

**EQUAL  
PAYEQUAL  
SAY**

**OUR VOICES:  
A SNAPSHOT OF WORKING WOMEN**

**Results from a National Survey  
of Nearly 25,000 Working Women**

# WORKING WOMEN SPEAK OUT

MORE THAN 6.8 MILLION WOMEN in the United States are part of a union. Our mission at the AFL-CIO is to give each one a voice on the job, in the economy and throughout our democracy.

Last fall, as part of that mission, we launched a comprehensive survey to better understand the experiences and aspirations of working women. *The National Survey of Working Women* captures a multifaceted picture of our lives.

The survey is more than just a job assessment. It zeroes in on how working women spend time at home, tackle financial challenges and engage in our communities. The results paint a clear picture of the economy and society working women are committed to building.

We sent the survey out to our networks of AFL-CIO unions, state and local labor coalitions, and community partners. We reached out to working women via Facebook, Twitter and text message. Nearly 25,000 working women responded in just six weeks.

We received so much information about working women's priorities, day-to-day experiences, challenges, aspirations and commitments that we decided to release our findings in a series of short reports over the next few months.

In this first issue brief, we're presenting a snapshot of our entire sample: the economic conditions working women face, key issues and what drives us to action. Later briefs will examine young women, mothers, women of color and other topics that provide a further window into our experiences.

I want to thank the thousands of working women, moms, daughters, grandmothers and sisters who

took time out of incredibly crowded schedules to fill out this survey. We hear you. The results will guide the AFL-CIO working women's policy agenda and political action plans.

And the message is loud and clear. Working women understand that our growing role in the workforce carries new responsibilities—financial responsibilities, for example, as heads of households, and decision-making responsibilities in our homes, communities and jobs. We embrace these responsibilities as part of making progress. What we don't accept—what we have to stop accepting—is the price society demands from us in return.

And, luckily, working women are a formidable force. Together, we can make issues like equal pay, paid leave and fair scheduling the law of the land. Together, we can raise wages and create an economy that gives all of us—women and men—the opportunity to work for a better life. Together, we can build an America where all working women can sustain our families and realize our dreams.

Finally, thank you to the AFL-CIO Executive Council Committee on Women Workers, especially committee Vice-Chair Diann Woodard, the staff who helped produce this survey and, in particular, AFL-CIO Civil, Human and Women's Rights Director Carmen Berkley and Sheva Diagne, program coordinator of the Civil, Human and Women's Rights Department. Thanks also to the many people who worked hard to bring this report to life and give a voice to working women every single day.

In Solidarity,

Liz Shuler  
AFL-CIO Secretary-Treasurer

# OUR VOICES: A SNAPSHOT OF WHAT WORKING WOMEN WANT

*THE NATIONAL SURVEY OF WORKING WOMEN* has captured the priorities of nearly 25,000 working women who are politically engaged and poised to take action in their communities, their unions and at the voting booth. The union members surveyed are highly involved in union activities. Half (50%) consider themselves active in their unions, 35% regularly attend union meetings, 46% regularly talk to their co-workers about union matters and 18% hold an official leadership position in their union. More importantly, the vast majority of these women—union and nonunion—are politically engaged: 92% report they are registered to vote, 88% voted in the last presidential election and 90% plan to vote in 2016.

A few key findings emerged from their responses:

- ▶ Women are poised to take action on the core economic issues that impact their lives, and the issue that motivates them the most—across generations and demographics—**is equal pay for equal work.**
- ▶ This should not be surprising since the women in our sample are the financial decision makers and breadwinners of their households. Almost 60% report that they earn over half of the income for their entire household and 87% said they held primary responsibilities for day-to-day financial decisions in their household or shared the responsibility equally with a spouse or partner.

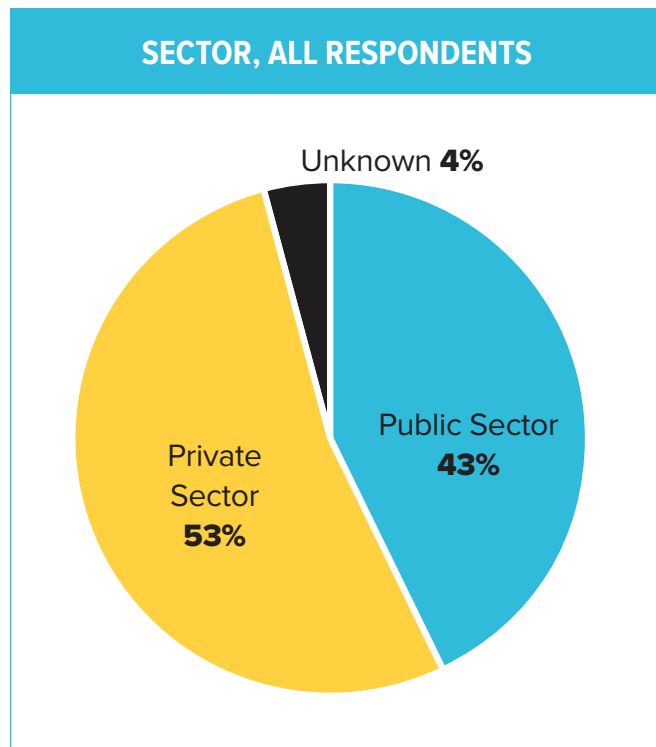
- ▶ Working women are stretched thin. Over a third of our sample reported working over 40 hours a week and 23% reported having to work mandatory overtime. One in five worked two jobs. A quarter said their schedules were unpredictable and almost one in five said they sometimes had too few hours. Although unionized working women had significantly better wages and benefits than the nonunion respondents in our survey, women of every age and demographic group reported that equal pay for the work they do would be the change that would most improve their lives.

## Our Sample

A total of 23,215 women responded. By design, our survey was heavily skewed toward union members. In the overall workforce, only about 11% of women are union members.<sup>1</sup> Two-thirds (67%) of the women who responded to our survey were union members. Our sample included more private-sector employees (53%) than public sector employees (43%), even though overall, 54% of union members are employed in the public sector and 43% in the private sector.

Respondents were asked to identify the type of work they do by selecting from a list of 20 industry and occupational categories. About 28% of all respondents reported that they were in office or administrative work; 22% worked in education;

11% worked in health services; 10% worked in arts and media; 10% worked in community and social services; and 7% worked in retail. These proportions were roughly the same for union and nonunion respondents. The overwhelming majority (80%) of respondents were classified as direct employees, with a reported 11% as independent contractors, 6% on-call workers and 4% temp workers (both agency and direct hire).



According to 2015 U.S. Bureau of Labor Statistics data, about 78% of all employed women and 74% of union women were white.<sup>2</sup> BLS reports that the female labor force is 6% Asian, 13% African American and 15% Hispanic or Latina.<sup>3</sup> In our survey, 74% reported they were white, 3% Asian and Pacific Islander, 11% black and 7% Latina. So relative to the population of women in the workforce, our survey slightly underrepresents African Americans and may significantly underrepresent Hispanics or Latinas and Asians.<sup>4</sup>

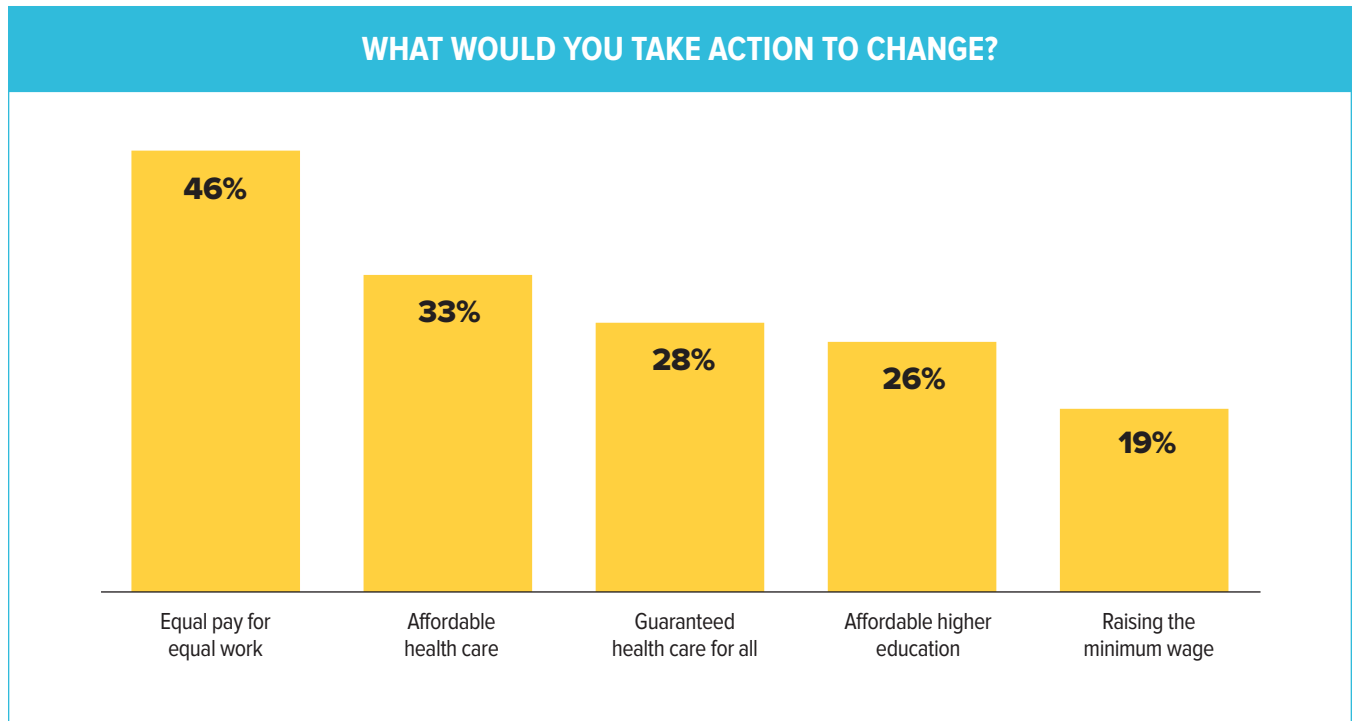
Some 23% of all respondents were young workers, 18 to 35 years old, while 7% were older than 65. Comparing union and nonunion members in the sample, a higher proportion of nonunion members were young workers and a higher proportion of union respondents were in the middle age ranges. The age categories reported in BLS data allow for an approximate comparison with the survey sample. According to 2015 workforce data, about 35% of women in the labor force were between the ages of 18 and 35, 60% were between 36 and 65 and 5% were older than 65. Thus, our sample underrepresents millennial working women and overrepresents older women. Respondents identified as bisexual (4%), lesbian (3%), queer (2%) or transgender (less than 1%).

# Women Want to Change the Rules

The working women who responded to our survey are ready to fight for the fundamental economic priorities of wages, health care and education. Survey takers were asked to pick no more than three social and economic issues they would take action to change from a list of 21 issues.<sup>5</sup> The five most frequent responses were:

- ▶ Equal pay for equal work (46%)
- ▶ Affordable health care (33%)
- ▶ Guaranteed health care for all (28%)
- ▶ Affordable higher education (26%)
- ▶ Raising the minimum wage (19%)

*Across demographic categories, equal pay emerged as the top issue.* Forty-six percent of all respondents reported “equal pay for equal work” as one of three “issues [they] would take action to change.” Forty-six percent of union members and 48% of nonunion members, respectively, ranked equal pay as a priority. Among young workers, ages 18 to 35, 44% reported they would take action for equal pay. Within each racial subgroup in the sample, 43% or more identified equal pay as important to them. Notably, 52% of black respondents named equal pay as a top issue.



# Wages Matter

**Women are the financial decision makers and breadwinners of their households.**

**Now more than ever, fair pay for women is crucial to the entire family.**

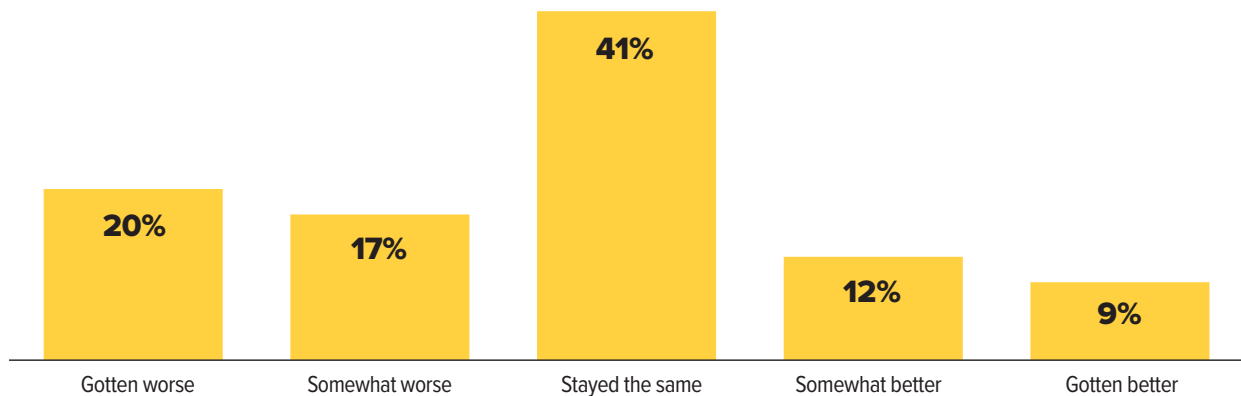
A majority of respondents hold economic power as the financial decision makers in their households. Overall, 59% report being the primary breadwinner in their household, earning between 51% and 100% of their household income. Moreover, 87% state they are primarily responsible for day-to-day financial decisions in their household or share responsibility equally with a spouse or partner. Only 9% report that another adult is responsible for day-to-day financial decisions in their household.

When asked if their personal financial situation has improved or worsened over the past year, 37% of women indicated that their financial circumstances had gotten worse; 41% reported no change; and only 21% reported that their circumstances had improved.

*“No wage increases for over 11 years while [the] cost of living increases. Also, my husband is a full-time dad and we have almost nine-year-old twins—I am the only wage earner now and our family doubled in members.”*

*“I am a retail store owner—my income is affected by my customers’ inability to have money to spend on nonessentials to their lives. They are often barely making enough money to take care of their families. Hence, many have discontinued purchases at my store.”*

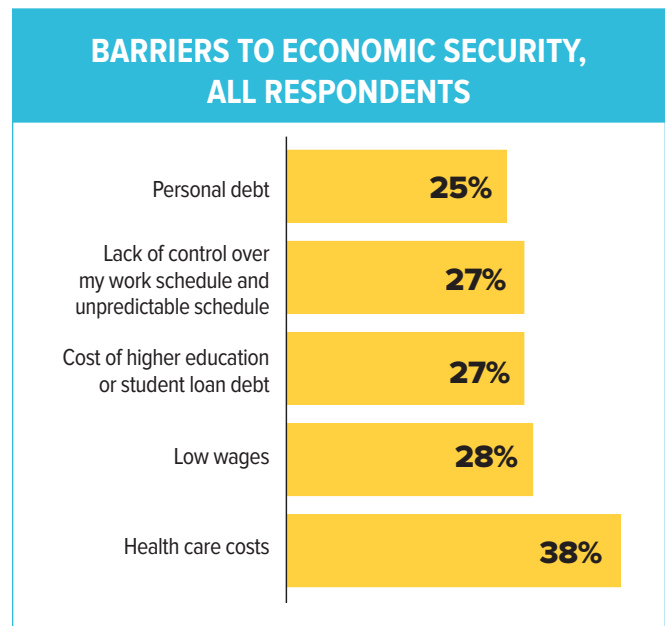
## OVER THE PAST 12 MONTHS, HAS YOUR PERSONAL FINANCIAL SITUATION GOTTEN BETTER OR WORSE?



# A Rough Road to Economic Stability

*Women provide for their families despite numerous barriers to economic stability.*

Women were asked to identify the top three barriers to their economic stability from a list of 20 options. The following emerged as the top five responses: health care costs (38%); low wages (28%); the cost of higher education and student loan debt (27%); lack of control over work schedule or an unpredictable schedule (27%); and personal debt (25%).<sup>6</sup> The top five barriers to economic stability were the same across racial groups.



## The Time Crunch

*Between work and care responsibilities, working women are stretched thin.*

Respondents to the survey reported long and/or unpredictable work schedules. One-third (33%) of respondents reported working more than 40 hours per week, while 11% worked more than 50 hours.

In their current job, 32% of respondents had experienced unpredictable hours and 23% had been assigned mandatory overtime. For 26% of respondents, a “lack of control over work schedule” or an “unpredictable schedule” was a barrier to economic stability. And for 18% of our respondents “not [having] enough work hours” in their current position undermined their financial security. Almost one in five—19%—worked more than one job. Precarious schedules create instability for working families, making it difficult to manage cash flow and plan for child care.

The survey also indicated high demands on time outside of the workplace. One-quarter (25%) of

respondents spent more than 30 hours a week on caregiving activities, and 44% cared for one or more children. Half (50%) of respondents spent less than four hours a week on themselves and their “own interests.”

*“Due to a reassignment for a lateral move, my transportation costs have risen 400%, and I have four hours less leisure per week.”*

**WHAT FREE TIME?**

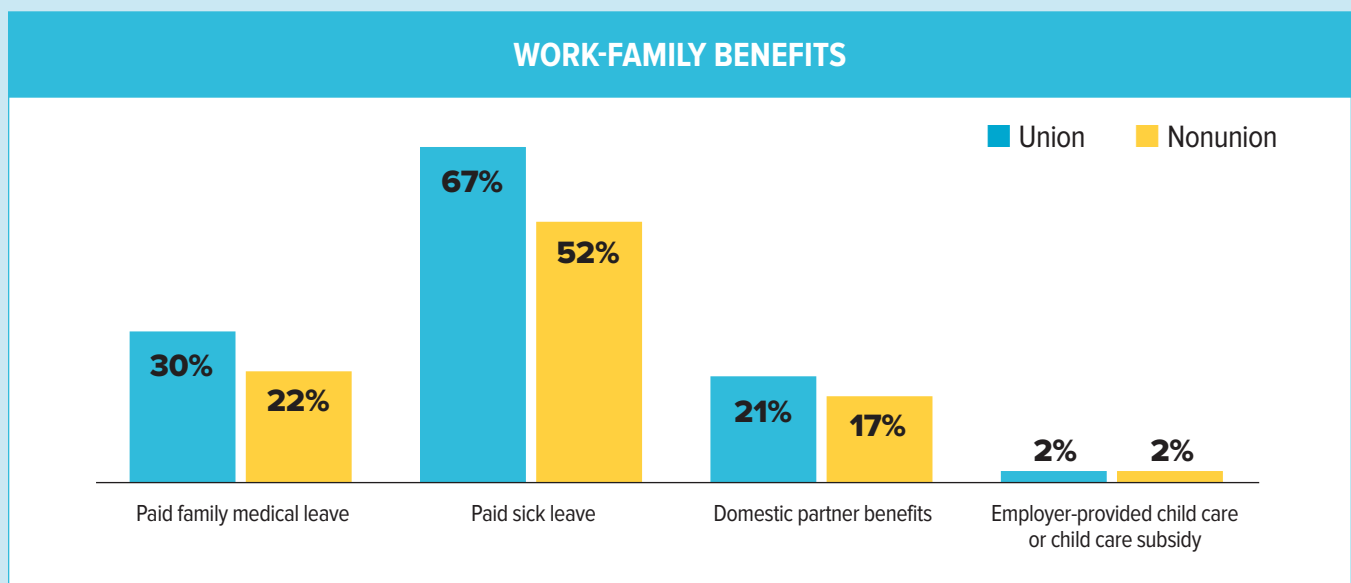
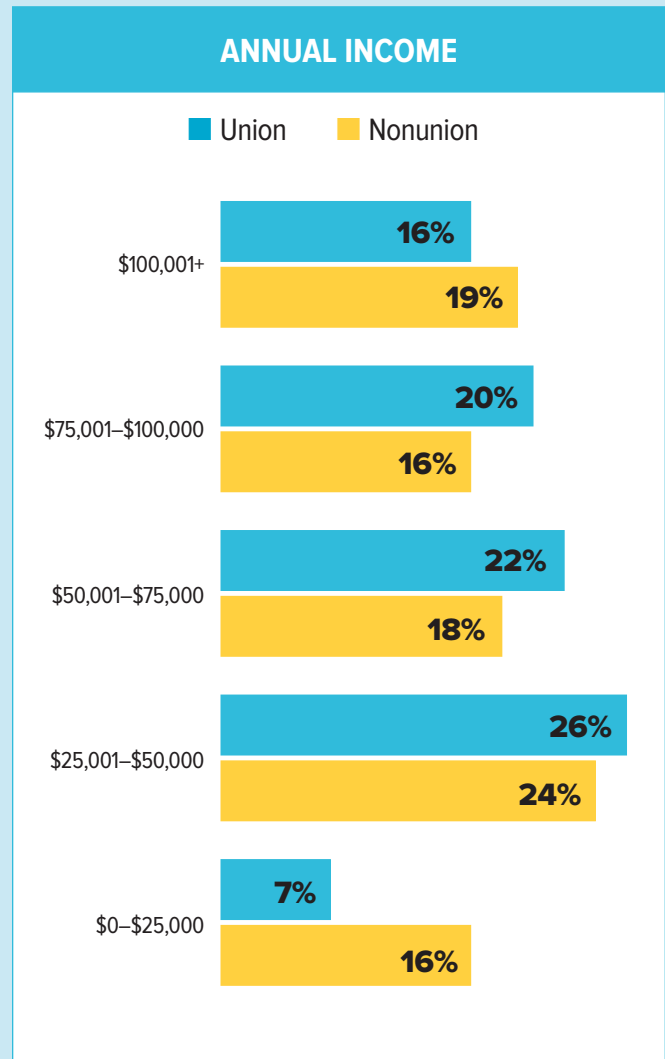
Half said they spend less than **four hours** a week on their own interests. Twenty-five percent spend more than **30 hours** a week caring for others.

# The Union Advantage

Studies have consistently shown that working people make more money when they belong to unions. In 2015, women who were union members typically made \$231 more in median weekly earnings than those who were not.<sup>7</sup> In our survey, nonunion respondents were more than twice as likely to earn poverty-level wages (under \$25,000 a year) as union women (16% compared to 7%). About 68% of union member respondents earned middle class wages (\$25,000 to \$100,000 a year), compared to only 58% of nonunion women workers. Slightly more nonunion respondents earned over \$100,000 than union respondents (19% compared to 16%). But **for working and middle class women, unionization improves their wages.**

Access to benefit packages also shows the advantage of union membership. **Union members are almost twice as likely to receive overtime or comp time than nonunion working women.**

**The union advantage is also clear when it comes to health benefits, retirement security and work-family policies.** Union members in our survey are more likely to have access to paid family leave, paid sick leave and

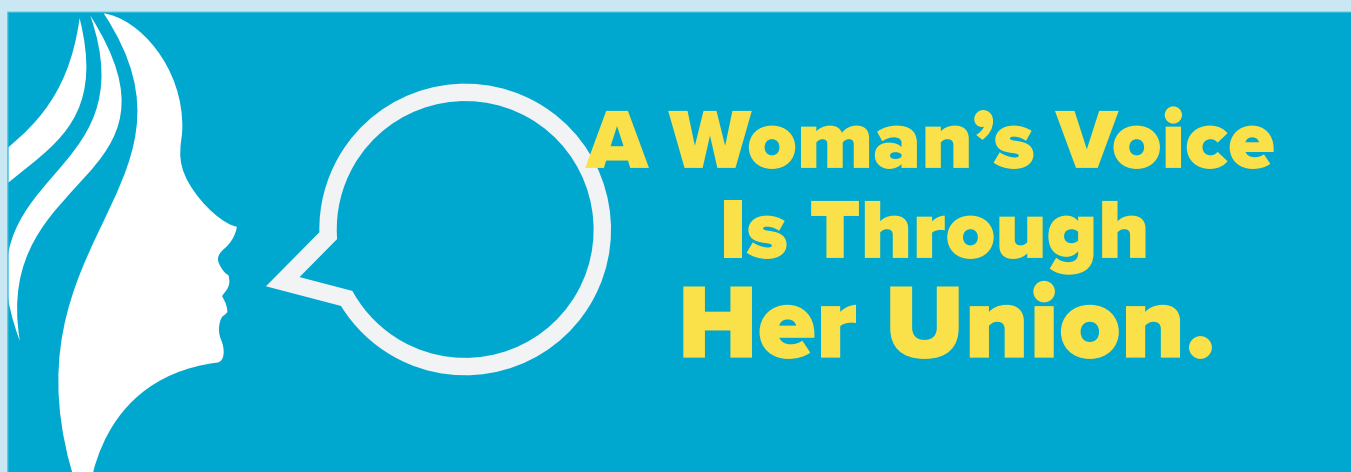
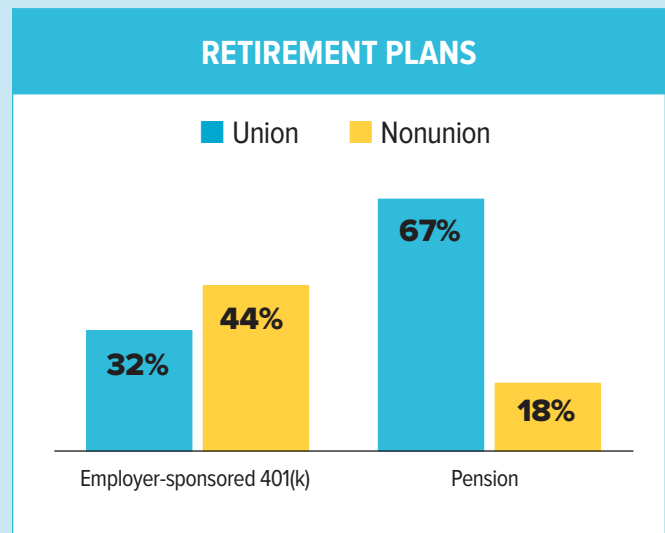
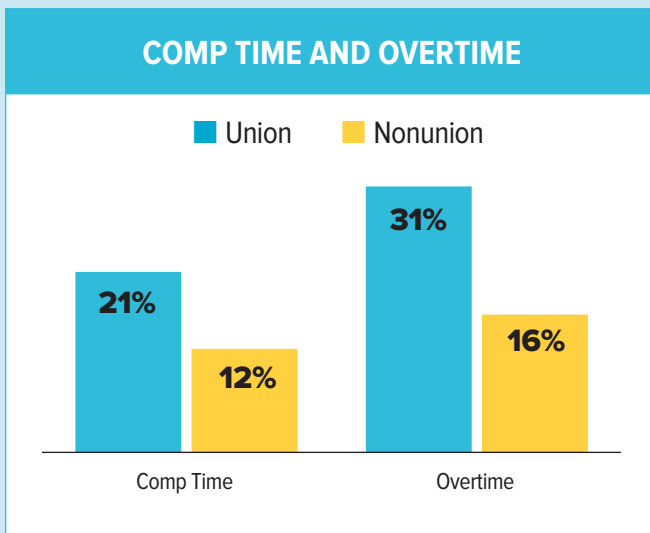
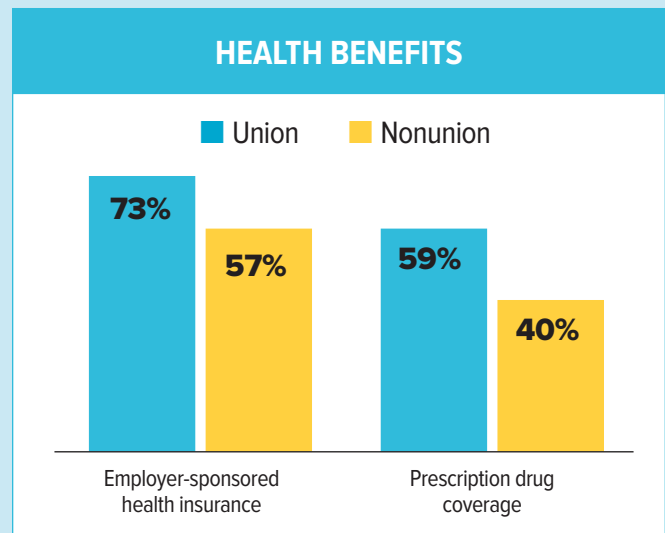




domestic partner benefits. Access to employer-sponsored child care is weak among both union and nonunion respondents, pointing to an area for improvement in how unions negotiate contracts at the local level.

Defined-benefit retirement plans, like pensions, which are generally a more robust alternative to defined-contribution plans like 401(k)s, are more common among union members than nonunion members.

Finally, union members in the survey are more likely to report having access to employer-sponsored health insurance, as well as prescription drug coverage.



Union women **earn 33% more** than women working without the support of union representation.<sup>8</sup>

# READY FOR ACTION

*THE NATIONAL SURVEY OF WORKING WOMEN* shows that women are increasingly responsible for the financial well-being of themselves and their families. Almost 90% report that they are the primary financial decision makers or equally share that role with a partner or spouse. Almost 60% earn more than half the income in their family. And 78% said their economic circumstances had stagnated or deteriorated in recent years.

Finding regular, predictable work seems to be increasingly difficult for women. Over a third of our respondents reported working over 40 hours a week and 23% reported having to work mandatory overtime. One in five worked two jobs. A quarter said their schedules were unpredictable and almost one in five said they sometimes had too few hours. Obviously, this makes it much more difficult to plan and meet family obligations. Working women also

listed the cost of health care, higher education (and student loan servicing) and debt as key barriers to their economic security, along with low wages and irregular work schedules.

***Working women strongly feel that higher wages and equal pay for the work they do would significantly improve their lives and the well-being of their families.*** Respondents of every age and race, union and nonunion, want equal pay for the work they do. Almost half of all respondents said this was their top policy priority and that they would actively work to achieve it. Other top picks were affordable healthcare, affordable higher education, and higher wages overall.

The results could not be clearer. It's time for policymakers to listen.

## Endnotes

- 1 "Table 1. Union Affiliation of Employed Wage and Salary Workers by Selected Characteristics." U.S. Bureau of Labor Statistics. U.S. Bureau of Labor Statistics, 28 Jan. 2016. Web. 2 March 2016.
- 2 "Union Affiliation of Employed Wage and Salary Workers by Selected Characteristics." U.S. Bureau of Labor Statistics. U.S. Bureau of Labor Statistics, 10 Feb. 2016. Web. 2 March 2016.
- 3 Hispanic is not a racial category in BLS data (they can be white or black), so the BLS racial percentages are different than Hispanic/Non-Hispanic; the BLS race-ethnicity categories do not total 100%. Note that respondents were permitted to pick more than one racial category and that results for categories "American Indian or Alaska Native," "Arab, Middle Eastern or North African," and "Other" were omitted due to negligible results.
- 4 "Employed Persons by Occupation, Sex and Age." U.S. Bureau of Labor Statistics. U.S. Bureau of Labor Statistics, 10 Feb. 2016. Web. 2 March 2016.
- 5 Please see appendix for the full question.
- 6 Please see appendix for question wording.
- 7 "Table 2. Median Weekly Earnings of Full-time Wage and Salary Workers by Union Affiliation and Selected Characteristics." U.S. Bureau of Labor Statistics. U.S. Bureau of Labor Statistics, 28 Jan. 2016. Web. 5 Mar. 2016.
- 8 Ibid.

## APPENDIX: Survey Questions

Please select the top **three** issues you see as the greatest barriers to your personal economic stability.

- a. Good jobs going overseas
- b. Health care costs
- c. Not enough work hours
- d. Lack of control over my work schedule
- e. Personal criminal record
- f. Unpredictable work schedule
- g. New technology
- h. Cost of higher education or student loan debt
- i. Lack of career training
- j. Lack of affordable housing
- k. Immigration status
- l. Personal debt
- m. Low wages
- n. Low retirement savings
- o. State or federal budget cuts
- p. Personal or family illness
- q. Lack of access to quality childcare
- r. Discrimination (inside or outside of the workplace)
- s. Lack of paid family and medical leave
- t. Other:

Building an economy that works for all Americans requires each of us to take action so that lawmakers and employers do the right thing.

Which of the following **three issues** would you consider taking action to change?

- a. Equal pay for equal work
- b. Employment nondiscrimination for LGBTQ workers
- c. Affordable health care
- d. Universal guaranteed health care
- e. Affordable, quality child care
- f. Reproductive rights
- g. Affordable housing
- h. Affordable higher education
- i. Stronger retirement savings programs
- j. Raising the minimum wage
- k. Access to job training
- l. Workplace health and safety
- m. Paid sick days
- n. Overtime pay
- o. Paid long-term leave to take care of a loved one
- p. Flexible work hours and/or telework
- q. Criminal justice reform
- r. Comprehensive immigration reform
- s. Fair scheduling laws
- t. Laws protecting the rights of workers to negotiate collectively with their employer
- u. None of the above
- v. Other:

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