



Families Can't Afford the Gender Wage Gap

Equal Pay Day 2010

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It's no longer breaking news this Equal Pay Day that women are a crucial part of today's workforce. Women edged up to just 50 percent of workers on U.S. payrolls for the first time in October 2009, and two-thirds of American families with children now rely on a woman's earnings for a significant portion of their family's income. *The Shriver Report: A Woman's Nation Changes Everything*, which we released last fall, identified areas where American institutions have and haven't caught up with the realities of today's workforce. Chief among the shortcomings is the fact that a gender pay gap persists almost 50 years after the passage of the Equal Pay Act.

The gender pay gap has taken on added importance as men have been more likely than women to lose jobs during the Great Recession. This loss of a man's paycheck means that millions of families now rely on a woman's job to make ends meet. The persistent gender pay gap is adding insult to injury for families already hit hard by unemployment.

Our newly analyzed state-by-state data demonstrate that mothers in every state and the District of Columbia are financially supporting their families—and many are their family's primary breadwinner. Women's earnings are critical to their families' financial stability. Yet they continue to face a career wage gap that sets them back hundreds of thousands of dollars throughout their lives. Women face this gap regardless of their education, occupation, or where they live.

Congress took an important step in the fight for equal pay last year by passing the Lilly Ledbetter Fair Pay Act, but it has sidelined two pieces of legislation that also directly address the underlying causes of the gender pay gap. The Paycheck Fairness Act would amend portions of the Equal Pay Act to provide stronger enforcement of prohibitions against wage discrimination. The Fair Pay Act would require employers to provide equal pay for jobs that are comparable in skill, effort, responsibility, and working conditions.

It's time for government and businesses to make good on their commitments to American families by taking concrete steps to eliminate the gender wage gap.

Families rely on women's earnings

More than 12 million families with children rely primarily on women's earnings. More than a third of mothers in working families in every state but Wyoming and Utah are the family's primary breadwinner—these women provide at least half of a couple's earnings or are single working mothers. The District of Columbia has the highest share of breadwinner mothers, with 63.8 percent of mothers in working families bringing home at least half of their family's earnings.

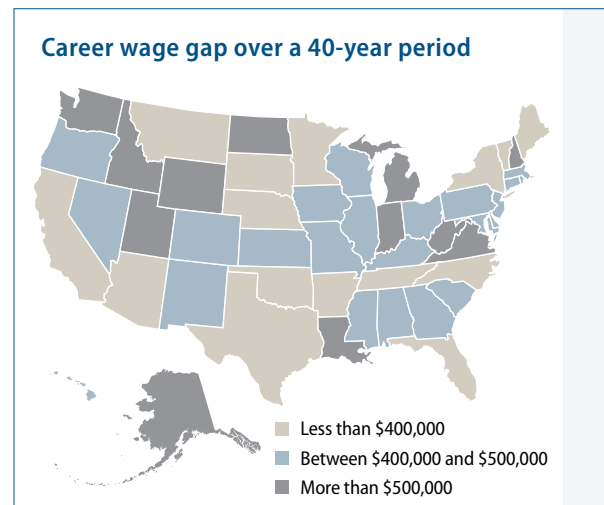
More than 19 million families with children have a mother that is a breadwinner or co-breadwinner bringing home at least a quarter of the family's earnings. More than half of mothers in almost every state play this role. Utah is the only exception, with 46 percent of mothers as breadwinners or co-breadwinners. But this still means that 4 in 10 working families with children in Utah rely on a mother's earnings.

More than 6 in 10 families with children in 42 states rely on a woman to serve as breadwinner or co-breadwinner. These states are mostly in the eastern half of the country. The District of Columbia again leads the pack with 77.9 percent of mothers acting as their family's breadwinner or co-breadwinner.

A career wage gap

Even though women are significant contributors to their family's economic well-being, they continue to earn less than their male colleagues. Full-time, full-year working women still earn only 77 cents for every dollar that men earn. This wage gap is even larger for women of color. African-American women earn 61 cents and Latinas earn 52 cents for every dollar a white non-Hispanic man earns.

And this inequity accumulates over a lifetime into a shockingly high career wage gap. The career gap lowers women's earnings over a lifetime and reduces their long-term assets and that of their families. The typical woman loses \$431,000 in pay over a 40-year career. But the gap is higher in some states than others. The career wage gap is at least \$300,000 in 12 states, \$400,000 in 23 states, \$500,000 in 10 states, and exceeds \$600,000 for women living in Wyoming and Alaska.



Education is clearly a route to higher earnings, but getting a degree does not necessarily lead to fair pay over a lifetime of work. The career gap for women with less than a high school education is about \$300,000 and more than double that at \$723,000 for women with a bachelor's degree or higher. In the 42 states where data is available, the career wage gap for women with at least a bachelor's degree was more than \$500,000 in six states, more than \$600,000 in 17 states and the District of Columbia, at least \$700,000 in 13 states, and exceeds \$800,000 in two states. The highest career wage gap for college-educated women is for those who live in Virginia, who lose more than \$1 million over a 40-year career.

The career wage gaps are largest for women working in management and finance, sales, and professional occupations. Women working in Connecticut in management and finance jobs face \$969,000 in lost earnings throughout their career. And Virginia is home to two of the highest career wage gaps for women in specific job categories—\$774,000 for women in sales and \$999,000 for women in professional occupations. The smallest career wage gap is for women working as office support staff in California, who lose \$134,000 over a career, women in service jobs in Nevada who lose \$216,000, and women in production in Tennessee who lose \$358,000.

Next steps for equal pay

The House passed the Paycheck Fairness Act last year, but no action occurred in the Senate until a [March 2010 hearing](#) before the Senate Committee on Health, Education, Labor, and Pensions. Nearly all of the committee's senators attended the hearing, which suggests it could become a priority in the months ahead. President Obama was a co-sponsor of the Paycheck Fairness Act when he was in the Senate, and we now need his leadership to push for progress on this vital issue for working families, especially since so many families have been hard hit by the economic downturn.

Congress should move forward with the Paycheck Fairness Act and the Fair Pay Act, and businesses should review their compensation schemes to ensure pay equity for every one of their employees. America's working families cannot afford to wait any longer for a fair day's pay.

Data and methodology

Wage data in this column comes from the American Community Survey, using the Integrated Public Use Microdata Series from the Minnesota Population Center and analyzed by Jeff Chapman.

The data for analysis of the career wage gap is limited to women and men between the ages of 25 and 64 who worked 50 to 52 weeks during 2008 and typically worked 35 or more

hours per week. Workers are divided into 5- and 10-year age groups: 25- to 29-year-olds, 30- to 34-year-olds, and so on. Median wages are calculated separately for women and men within each age group. The wage gap is calculated by subtracting the male median wage from the female median wage. We sum the gap across age groups to illustrate the lifetime wage gap given today's wage difference. Data are not presented where insufficient samples sizes do not allow for meaningful calculation of medians. The wage gap presented here is not necessarily representative of a typical woman's experience, but it is an illustration of the scope of the problem.

Occupational categories follow the Standard Occupation Classification—which the Bureau of Labor Statistics and the Census Bureau use to classify occupations—and are then combined into broad groups. An occupation is classified by the type of work performed and many occupations are found in multiple industries. More information on the classification can be found at <http://www.bls.gov/soc/>.

Breadwinner mothers include single mothers who work and married mothers who earn as much or more than their husbands. Co-breadwinners include all breadwinners as well as wives who bring home at least 25 percent of the couple's earnings, but less than half. This analysis only includes families with at least one worker and with children under age 18 living in the home.

Appendix

Median wages and income gap by state (10-year age intervals)

State	Female				Male				Total Gap
	Age 25–34	Age 35–44	Age 45–54	Age 55–64	Age 25–34	Age 35–44	Age 45–54	Age 55–64	
All	32,204	36,721	37,594	36,991	36,867	48,223	50,907	50,609	-431,000
Alabama	28,270	31,348	32,276	31,328	33,328	42,481	47,004	49,160	-488,000
Alaska	34,932	36,855	39,787	41,861	39,531	60,662	55,258	60,235	-623,000
Arizona	31,557	36,820	36,504	37,112	33,441	46,007	50,496	48,923	-369,000
Arkansas	25,948	30,447	30,948	31,518	31,396	40,444	40,081	38,227	-313,000
California	36,623	41,319	42,464	43,458	37,312	50,413	53,259	51,992	-291,000
Colorado	33,707	38,061	40,202	40,887	37,679	51,018	55,119	52,163	-431,000
Connecticut	40,562	47,211	47,709	45,421	45,640	60,886	62,656	61,206	-495,000
Delaware	31,977	37,140	41,560	41,644	38,677	47,016	56,588	56,455	-464,000
District of Columbia	47,332	58,002	52,249	61,698	51,690	63,983	55,888	72,637	-249,000
Florida	31,317	34,407	35,307	33,697	33,218	41,794	45,871	45,650	-318,000
Georgia	31,124	36,485	37,174	37,050	34,962	46,378	50,001	50,599	-401,000
Hawaii	32,803	37,397	36,985	41,688	41,281	48,392	50,700	51,754	-433,000
Idaho	27,614	30,807	32,972	30,488	35,213	42,851	46,730	47,491	-504,000
Illinois	35,270	39,932	39,165	37,849	40,840	51,714	55,801	51,895	-480,000
Indiana	30,516	33,898	34,219	32,404	36,758	47,219	49,253	48,945	-511,000
Iowa	30,659	31,852	32,232	31,720	36,523	43,551	44,142	42,355	-401,000
Kansas	30,907	32,329	35,412	33,551	36,631	47,818	47,598	45,463	-453,000
Kentucky	29,735	32,582	32,028	30,923	33,320	42,358	45,345	44,234	-400,000
Louisiana	26,698	29,250	31,840	30,504	35,997	45,947	47,251	48,857	-598,000
Maine	26,802	34,029	36,026	33,688	35,020	40,026	42,190	41,895	-286,000
Maryland	40,689	47,281	50,068	46,907	43,590	57,610	63,263	61,768	-413,000
Massachusetts	41,203	45,922	45,856	46,036	45,458	59,612	61,286	60,119	-475,000
Michigan	31,600	37,583	38,092	36,719	37,743	51,385	53,485	52,184	-508,000
Minnesota	34,367	40,842	40,835	39,021	40,411	51,020	51,848	51,713	-399,000
Mississippi	26,477	29,266	30,079	27,351	31,872	40,331	41,014	40,919	-410,000
Missouri	29,372	34,374	34,518	32,158	35,203	44,647	46,824	47,992	-442,000
Montana	26,940	31,822	31,375	30,826	32,707	41,318	41,449	40,271	-348,000
Nebraska	31,159	30,921	31,911	31,348	36,654	42,283	41,855	41,367	-368,000
Nevada	32,100	35,329	36,290	36,864	38,223	48,826	50,002	51,030	-475,000
New Hampshire	32,167	40,953	41,754	39,754	40,327	55,682	58,320	51,971	-517,000
New Jersey	40,889	48,356	47,153	46,966	45,204	61,001	61,610	60,620	-451,000
New Mexico	26,802	31,720	33,223	36,066	32,009	41,564	47,124	50,045	-429,000
New York	39,156	41,265	41,332	41,114	39,601	51,223	51,635	51,561	-312,000
North Carolina	30,594	34,761	34,343	33,644	34,870	44,398	46,058	43,606	-356,000
North Dakota	28,734	28,205	30,584	31,484	35,932	44,746	46,812	42,472	-510,000
Ohio	31,220	36,136	36,102	34,492	36,776	47,946	50,121	50,295	-472,000
Oklahoma	28,535	31,117	32,660	30,458	31,509	39,172	45,067	45,536	-385,000
Oregon	30,026	34,153	37,123	36,133	35,525	45,948	48,774	50,298	-431,000
Pennsylvania	33,305	36,305	36,489	35,677	37,668	48,927	50,854	50,210	-459,000
Rhode Island	32,492	40,947	37,914	39,008	40,694	50,879	51,871	52,390	-455,000
South Carolina	30,544	31,576	31,872	31,877	32,435	43,016	46,184	45,404	-412,000
South Dakota	25,995	29,582	30,342	26,986	34,702	39,414	39,442	33,650	-343,000
Tennessee	29,665	31,505	31,913	32,179	31,758	41,356	45,234	42,347	-354,000
Texas	30,801	33,711	36,346	35,476	34,013	42,344	48,974	48,601	-376,000
Utah	29,823	34,324	36,580	35,815	36,759	48,396	52,982	52,692	-543,000
Vermont	31,869	39,294	35,178	37,339	35,508	45,917	41,579	45,050	-244,000
Virginia	35,758	39,433	41,323	40,138	41,413	52,391	58,653	59,507	-553,000
Washington	34,057	40,273	41,465	41,407	41,358	55,627	60,135	52,509	-524,000
West Virginia	23,389	27,075	31,531	29,538	35,895	41,448	41,522	48,468	-558,000
Wisconsin	31,331	36,601	35,982	35,068	36,748	47,314	48,224	50,466	-438,000
Wyoming	26,987	30,084	35,865	31,916	41,428	47,049	52,502	51,723	-678,000

Source: Author and Jeff Chapman's analysis of Steven Ruggles, J. Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek. *Integrated Public Use Microdata Series: Version 5.0* [Machine-readable database]. Minneapolis: University of Minnesota, 2010.

Percentage of moms who are breadwinners and co-breadwinners, by state

State	Share of working moms who are breadwinners	Share of working moms who are co-breadwinners	Share of working moms who are breadwinners or cobreadwinners
Alabama	42.4%	25.0%	67.4%
Alaska	41.8%	22.0%	63.8%
Arizona	38.9%	23.1%	62.0%
Arkansas	45.2%	23.7%	68.8%
California	37.7%	21.1%	58.9%
Colorado	36.4%	23.6%	60.0%
Connecticut	40.2%	23.0%	63.1%
Delaware	44.4%	24.5%	68.9%
District of Columbia	63.8%	14.2%	77.9%
Florida	44.2%	22.6%	66.8%
Georgia	42.7%	22.3%	65.0%
Hawaii	37.7%	29.9%	67.6%
Idaho	34.9%	20.5%	55.4%
Illinois	38.6%	22.9%	61.5%
Indiana	40.7%	24.2%	64.9%
Iowa	38.8%	30.8%	69.5%
Kansas	40.1%	26.5%	66.6%
Kentucky	41.6%	24.0%	65.7%
Louisiana	44.2%	21.6%	65.8%
Maine	42.4%	25.0%	67.3%
Maryland	43.8%	24.3%	68.1%
Massachusetts	39.6%	24.8%	64.4%
Michigan	41.2%	21.1%	62.3%
Minnesota	39.1%	29.3%	68.3%
Mississippi	48.4%	22.2%	70.6%
Missouri	42.4%	25.9%	68.2%
Montana	36.9%	25.6%	62.6%
Nebraska	37.3%	28.9%	66.2%
Nevada	39.5%	24.9%	64.3%
New Hampshire	34.5%	27.8%	62.3%
New Jersey	37.0%	22.8%	59.8%
New Mexico	43.4%	21.1%	64.5%
New York	43.4%	20.2%	63.7%
North Carolina	42.7%	23.6%	66.3%
North Dakota	35.0%	33.3%	68.3%
Ohio	42.4%	23.8%	66.2%
Oklahoma	39.7%	24.4%	64.0%
Oregon	37.1%	24.1%	61.2%
Pennsylvania	39.8%	23.1%	62.9%
Rhode Island	43.4%	23.6%	67.0%
South Carolina	45.9%	22.8%	68.7%
South Dakota	41.9%	29.7%	71.6%
Tennessee	41.3%	24.1%	65.4%
Texas	38.0%	21.9%	59.9%
Utah	25.5%	20.5%	46.0%
Vermont	45.3%	26.6%	72.0%
Virginia	39.5%	24.4%	63.9%
Washington	37.4%	22.6%	60.0%
West Virginia	39.8%	21.6%	61.4%
Wisconsin	40.1%	29.1%	69.2%
Wyoming	31.4%	25.6%	57.0%

Source: Author and Jeff Chapman's analysis of Steven Ruggles, J. Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek. *Integrated Public Use Microdata Series: Version 5.0* [Machine-readable database]. Minneapolis: University of Minnesota, 2010.