Center for American Progress

# Fast Facts Economic Security for Women and Families in Tennessee

By Shilpa Phadke, Diana Boesch, and Nora Ellmann October 19, 2018

Women and families in Tennessee currently face obstacles to achieving economic and health security. Lawmakers in Tennessee should prioritize policies that implement higher, livable wages; ensure that women can receive equal pay for equal work; and reduce barriers to reproductive health care. These policies will allow parents to maintain good jobs that enable them to work, raise their children, and lead healthy lives.

Women need policies that reflect their roles as providers and caregivers. In Tennessee, mothers are the sole, primary, or co-breadwinners in 63.2 percent of families, and these numbers are higher for some women of color.<sup>1</sup> The following policy recommendations can help support the economic security of women and families in Tennessee.

#### Promote equal pay for equal work

Although federal law prohibits unequal pay for equal work, there is more that can be done to ensure that both women and men across Tennessee enjoy the fullest protections against discrimination.

- Tennessee women who are full-time, year-round workers earned about 82 cents for every dollar that Tennessee men earned in 2017;<sup>2</sup> if the wage gap continues to close at its current rate, women will not reach parity in the state until 2054.<sup>3</sup> The wage gap is even larger for black women and Latinas in Tennessee, who earned 67.6 cents and 53.3 cents, respectively, for every dollar that white men earned in 2016.<sup>4</sup>
- Due to the gender wage gap, each woman in Tennessee will lose an average of \$309,800 over the course of her lifetime.<sup>5</sup>

#### Increase the minimum wage

Women constitute a disproportionate share of low-wage workers; raising the minimum wage would help hardworking women across Tennessee and enable them to better support their families.

- Women make up nearly two-thirds of all minimum wage workers in the United States.<sup>6</sup> About 6 in 10 of all minimum wage workers in Tennessee are women.<sup>7</sup>
- In Tennessee, the current minimum wage is \$7.25 per hour.<sup>8</sup> The minimum wage for workers who receive tips is \$2.13 per hour.<sup>9</sup> Nearly three-quarters of tipped wage workers in Tennessee are women.<sup>10</sup>
- Increasing the minimum wage to \$15 per hour by 2024 would boost wages for 617,000 women in Tennessee and more than 23 million women nationally. Fifty-seven percent of the Tennessee workers who would be affected by raising the minimum wage to \$15 are women.<sup>11</sup>

#### Guarantee access to quality health care

Women need access to comprehensive health services—including abortion and maternity care—in order to thrive as breadwinners, caregivers, and employees. To ensure women are able to access high-quality care, states should, at minimum, strengthen family planning programs such as Title X; protect Medicaid; and end onerous restrictions that reduce access to abortion care and undermine the patient-provider relationship. At the state level, Tennessee should ensure that women have access to the full spectrum of quality, affordable, and women-centered reproductive health services.

- In 2014, more than 434,000 women in Tennessee were in need of publicly funded family planning services and supplies, and 22 percent of those women were uninsured.<sup>12</sup>
- Threats to repeal pre-existing condition protections under the Affordable Care Act would impact millions of women. More than 67 million women and girls nationally have pre-existing conditions and could be denied insurance, including about 1,382,000 women in Tennessee.<sup>13</sup>
- Title X—the nation's only federal domestic program focused solely on providing family planning and other related preventive care, such as contraception, sexually transmitted infection testing, and cancer screenings—served about 73,000 women in Tennessee in 2017, down from about 93,000 women in 2014.<sup>14</sup> Title X funding has itself increased slightly, from about \$6.1 million in 2014 to about \$6.7 million in 2017.<sup>15</sup>

- When distributing family planning funds, Tennessee gives lowest priority to private reproductive health-focused providers.<sup>16</sup>
- There are several state restrictions on abortion care itself: Public funding is available for abortion only in cases of life endangerment, rape, or incest, and Tennessee requires in-person, biased counseling that gives women inaccurate and misleading information about abortion care. A 48-hour waiting period is required before women can undergo the procedure; parental consent is required for young people under age 18; and the use of telemedicine to administer medication abortion is prohibited.<sup>17</sup>
- Tennessee's infant mortality rate—7.4 deaths per 1,000 live births—is higher than the national rate of 5.9 deaths per 1,000 live births.<sup>18</sup> The state's maternal mortality rate is 28.5 maternal deaths per 100,000 live births,<sup>19</sup> compared with the national rate of 18 maternal deaths per 100,000 live births.<sup>20</sup>

## Ensure workers have access to paid sick days

Everyone gets sick, but not everyone is afforded the time to get better. Many women go to work sick because they fear that they will be fired for missing work. Allowing employees to earn paid sick days helps keep families, communities, and the economy healthy.

- More than 34 million U.S. employees, or 29 percent of the nation's private sector workforce, do not have access to paid sick days.<sup>21</sup>
- In Tennessee, the rate is even higher: 44.8 percent of private sector workers, or 979,907 people, do not receive paid sick days.<sup>22</sup>

#### Ensure fair scheduling practices

Many low-wage and part-time workers—approximately 60 percent of whom are women<sup>23</sup>—face erratic work schedules and have little control over when they work and for how long.

- More than 1 in 4 low-wage U.S. workers have a schedule that is nonstandard—that is, outside of the traditional 9-to-5 workweek.<sup>24</sup> This can be especially difficult for parents who need to plan for child care.
- In addition to threatening the economic security of these workers and their families, unfair scheduling practices are often accompanied by reduced access to health benefits and increased potential for sexual harassment.<sup>25</sup>

### Provide access to paid family and medical leave

Access to paid family and medical leave would allow workers to be with their newborn children during the critical early stages of the child's life; to care for an aging parent or spouse; to recover from their own illness; or to assist in a loved one's recovery.

- Only 17 percent of civilian workers in the United States have access to paid family leave through their employers.<sup>26</sup>
- Unpaid leave under the Family and Medical Leave Act (FMLA) is inaccessible to 63 percent of working people in Tennessee. Workers and families in the state need paid family and medical leave for reasons other than childbirth. For example, more than 1 in 5 workers in Tennessee is at least 55 years old, and in fewer than 15 years, the state's population that is ages 65 and older will grow by nearly one-third.<sup>27</sup> Tennessee's aging population means an increase in older adults with serious medical conditions who will need additional care.
- National data show that 55 percent of employees who take unpaid leave through the FMLA use it for personal medical reasons. Twenty-one percent of workers use leave for the birth or adoption of a child, while another 18 percent use it to care for a family member.<sup>28</sup>

## Expand quality, affordable child care

Families need child care to ensure they are able to work, but many lack access to affordable, high-quality child care options that support young children's development and meet the needs of working families.

- Sixty-four percent of Tennessee children younger than age 6 have all available parents in the workforce, which makes access to affordable, high-quality child care a necessity.<sup>29</sup>
- For a Tennessee family with one infant and one 4-year-old, the annual price of a child care center averages \$15,814 per year, or more than one-quarter of the median income for a Tennessee family with children.<sup>30</sup>
- Tennessee lags behind the national average on children enrolled in public preschool, with only 32 percent of 4-year-olds enrolled.<sup>31</sup>

#### Protect workers against all forms of gender-based violence

Women cannot fully participate in the economy if they face the threats of violence and harassment. There are a number of steps lawmakers can take to prevent violence against women and to support survivors, including establishing greater workplace accountability; strengthening enforcement; increasing funding for survivor support services; and educating the public on sexual harassment in the workplace.<sup>32</sup>

- In Tennessee, 36 percent of women have experienced contact sexual violence in their lifetimes,<sup>33</sup> and 31.5 percent of women have experienced noncontact sexual harassment.<sup>34</sup> Given that research at the national level suggests that as many as 70 percent of sexual harassment charges go unreported, these state numbers likely only scratch the surface.<sup>35</sup>
- Forty percent of Tennessee women have experienced intimate partner violence, which can include physical violence, sexual violence, or stalking by an intimate partner.<sup>36</sup> Experiencing intimate partner violence has been shown to hinder women's economic potential in many ways, including loss of pay from missed days of work and housing instability.<sup>37</sup>

#### Protecting the rights of incarcerated women

The growing problem of mass incarceration in the United States hinders the economic potential of those affected and disproportionately harms communities of color.<sup>38</sup> Incarceration can have a particularly destabilizing effect on families with an incarcerated mother, especially if that woman is a breadwinner. The experience of incarceration is also uniquely traumatic for women in ways that can deter long-term economic security, even after release.<sup>39</sup>

- The incarceration rate in Tennessee is 422 per 100,000 people.<sup>40</sup> Approximately 9.7 percent of prisoners in Tennessee are women.<sup>41</sup>
- Women are the fastest-growing segment of the overall U.S. prison population, but there are fewer federal prisons for women than there are for men, contributing to overcrowding and hostile conditions for incarcerated women.<sup>42</sup>
- Incarcerated women suffer from a wide range of abuses at the hands of the prison system, including lack of access to menstrual hygiene products; lack of adequate nutrition and prenatal care; shackling during pregnancy and childbirth; and separation from and further disruption in relationships with children for whom they are primary caregivers.<sup>43</sup>

### Promote women's political leadership

Across the United States, women are underrepresented in political office: They constitute 51 percent of the population but only 29 percent of elected officials.<sup>44</sup>

- Women make up 51 percent of Tennessee's population but only 23 percent of its elected officials.<sup>45</sup>
- Women of color constitute 13 percent of the state's population but only 2 percent of its officeholders.<sup>46</sup>

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