provide any guarantee of paid parental, family, or medical leave.¹⁶⁴ There is the Family and Medical Leave Act (FMLA), which offers employees 12-weeks of job-protected leave per year. However, this leave is unpaid, and FMLA does not apply to all companies.¹⁶⁵ “Families lose an estimated \$22.5 billion in wages each year due to inadequate or no paid leave.”¹⁶⁶ On December 20, 2019, President Trump signed into law the Federal Employee Paid Leave Act (FEPLA) for federal civilian employees as part of the National Defense Authorization Act for Fiscal Year 2020. The Act amends provisions of the Family and Medical Leave Act (FMLA) by providing up to 12 weeks of paid parental leave (no charge to annual or sick leave) in connection with the birth, adoption, or foster care placement of a child.

Unpaid medical leave can worsen the gender wage gap, since women take more leave from work to care for the family, or at the time of pregnancy.¹⁶⁷ This temporary absence from the workforce hampers women’s wages immediately and in the long term when they are overlooked over for promotions because of the number of days worked.^{168 169}

Paid leave can make relationships more equitable since it encourages all members of society to share the workload of family care.¹⁷⁰ A survey of the LGBTQ+ community shows that about 60 percent of respondents had taken less leave than they needed for fear of losing more wages,¹⁷¹ and one in five respondents was afraid to request time off for fear that it might disclose their LGBTQ identity.¹⁷² Fewer than half of the survey respondents reported that their employer’s paid leave policies are inclusive of all gender identities.¹⁷³ Only 49 percent reported that their employer’s paid leave policies were inclusive of various ways a family can welcome a child, like childbirth, adoption or foster care.¹⁷⁴

Policies that cover only birth parents leave out fathers and those who adopt or become parents through other means. In addition to the birth parents, local guardians, spouses, or any family members should be entitled to paid medical leave to care for their families.¹⁷⁵

In Pennsylvania, 64 percent of adults strongly believe that the state should have a program to guarantee paid family and medical leave.¹⁷⁶ According to research, enacting a national paid leave policy with additional childcare would add 5 million people to the workforce.¹⁷⁷ Following childbirth, new mothers who take paid leave are more likely to stay in the workforce, and 54 are more likely to report wage increases.¹⁷⁸

According to the National Partnership for Women and Families, paid leave policies must be well designed and inclusive,¹⁷⁹ namely:

- Be gender and race inclusive
- Cover the needs of employees throughout their lifetimes, like child bonding, personal care, family care-giving
- Be sustainably funded cost-effective time for employers, employees, and the government
- Protect employees against the consequences of taking leave
- Provide meaningful, secure benefits to working people without any unnecessary trade-offs like “access to leave and secure retirement or result in cuts to other essential family programs”¹⁸⁰

Protecting and strengthening Medicaid and Medicare

Risk factors addressed:

- Neighborhood poverty and economic insecurity
- Unequal distribution of power and resources
- Housing insecurity
- Weak health policies; structural disempowerment/disenfranchisement
- Lack of local wealth
- Harmful norms around masculinity/femininity and gender inequity

Strengthening Medicare and Medicaid from a lens of ending discrimination can help promote a more equitable distribution of resources. Medicare is an insurance program that serves people over 65 years, people with disabilities, and dialysis patients. It is a federal program and is the same throughout the nation, whereas Medicaid is an assistance program and serves low-income people of every age. Its implementation may vary from state to state.¹⁸¹

Medicaid plays a critical role in communities of color, in part because people of color are more likely to fall into the income criteria of Medicaid.¹⁸² Structural and historical factors limit the economic and wealth-building opportunities for people of color, which also limits private insurance access options.¹⁸³ People of color are paid less than white

people due to racial discrimination and are more likely to be employed in jobs that do not provide health insurance.¹⁸⁴ Almost three million Black women and four million Latinx women, ages 18-64, rely on Medicaid. Many of whom are often excluded from the program because they earn more than the state-defined cut-off, but not enough to purchase insurance on the Marketplace causing them to lack access to health coverage.¹⁸⁵ In the Southern states, 28 percent Latinx women and 16 percent Black women do not have health insurance. Covering these women in the program would reduce their exposure to crushing medical costs that threaten their limited resources for basic needs like housing and food. Housing and financial insecurities can increase the risk of IPV by increasing the stress in the household.¹⁸⁶

Modernizing the Equal Pay Act

Risk factors addressed:

- Neighborhood poverty and economic insecurity
- Weak health, educational, economic, and social policies/laws
- Unequal distribution of power and resources
- Structural disempowerment/disenfranchisement
- Lack of local wealth
- Housing insecurity
- Harmful norms around masculinity/femininity & gender inequity

The Equal Pay Act of 1963 has long been outdated and criticized by many for the existing loopholes in the language of the Act, which allows employers to bypass equal pay accusations.¹⁸⁷

The law allows lawyers to use a clause “factors other than sex” to come up with various reasons to justify unequal pay accusations.

One such example is justifying unequal pay based on prior salaries, which ignores the fact that prior salaries may have been a result of discriminatory pay. The EEOC says that “permitting prior salary alone as a justification for a compensation disparity ‘would swallow up the rule and inequality in compensation among genders would be perpetuated.’”¹⁸⁸

Additionally, the time limit for filing a charge under the Equal Pay Act is two years, three in case of a willful violation. Investigations should be completed within the same time limit so that the charging party can bring a timely lawsuit. There is a recovery of two-year back pay to be paid if the accused is found guilty. This amount decreases as the investigation continues, resulting in further lower returns for the accuser.¹⁸⁹ To address other Equal Pay Act loopholes includes increasing the transparency of hiring and pay procedures by creating accountable grievance processes and collecting data collection. Analysis and collection of salary information can be a progressive step by providing necessary data on current rates and areas of inequity.¹⁹⁰

Anti-discrimination protections

Risk factors addressed:

- Weak health, education, economic, and social policies/laws
- Structural disempowerment /disenfranchisement
- Harmful norms around masculinity/femininity & gender inequity
- Neighborhood poverty and economic insecurity
- Unequal distribution of power and resources
- Media violence
- Cultural norms that support aggression and violence

The Pregnancy Discrimination Act makes it “illegal to discriminate against a woman because of pregnancy, childbirth, or a medical condition related to pregnancy or childbirth.” It also protects employees who complain of discrimination. However, courts interpret the protections under this Act too narrowly, often ignoring the discriminatory lens. For example: limited availability of light-duty work options, leave many pregnant workers without the necessary accommodations, while not falling under the Pregnancy Discrimination Act.¹⁹¹

The Age Discrimination Act provides similar protections for people 40 years or older from discrimination because of age. Title I of the Americans with Disabilities Act of 1990 makes it illegal for employers to discriminate against a qualified person with disabilities, along with protections for the employee. The same law also requires employers to accommodate an otherwise qualified person with disability, who is an applicant or employee, unless it disrupts the operation of employer's business. These protections under the EEOC are limited to addressing issue in a

narrow and individualistic way. They have failed to challenge institutional discrimination, which indirectly affects discriminated groups in society.¹⁹²

A study shows that transgender women who transitioned from male to female, saw a drop of one-third of their wages.¹⁹³ Further, women who are in same-sex relationships are paid lower than their men counterparts across all races.¹⁹⁴

Although the gender wage gap remains, the Supreme court recently has ruled that Title VII of the Civil Rights Act of 1964 prohibits discrimination based on sexual orientation and transgender status. This will help the LGBTQ+ employees move toward pay equity and violence prevention. This ruling by the Supreme Court will relax the structural disempowerment and economic hardships against people of all sexual orientations and statuses, thus reducing the chances of experiencing IPV.¹⁹⁵ Protection against discrimination in the workplace reduces job loss, loss of promotions, and poverty for many.¹⁹⁶

Labor Unions

Risk factors addressed:

- Structural disempowerment /disenfranchisement
- Poor neighborhood support and cohesion
- Lack of local wealth
- Unequal distribution of power and resources
- Poor health, educational, economic, and social policies/laws
- Housing insecurity
- Neighborhood poverty and economic insecurity
- Poor neighborhood support and cohesion.

Unions advocate for higher wages for men and women but also to close the gender pay gap. “The relationship between unions and narrowing the gender wage gap makes sense if you consider that collective bargaining agreements often establish many of the policies proven to combat gender pay disparity.”^{197,198} Among racial and ethnic subgroups, Black, Latinx, and white women in unions make 34, 42, and 31 percent more than their non-union counterparts.¹⁹⁹ According to one study, women's salaries increase in the presence of unions by 11.2 percent. Women who work in union organizations earn 88.7 percent compared to their men

counterparts. Whereas, women in non-unionized workplaces earn 81.8 percent in comparison to their men counterparts. Another study shows that “unionized women are more likely to have an employer-provided pension plan and health insurance than non-unionized counterparts.”²⁰⁰ Additionally, union members are more informed about unemployment protections.²⁰¹ Unions provide better economic opportunities and, in turn, decrease the wage gap, thereby helping to mitigate many risk factors for IPV, including neighborhood poverty and unemployment.

A Living Wage

Risk factors addressed:

- Neighborhood poverty and economic insecurity
- Unequal distribution of power and resources
- Lack of local wealth
- Weak health, educational, economic, and social policies/laws
- Housing insecurity
- Structural disempowerment / disenfranchisement

In the United States, 15 million households are headed by women,²⁰² and about 26 percent (3.9 million) of those families fall below the poverty line.²⁰³ In Pennsylvania, more than 60 percent of low-wage workers are women, and 28 percent of those women live below the poverty line. The minimum wage in Pennsylvania is \$7.25 an hour, the lowest allowed under federal law. Twenty-nine other states have higher minimum wages than Pennsylvania. Moreover, the median earnings for a year of full-time work, for Hispanic and Black women, is not enough to bring a family with two children out of poverty.²⁰⁴

Research shows that raising the living wage can lift women and families out of poverty and improve the gender wage gap.²⁰⁵ Nationally, almost 49 percent of low-wage workers are women. Women

will be predominantly affected by minimum wage increases - one in three working women, 35.6 percent of women of color, and 43 percent of all single mothers would benefit.²⁰⁶ According to Economic Policy Institute, “38.1 percent of Black workers and 33.4 percent of Hispanic workers would get a raise”²⁰⁷ because people of color represent the highest percentage of people working for minimum wage.

A rise in living wages would also mean an increase in the bargaining power of women, irrespective of whether they participate in the labor force. Higher bargaining power comes from the potential earnings, thereby improving the labor market conditions of women “...will decrease violence even in households where women do not work.”^{208 209 210}

Raising the Overtime Threshold

Risk factors addressed:

- Neighborhood poverty and economic insecurity
- Lack of local wealth
- Housing insecurity
- Structural disempowerment/ disenfranchisement
- Harmful norms around masculinity/femininity & gender inequity
- Unequal distribution of power and resources; weak health, educational, economic, and social policies/laws

An overtime threshold means that employees who are paid less than \$23,000 a year, can earn up to 50 percent extra pay per year if they work for more than 40 hours in a week. The minimum wage and overtime benefits were established under the Fair Labor Standards Act of 1938, to decrease poverty and eliminate sweatshop-style conditions in U.S. factories. The overtime benefit was designed to discourage employers from overworking their employees by making it cheaper to hire an extra worker. However, the law does not factor in inflation and keeps the salary threshold constant, which means fewer people pass it each year.

A threshold adjusted for inflation would be close to \$55,000. In 2016, the Department of Labor asked to raise the threshold to about \$47,000, extending

mandatory overtime pay to nearly 4 million U.S. workers. However, a district court in Texas blocked the rule as employers protested such a large increase, and the proposal was rejected. A new rule has been passed now which aims to increase the threshold to \$35,568.

Raising the overtime threshold can reduce the gender wage gap as women fall under the threshold and are able to work overtime would have more financial resources to meet their expenses. The study concluded that single mothers would especially benefit from the potential additional weekly earnings since 44 percent of mothers who are currently exempt would be covered, and single women work the highest overtime hours.²¹¹

Reducing the Motherhood Penalty

Risk factors addressed:

- Neighborhood poverty and economic insecurity
- Housing insecurity; structural disempowerment / disenfranchisement
- Unequal distribution of power and resources
- Weak health, education, economic, and social policies/laws
- Lack of local wealth
- Harmful norms around masculinity/femininity & gender inequity

“Pregnancy discrimination protections, as provided in the Pregnant Workers Fairness Act and access to quality, affordable childcare,”²¹² are crucial for the retention and advancement of women in the workplace. After controlling variables such as education and experience, researchers found that mothers are paid approximately 4.6 percent less on an hourly basis than women who are not mothers.^{213 214 215}

One way to reduce the motherhood penalty is through affordable childcare. Research confirms that policies which reduce the cost, or increase the availability, of early childhood education programs have positive effects on the labor force participation rate of mothers.²¹⁶

Reducing this motherhood penalty would help mothers to achieve better economic stability for their families, and close the gender wage gap, which in turn will lead to the reduction of risks of IPV. In Pennsylvania single mothers would benefit significantly from such a policy as 28 percent of all single-mother households live below the poverty line.²¹⁷

Limitations

There is a lack of sufficient data and research connecting IPV and pay inequity directly, which this report tries to bridge by addressing how pay inequity creates conditions which are risk factors for IPV. This may serve as a starting point for future thinking about IPV and the wage gap.

The report shows that pay inequity, in the conditions it creates, relates to rates of IPV. However, further research and studies are required to establish causation. Many of the studies referred to in this report are correlational in nature.²¹⁸ Further research is needed to validate whether any causal relationship also exists between IPV and pay equity.

Conclusion

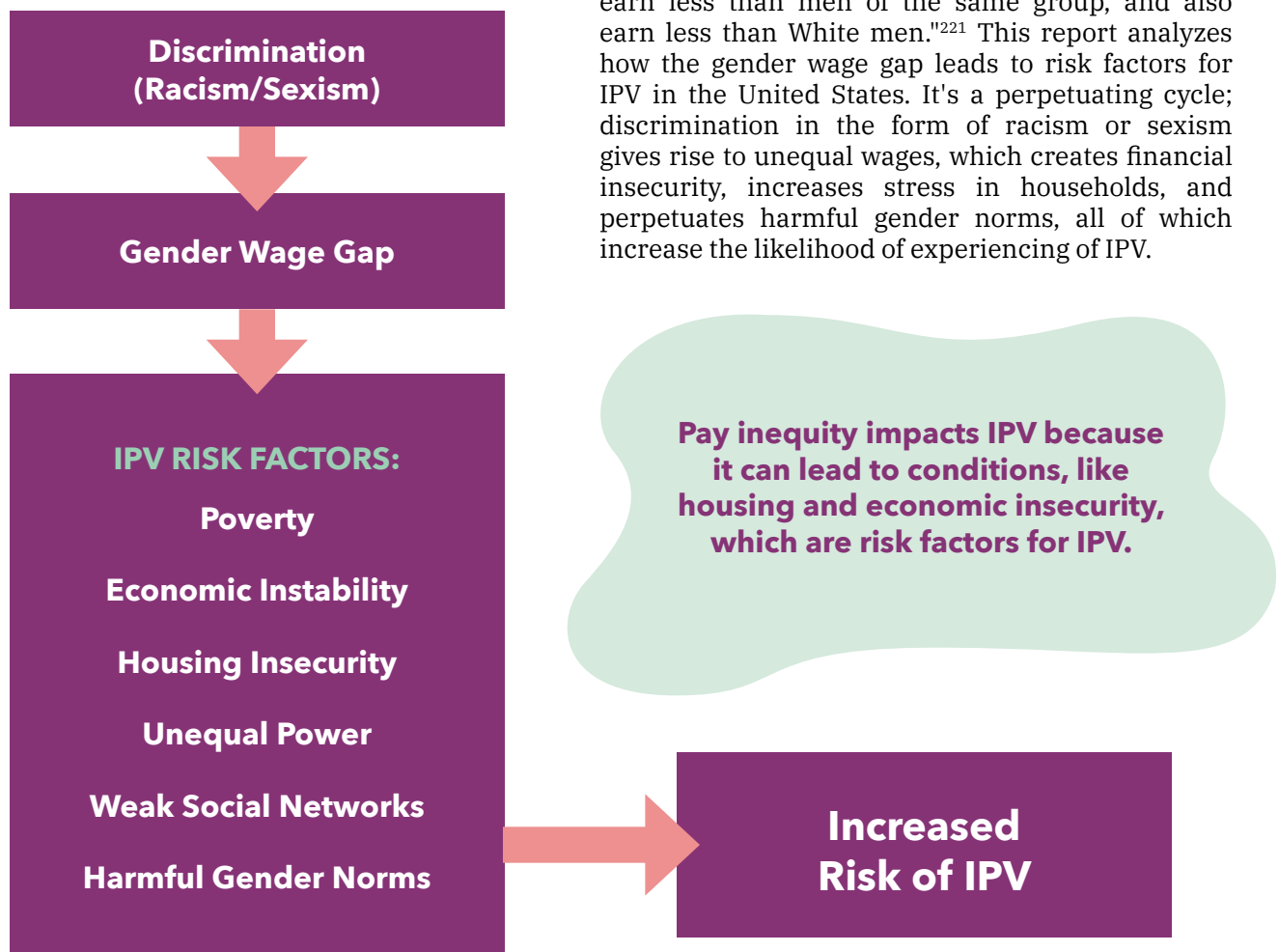
This report looks at how pay inequity creates conditions (like economic and housing insecurity) which are risk factors for IPV. The information shared is intended to help define the existing wage gap in Pennsylvania and the country, and its connection to IPV.

Pay inequity costs women more than \$916 billion every year.²¹⁹ Most of the growth in women's revenues relative to men occurred in the 1980s and 1990s. "Since 2008, the women's-to-men's earnings ratio has remained in the 80 to 83 percent range (figure below). In 2017, women who were full-time wage and salary workers had median weekly earnings that were 80 percent of those of men full-time wage and salary workers."²²⁰

To achieve economic efficiency, eliminate the wage gap, and in turn, prevent violence, it is necessary to root out the bias in wages and quit punishing women merely because they are women. A few states have found new ways to promote pay equity. In addition, more research is needed on the gender wage gap and its significant connection to IPV, health disparities, and social and racial discrimination.

Improving economic security for women can reduce the risks of victimization. Policies that ensure women have equitable access to resources, support women's social status, and are implemented with a discrimination lens, can help in closing the wage gap, which will, in turn, reduce the risks of experiencing IPV.

"Women of all major racial and ethnic groups earn less than men of the same group, and also earn less than White men."²²¹ This report analyzes how the gender wage gap leads to risk factors for IPV in the United States. It's a perpetuating cycle; discrimination in the form of racism or sexism gives rise to unequal wages, which creates financial insecurity, increases stress in households, and perpetuates harmful gender norms, all of which increase the likelihood of experiencing IPV.



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