



## Report

July 2014

# WOMEN'S ECONOMIC PRIORITIES

**Fundamental budget and policy priorities that support women's economic opportunities, security and family well-being.**

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of Commerce**  
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The U.S. Women's Chamber of Commerce® unifies the collective strength of women and small businesses to leverage our position as the most influential economic force in America. With over 500,000 members, the USWCC advances economic opportunities for women across America.

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A positive economic environment, job creation, positive / flexible workplace, access to home ownership, a safety net, secure retirement, access to education and healthcare, business growth, policy leadership and a fair playing field.

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Women simply need a fair playing field that respects our contributions, priorities and roles in American society.



**U.S. Women's Chamber of Commerce**

700 12th Street, NW, Suite 700  
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July 14, 2014

American Political Leaders:

Women are an important force in America who have, for too long, been undervalued and underrepresented in political leadership and policy making.

Our multi-decade march into the American workforce, business ownership, household leadership and consumer spending has elevated women into true leadership of the American economy. And now, we are also The Majority Vote.

However, even with our sizeable contributions to and influence on the American economy, we recognize there is much left to do to support women's economic opportunities, independence, security, values and family well-being.

The purpose of this report is to highlight the contributions of women to America, outline our current economic condition and state clearly the types of federal budget and policies that are vital to support Women's Economic Priorities.

The new role for women's economic and political leadership has begun as we focus our influence, detail specifically our contributions to America, our views and needs and strongly assert our influence through aligning our votes with those who support us. We call upon America's political leaders to answer our call.

We are students, workers, mothers, business owners, retirees, consumers and The Majority Vote.

We are the New American Leadership.

Respectfully,

Margot Dorfman, CEO  
U.S. Women's Chamber of Commerce

Women of America:

This report is as much for you as it is for American Political Leaders. For too long, we have been undervalued and underrepresented in political leadership and policy making.

Our contributions to the American workforce, business ownership, and household leadership may simply be part of our every day reality – but, also signify a new reality.

For more than two decades, women have lead the growth in America's Gross Domestic Product, driven the creation of new businesses and jobs, moved into leadership roles providing financially for our children and families – and now, we also hold The Majority Vote.

But, even with our sizeable contributions to the American economy, there is much left to do to support our economic opportunities, independence, security, values and family well-being.

Through this report, your U.S. Women's Chamber of Commerce highlights the contributions we have made to America, outlines our current economic condition and states clearly the types of federal budget and policies that are vital to support Women's Economic Priorities.

We call upon you to hold America's Political Leaders accountable.

We are students, workers, mothers, business owners, retirees, consumers and The Majority Vote.

We are the New American Leadership.

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# Women's Economic Priorities

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## **A positive economic environment:**

Women need governmental policies, budgets and leadership that support us as students, workers, mothers, breadwinners, caregivers, business owners, retirees and policy leaders.

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## **U.S. governmental leaders should support women's economic security, prosperity, opportunity and mobility and leadership through fostering:**

- Job creation, full employment & GDP growth.
  - Family-friendly work environments that provide equal opportunity, advancement, human rights, fair pay, a living wage, personal safety.
  - Access to affordable, quality healthcare.
  - Tax policies that support a strong middle class and do not provide unwarranted loopholes, privileges and giveaways to big business and elite influencers that drain and destabilize our economy.
  - A safety net that supports economic security and mobility and strengthens our economy.
  - Access to affordable, flexible and quality education.
  - Affordable access to home ownership.
  - Access to the tools that drive business creation and growth.
  - Fair access to federal contracts including overseas opportunities.
  - Retirement security.
  - Women's policy leadership.
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**To fully understand Women's Economic Priorities, one must understand *Who We Are, What We Contribute* and *What We Need*.**

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# Women: Who Are We?

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## **Women fulfill many roles in today's society:**

We are integral to America's economic vibrancy and our family's well-being.

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Women's priorities are driven by our unique roles, contributions and needs.

### **WOMEN ARE:**

- Students
- Workers
- Mothers, Breadwinners, Caregivers
- Business Owners
- Retirees
- Consumers
- The Majority Vote

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# Women: Who Are We?

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## Women Are COLLEGE STUDENTS

Women outpace men in college enrollment.

Women secure 60% of all Pell Grant dollars awarded.

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- In 1994, 63% of recent female high school graduates and 61% of male recent high school graduates were enrolled in college in the fall following graduation. By 2012, the share of young women enrolled in college immediately after high school had increased to 71%, but it remained unchanged for young men at 61%.
- Women secure approximately 60% of all Pell Grant dollars awarded. A typical Pell recipient is: Female, 25 years old, white, financially independent, works part-time, enrolled full-time, 914 SAT (out of 1600).

### Women Outpace Men in College Enrollment

Share of recent high school completers enrolled in college the following October

<b>HISPANIC</b>	Women	Men	% point gap women/men
1994	52%	52%	0
2012	76	62	+13 women
<b>BLACK</b>			
1994	48	56	+9 men
2012	69	57	+12 women
<b>WHITE</b>			
1994	66	62	+4 women
2012	72	62	+10 women
<b>ASIAN</b>			
1994	81	82	+1 men
2012	86	83	+3 women

Source: Pew Research Center analysis of the October Supplemental to the Current Population Survey.

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# Women: Who Are We?

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## Women Are WORKERS

70% of women work. 72% of mothers work.

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- The percent of WOMEN working full time has **increased over 42%** since 1979.
- The percent of MOTHERS working full time has **increased over 61%** since 1979.

Employment Status	1979	1989	2000	2007	2012
<b>WOMEN, 16-64</b>					
No work	34.6%	27.3%	25.4%	29.3%	32.2%
Part time, part year	36.7	35.4	30.4	27.1	27.1
Full time, full year	28.6	37.3	44.2	43.6	40.7
<b>MOTHERS</b>					
No work	35.4	27.2	22.9	25.7	28.0
Part time, part year	37.2	35.9	31.1	28.3	27.9
Full time, full year	27.3	36.9	46.0	46.0	44.1

*Source: Center for Economic and Policy Research Extracts of the March Current Population Survey.*

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# Women: Who Are We?

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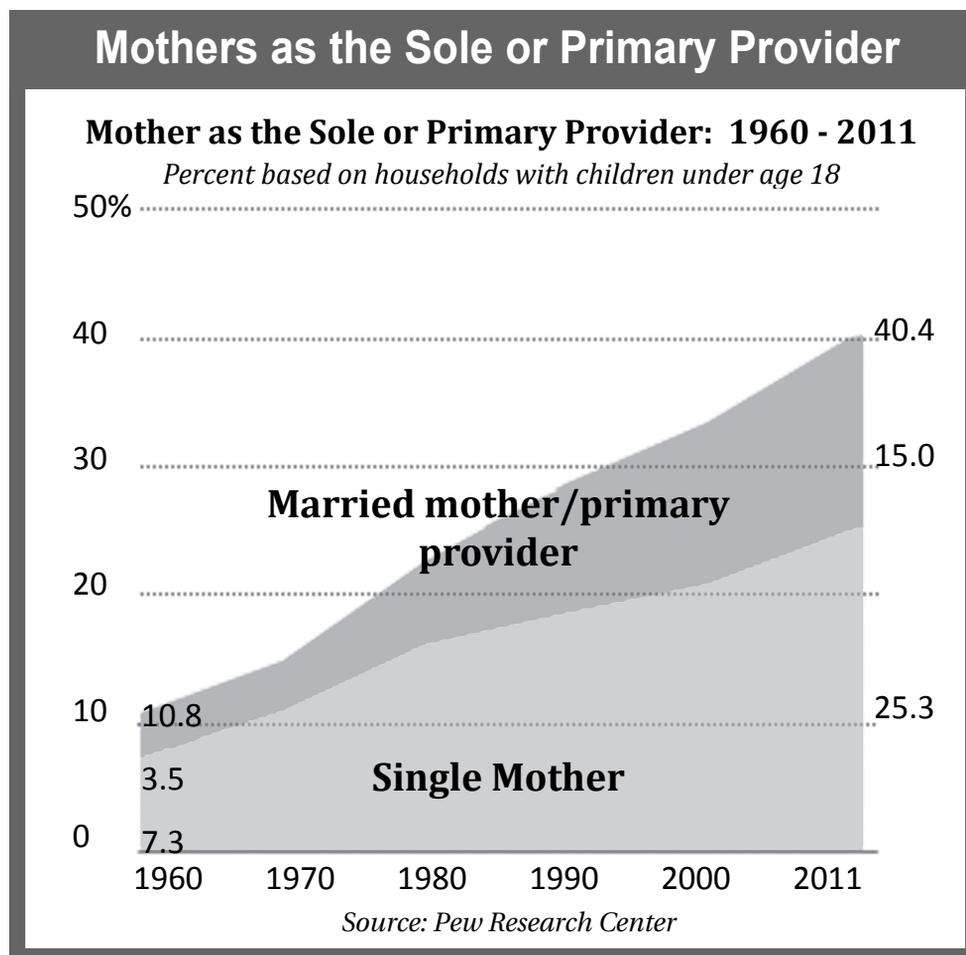
## Women Are MOTHERS, BREADWINNERS, CAREGIVERS

A record **40%** of all households with children under 18 include mothers who are either the **sole** or **primary source** of income for their family.

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- **4.1 Million** women between ages 15 and 50 who gave birth in the past 12 months. **5.7%** of births in 2011 were to unmarried women ages 15 - 50. **10 Million** single mothers living with children younger than 18 in 2013 – up from 3.4 Million in 1979.  
*Source: U.S. Census Bureau*
- Women are the majority of the caregivers in American (assisting a spouse, partner, family member, friend or neighbor) with activities of daily living and/or medical tasks and shoulder the most time commitment and most difficult care-giving tasks. Women caregivers are significantly less likely to be in the workforce -- significantly impacting their earnings and retirement savings.

*Sources: Family Care Alliance, Journal of Applied Gerontology.*



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# Women: Who Are We?

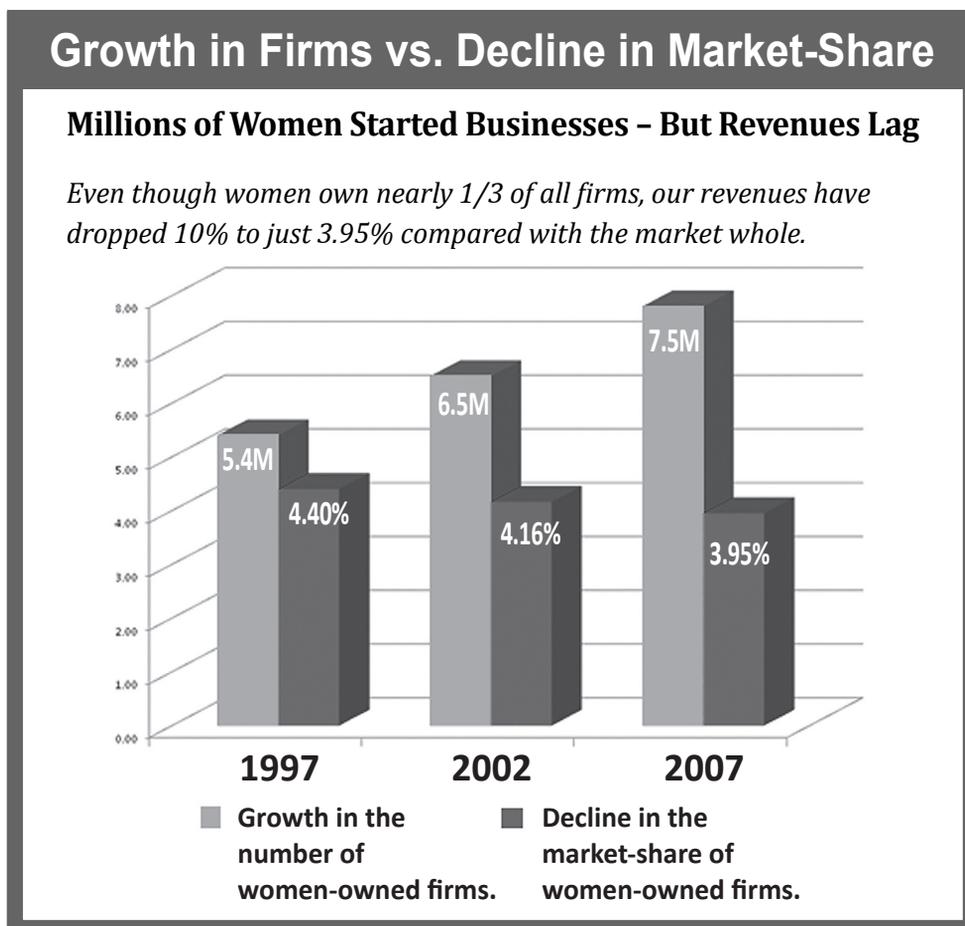
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## Women Are BUSINESS OWNERS

Women own nearly one-third of all U.S. firms, yet our revenues are just 3.95%. During more than a decade of tremendous growth in the number of women-owned firms, our revenues-based market-share dropped 10%.

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- As of 2013, there are an estimated 8.6M women-owned businesses (29%) generating over \$1.3 trillion in revenues and employing nearly 7.8 million. Combining women-owned with 50/50 owned firms, women own 13.6M businesses (46%). Between 1997 & 2007, women's market share of revenues declined 10% dropping from a paltry 4.4% to just 3.95% while the total percentage of women-owned firms grew to 28.75%.
- Nearly 30% of women are single when starting their business. The average age of a woman starting a business is 40. Women business owners are more likely to employ a gender-balanced workforce.



Source: U.S. Census Bureau

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# Women: Who Are We?

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## Women Are RETIREES 65+

Older women are almost **twice** as likely to live in poverty than their male counterparts. More than half of the older women living in poverty, were not poor before the death of their husbands.

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- As of 2012, there are 24.3 million older women vs. 18.8 million older men.
- Women often spend more years and a larger percentage of their lifetime disabled. They are nearly twice as likely to reside in a nursing home.
- Older women are almost twice as likely to live in poverty as are their male counterparts. The median income of older persons in 2012 was \$27,612 for males and \$16,040 for females.
- Almost half of older women age 75+ live alone.

*Source:  
Administration on Aging*



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# Women: Who Are We?

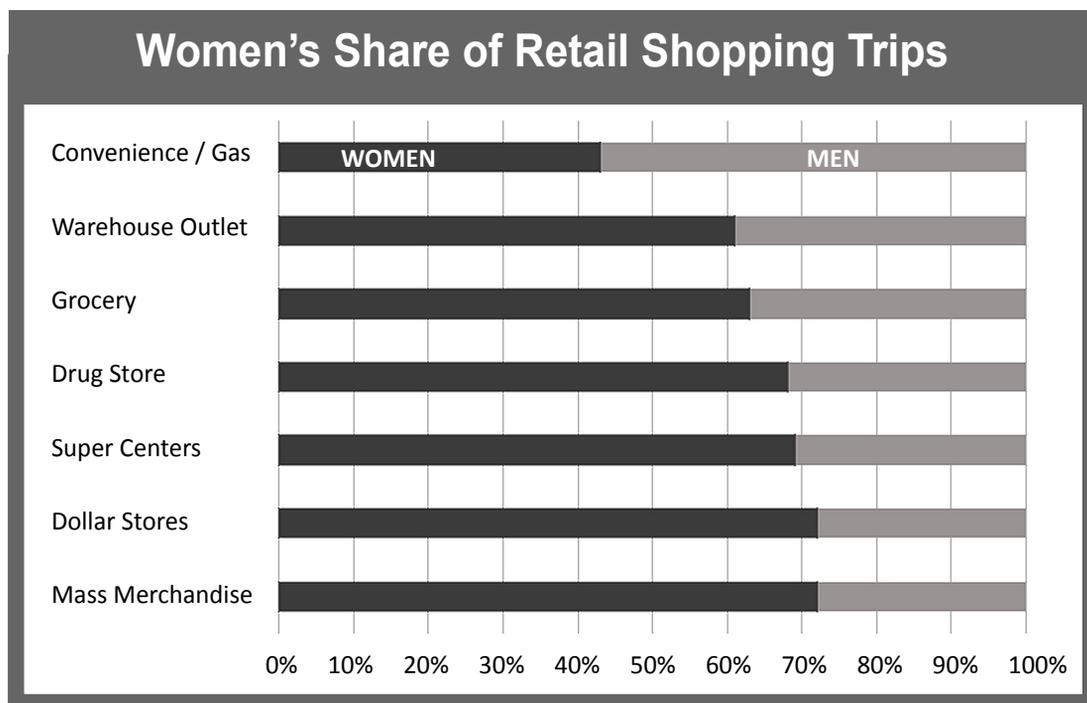
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## Women Are LEADING CONSUMERS

Women make 85% of all U.S. consumer purchases.

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- Women have tremendous spending power in America today—and it’s growing.
- Market estimates about their total purchasing prowess varies, ranging anywhere from \$5 trillion to \$15 trillion annually. And the scope of that spending is notably vast.
- Women make 85% of all consumer purchases.
- Moms represent a \$2.4 trillion market.
- Women are less confident in the current economy than men.



Source: *The Nielsen Company and She-Conomy*

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# Women: Who Are We?

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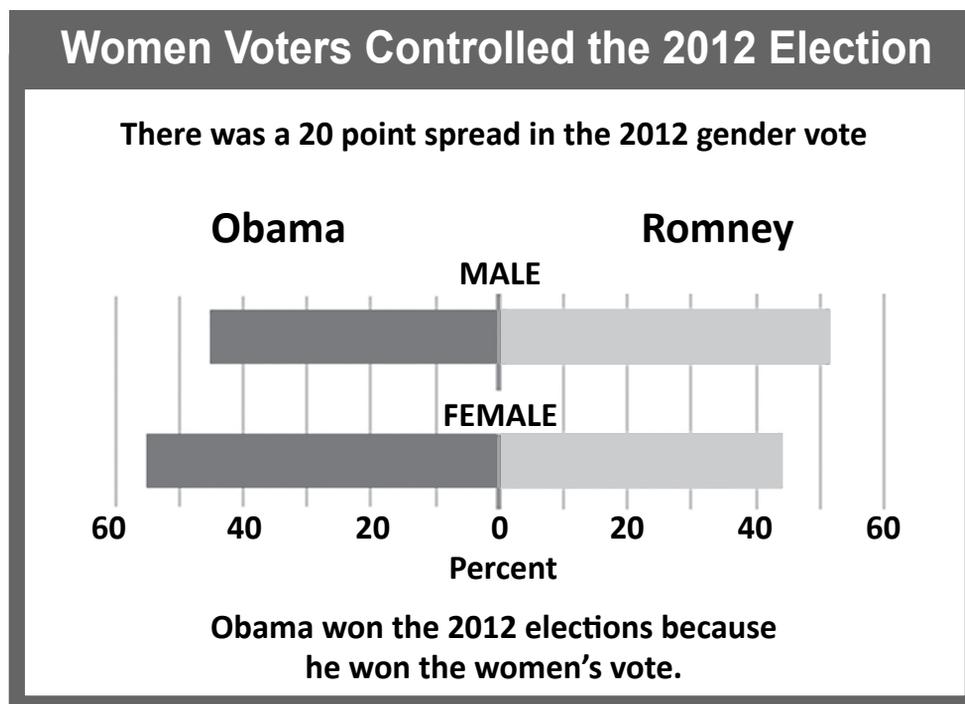
## Women Are THE MAJORITY VOTE

More than 53% of the votes cast in the 2012 election were cast by women. Women are the most powerful single voter block in America.

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- Women are the new majority casting 53% of the votes in the 2012 elections.
- 53% of the votes cast by women were for President Obama.
- The top issues for women were the economy and a candidate who will fight for them.
- Unmarried women are the largest component of the influential Rising American Electorate. From 2010 - 2012, unmarried women added 8.3 million new eligible voters – an increase of 19%. These women made up 23% of the electorate in the 2012 elections.

Sources: BBC.com, Gallup, The Guardian, voterparticipation.org



Source: BBC.com

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# Women: Who Are We?

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## **Women Are MORE LIKELY TO BE AT FINANCIAL RISK**

More women live in poverty, have lower earnings and inflexible jobs, live longer, secure lower pay and have lower business revenues.

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### **More Women Live in Poverty**

- In 2012, more than 5 million more women than men were living below the poverty line; 2 million more women than men were living in deep poverty.
- Families headed by a single adult are more likely to be headed by women and these female-headed families are at a greater risk of poverty.
- Almost 31% of the households headed by a single woman were living below the poverty line -- nearly five times the poverty rate for families headed by a married couple.

### **Women Have Lower Earnings and Inflexible Jobs**

- Minimum-wage, entry level jobs (in which women outnumber men by two-to-one) often have inflexible hours and challenging physical demands in addition to insufficient pay and limited benefits.

### **Women Live Longer**

- Women live an average of six years longer than men.

### **Women Secure Lower Pay and Have Lower Business Revenues**

- Women still earn only 77 cents on the dollar when compared with men's earnings. The median annual earnings for full-time, year-round women workers in 2012 was \$37,791 compared to men's \$49,398.
- While women own 30% of all firms in America, our revenues equal only 4% of all business revenues.

*Sources: U.S. Census, Bureau of Labor Statistics, Administration on Aging*

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# Women: Who Are We?

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## Women Are MORE LIKELY TO BE UNDERREPRESENTED

Women are underrepresented in Executive, Political Party, Congressional, and Judicial leadership roles.

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**Women, who cast 53% of the votes in the 2012 elections, are woefully underrepresented in national political leadership:**

- A woman has never held the Presidency or Vice Presidency.
- A woman has only been elected as Speaker of the House once (Chair of the Party). [Nancy Pelosi (D-CA)]
- A woman has never been elected Majority Leader of the Senate.
- Women have only held a total of 53 cabinet or cabinet-level appointments in the history of our nation. 30 of these women were appointed by Democratic presidents and 17 by Republicans. Currently only 7 of President Obama's 23 Cabinet positions are held by women.
- Women hold only 99, or 18.5% of the 535 seats in the 113th U.S. Congress.
- 2 women hold party leadership roles in the U.S. Senate (both are Democrats) and 9 in the House of Representatives (6 Democrats, 3 Republicans). 7 women chair 9 U.S. Senate committees (all Democrats). 1 woman is a committee chair (Republican) in the U.S. House of Representatives. 5 women serve as Ranking Member (Democrats) of a committee in the House of Representatives.
- Women hold only 3 of the 9 justices of the Supreme Court are women.
- Women hold only about 33% of the seats on the thirteen federal courts and 32% of active district (trial) court judges. [Even though, since 1992, women's representation in law school classes has approached 50%, women are not commensurately represented in the courts.]

*Sources: Center for American Women and Politics and National Women's Law Center*

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# Women: We Contribute

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## **Women CONTRIBUTE to America's Economic Success**

Our contributions have driven the last decades of American economic growth and prosperity. We are a significant part of and the result of America's great Civil Rights Movement. The march continues.

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Women are integral to the success of the U.S. economy.

### **WOMEN CONTRIBUTE:**

- Economic growth and productivity
- Workforce flexibility
- GDP growth
- Family leadership and economic security
- Job creation
- Home ownership and consumer drive
- Policy leadership and views

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# Women: We Contribute

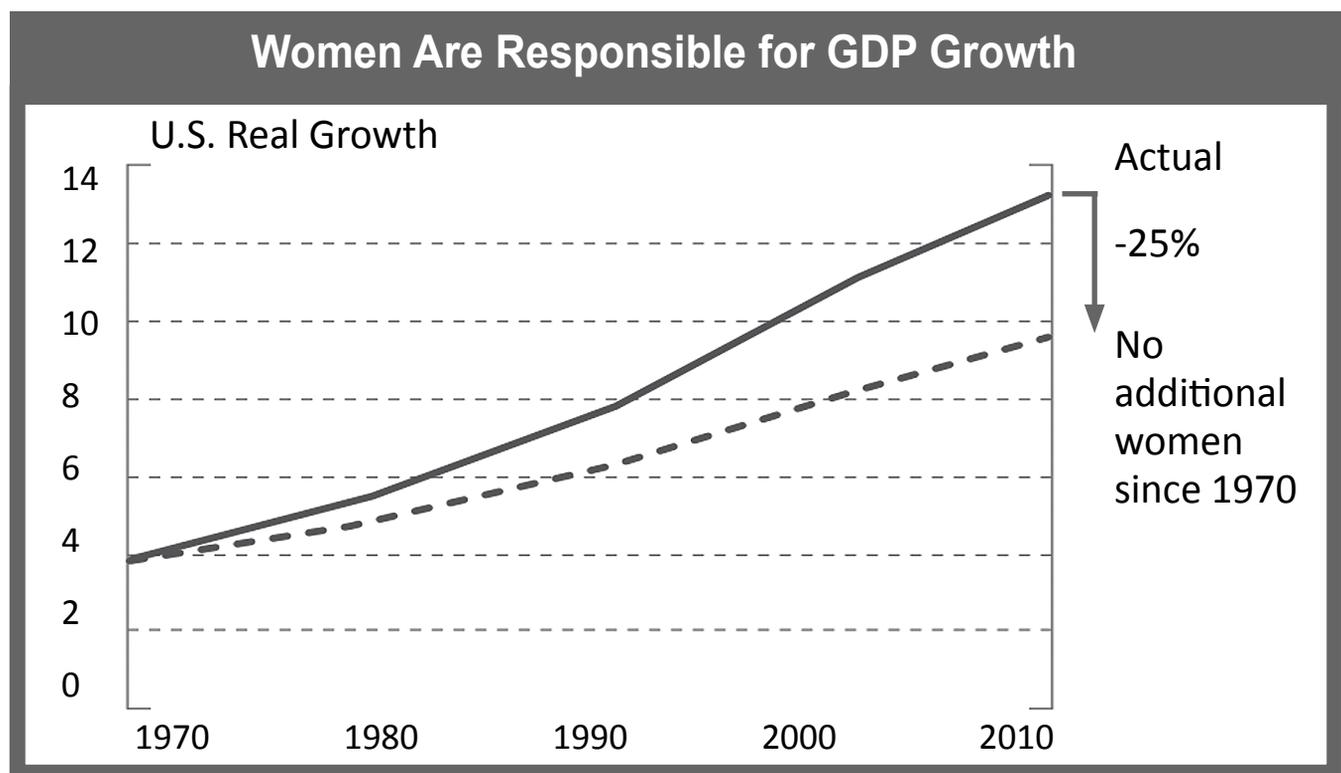
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## Women Contribute: ECONOMIC GROWTH & PRODUCTIVITY

Without women's contribution, GDP today would be three-quarters of its current size.

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- In 1970, 41% of women were working either full- or part-time, accounting for 38% of total workers in the U.S.; today, 56% of women are working and women make up 47% of all workers in the U.S.
- If no additional women had joined the paid economy since 1970, U.S. Gross Domestic Product (GDP) would be 75% of its current size.



*Source: Bureau of Labor Statistics; McKinsey analysis - in 2005 dollars, assuming total hours worked by women remained unchanged since 1970 and keeps gains from productivity constant.*

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# Women: We Contribute

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## Women Contribute: TWO DECADES OF GDP GROWTH

Women are a vital drivers of the American economy. Without the addition of women's increased working hours, the Gross Domestic Product of the United States would be \$1.66 Trillion / 10.6% lower.

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Federal Reserve Chair Janet Yellen said:

- America's economic progress over the past century has been fueled in large part by the advent of women in the workforce.
- It is no coincidence that America's great success in the past century came as women steadily increased their participation in every aspect of society.
- The growing number of women in the labor force, particularly after 1970, contributed to the growing wealth enjoyed by American households.

(Federal Reserve, March 25, 2014)

### Impact of Women's Increased Hours on GDP, 1979-2012

	Average annual hours of work	
	1979	2007
Men	1,717	1,685
Women	907	1,203
All	1,295	1,438
All, assuming women worked 1979 average hours	1,295	1,285
Ratio of counterfactual to actual hours		.0894
<b>Implied change in GDP</b>		
Percent		-10.6%
Billions of 2012 dollars		-\$1,661

*Source: Center for American Progress derived from analysis of Center for Economic and Policy Research Extracts of the March Current Population Survey*

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# Women: We Contribute

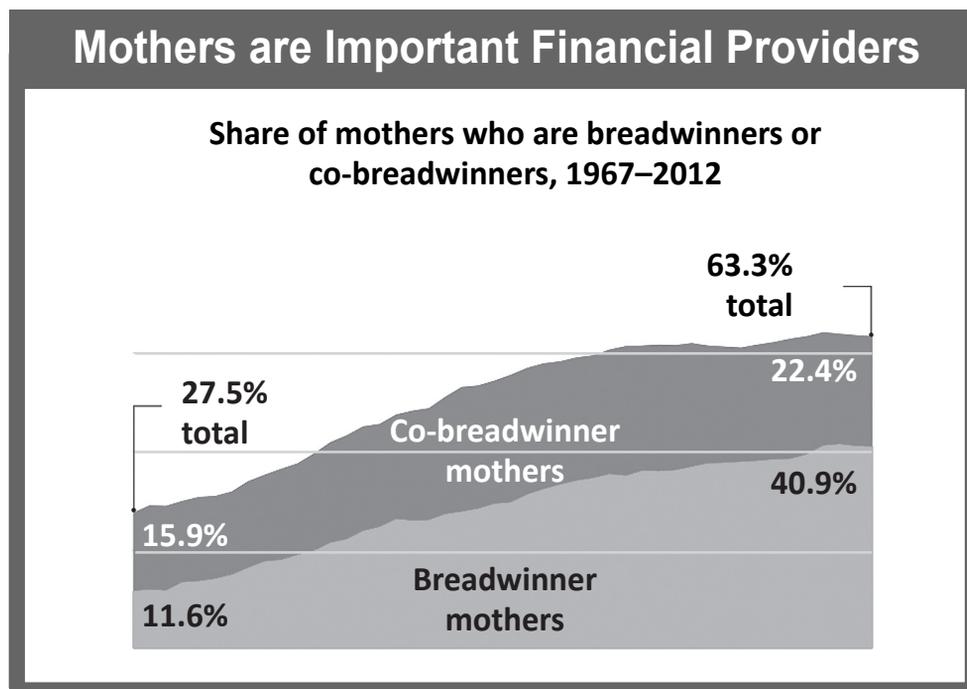
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## Women Contribute: FAMILY FINANCIAL PROVIDERS, CAREGIVERS AND BREADWINNERS

Working mothers now account for 63.3% of U.S. household earnings.

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- 40.9 percent of mothers are sole or primary breadwinners in their homes, bringing in at least half of family earnings.
- Another one in four—22.4 percent—are co-breadwinners, bringing home between 25 percent and 49 percent of earnings.
- Working mothers now account for 63.3% of household earnings.



Source: Center for American Progress analysis from Miriam King and others, "Integrated Public Use Microdata Series, Current Population Survey: Version 3.0."

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# Women: We Contribute

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## Women Contribute: JOB CREATION

Women business owners employ 15.9 Americans.

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- Women business owners and 50/50-owned firms employ nearly 15.9 million people.
- The start rate of firms by women greatly out paces that of men. (1 ½ times the national average.)

*Source: U.S. Census*

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# Women: We Contribute

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## Women Contribute: HOME OWNERSHIP

First time home buyers are more likely to be women.

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- First time home buyers are more likely to be single females.
- Single female buyers made up 16% of 2012 home buyers.
- Single home buyers comprised 30% of home purchases in 2012.
- Single female buyers averaged 48 in age (35 for first time and 55 for repeat).

*Source: 2013 National Association of Realtors Profile of Home Buyers and Sellers.*

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By better understanding *Who We Are, What We Contribute* and *What We Need* – Women’s Economic Priorities become clear.

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## Women’s Economic Priorities

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### **A positive economic environment:**

Women need governmental policies, budgets and leadership that support us as students, workers, mothers, breadwinners, caregivers, business owners, retirees and policy leaders.

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### **U.S. governmental leaders should support women’s economic security, prosperity, opportunity and mobility and leadership through fostering:**

- Job creation full employment & GDP growth.
- Family-friendly work environments that provide equal opportunity, advancement, human rights, fair pay, a living wage, personal safety.
- Access to affordable, quality healthcare.
- Tax policies that support a strong middle class and do not provide unwarranted loopholes, privileges and giveaways to big business and elite influencers that drain and destabilize our economy.
- A safety net that supports economic security and mobility and strengthens our economy.
- Access to affordable, flexible and quality education.
- Affordable access to home ownership.
- Access to the tools that drive business creation and growth.
- Fair access to federal contracts including overseas opportunities.
- Retirement security.
- Women’s policy leadership.

# Women's Economic Priorities

## Our Priorities: JOB CREATION

Our economy is still plodding. Many workers are still missing from the labor force. Investments should be made in job creation.

- Post “The Great Recession,” America is still not at full employment. Our economic recovery is plodding – not because of deficits, but due to lack of aggregate demand.
- This leads to suppressed wages, millions of Americans have stopped working, women are “staying home” rather than contributing to the labor force, new graduates face lower wages – which will impact them for a lifetime.
- On July 15, 2014, Federal Reserve Chair Janet Yellen reported to Congress, “the ranks of the long-term unemployed are still at “unprecedented levels historically.”
- Suppressed employment leads to declines in consumer spending which negatively impacts business revenues, further suppressing job creation, decreasing American competitiveness and lowering productivity and inventories.

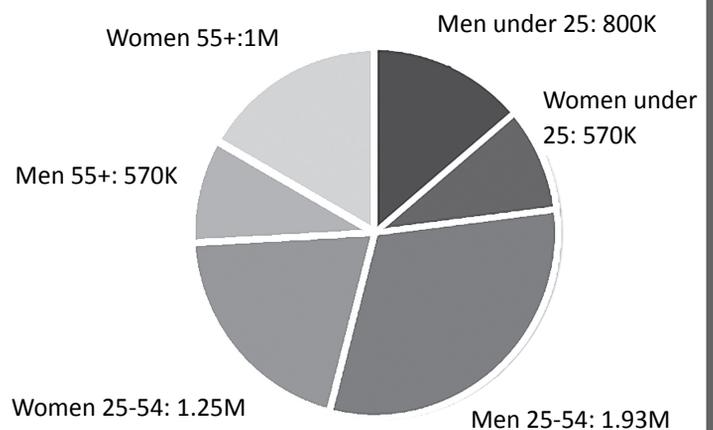
### Millions Sidelined, 2006-14

Missing workers January 2006 - April 2014



### Missing Workers, April 2014

Roughly half of missing workers are of prime working age



Source: Economic Policy Institute

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# Women's Economic Priorities

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## **Our Priorities: WORKPLACE VALUES**

Positive, open, flexible workplace environments are vital to women's productivity and economic mobility.

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- The American workplace should embrace the full role and contribution of women in our society.
- Family-friendly work environments that provide equal opportunity, advancement, human rights, fair pay, a living wage and personal safety are vital to our continued economic growth, women and family well-being and to the values on which America has been built.
- Embracing the American worker and her rights is a bedrock of our society.

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## **Our Priorities: HOME OWNERSHIP**

Home ownership is a vital part of asset building and economic mobility.

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- As more and more women take on the role of family breadwinner, it is important that she have the opportunity to invest in home ownership so as to build assets, establish a secure family environment and achieve upward economic mobility.

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# Women's Economic Priorities

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## **Our Priorities: A SAFETY NET**

America's economic safety net supports women and families, is stimulative and bolsters economic mobility.

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- In 2012, more than four million low-income working families were headed by working mothers.
- Far from serving a static underclass of the perpetually poor, safety net programs benefit 70% of Americans at some point in their lives.
- The safety net helps bolster economic mobility.
- The safety net helps lift people out of poverty, reducing the reliance on government programs (a reduction of one-third since 1967).
- Head Start makes children more likely to complete high school and attend college.
- Reducing poverty and increasing mobility through the safety net is stimulative – promoting economic growth.

*Source: Working Poor Families Project, Population Reference Bureau analysis of 2012 American Community Survey and Center for American Progress*

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## **Our Priorities: A SECURE RETIREMENT**

Assuring a secure retirement is vital to women and our economy.

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- Social Security is a vital economic bedrock for women in the United States. (1) The average Social Security benefit for women 65 and older is about \$13,000 per year, (2) Social Security is virtually the only source of income for nearly three in ten female beneficiaries 65 and older, (3) Without Social Security, nearly half of women 65 and older would be poor. *Source: Administration on Aging*
- The Chief Actuary of the Social Security Administration has projected that applying the payroll tax to income above \$250,000 will extend the full solvency of Social Security for the next 75 years, protecting the benefits of millions of Americans.

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# Women's Economic Priorities

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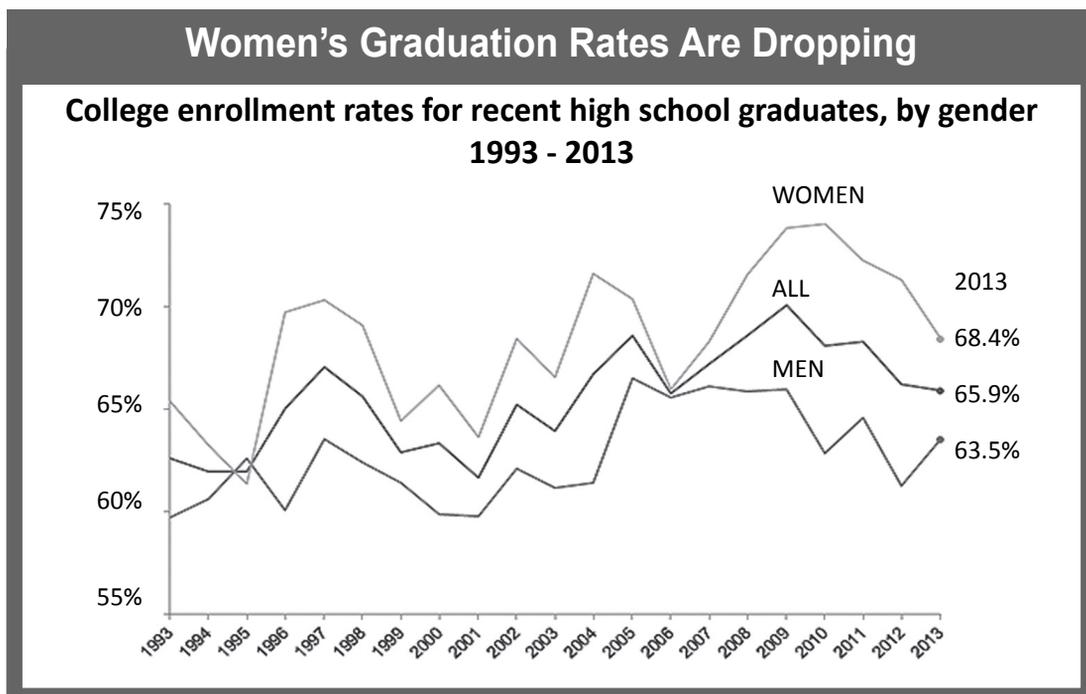
## Our Priorities: EDUCATION

A college degree is one of the surest ways to move into the middle class; but graduation rates are dropping.  
**21% of college enrolled women are mothers.**

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- A college degree is one of the surest ways to move into the middle class.
- A woman earning an AA degree will earn 26% more than a high school graduate. A woman earning a bachelor's degree will earn 80% more than a high school graduate.
- Lifetime earnings are dramatically impacted by educational attainment.
- Women are disproportionately dependent on financial aid. 21% of college enrolled women are mothers who have additional considerations on their time and finances as they work to achieve their educational goals.

Sources: White House, College Board, Current Population Survey 2012



Source: Economic Policy Institute analysis of Bureau of Labor Statistics College Enrollment and Work Activity of High School Graduates data.

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# Women's Economic Priorities

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## Our Priorities: HEALTH CARE

In 2013, 26% of women had to delay or forgo health care in the past year due to costs. A substantial share of women with medical debt report either using up their savings, borrowing money or facing difficulties paying for basic needs.

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- While the passage of the Affordable Care Act (ACA) in 2010 established a new era in health care coverage for women – including maternity care, coverage without cost sharing for preventive services such as contraception and a prohibition against charging women more than men for the same plans, it is prudent to understand where women stand today.
- In 2013, one in five women ages 18-64 were uninsured (18%). While employer sponsored plans covered most women (57%), nearly one-half of that group was dependent upon a spouse or parent for the coverage.
- 7% of women were covered through individual insurance and 9% had Medicaid.
- Low-income women faced considerable gaps in coverage with 4 in 10 reporting they were uninsured at the end of 2013. Nearly a quarter of Black (22%) and over one-third (36%) of Hispanic women were also uninsured.
- 26% of women reported they had to delay or forgot health care due to costs. And, a substantial share of women with medical debt reported either using up their savings, borrowing money or facing difficulties paying for basic needs.
- As the Affordable Care Act progress with implementation, many more women will secure health care including maternity care and preventive services. Women will no longer pay higher rates for health care than men.

*Sources: Kaiser Family Foundation*

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# Women's Economic Priorities

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## **Our Priorities: BUSINESS GROWTH**

The growth of women's businesses is vital to driving the next wave of American prosperity.

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- While millions of women have started businesses or become owners of existing businesses, the growth of our businesses have lagged.
- To realize the unmet potential of women's business ownership so as to create jobs, build women's assets and achieve long term security, we must assure women business owners are securing access to capital, affordable benefits and federal contracts.

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## **Our Priorities: POLICY LEADERSHIP**

Women's representation in Congress, Party Leadership, Executive Branch Leadership and Judicial Appointments must rise to parity.

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- It is time for women to align our votes with our power and be clear to all that we will achieve parity at all levels of government policy leadership.
- Immediate action should be taken to elevate women within Party, Congressional, Executive and Judicial leadership.
- Women contribute greatly to our economy, families, society and politics. Our leadership role must elevate to commensurate levels so that our priorities are achieved.

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# Women's Economic Priorities

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## **IN CONCLUSION, WOMEN'S ECONOMIC PRIORITIES are simply A FAIR PLAYING FIELD.**

Women are students, workers, mothers, breadwinners, caregivers, business owners, retirees, home owners and consumers. **Women are the majority vote.** We contribute to economic growth and productivity, family leadership and financial support and job creation.

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**Women simply need a fair playing field that respects our contributions, priorities and roles in American society:**

- A tax system that supports the growth of our economy and a vibrant middle class.
- An end to tax loopholes that provide unfair advantages to large businesses who leverage increased American worker productivity, American infrastructure and consumer purchasing for their own profits while funneling revenues overseas.
- An end to large corporate promotion to women about their love of our consumer spending and business growth while failing to do business with women-owned firms, pay women fairly, promote women, provide family-friendly work policies and elevate women to senior corporate leadership.
- Access to capital, federal contracts and benefits to grow our businesses.
- Access to education, Pell Grants, educational loans and child care to assure all women can secure strong skills to advance their careers.
- Access to home ownership and protection from predatory lending and schemes to bilk women's economic resources.
- Retirement security.
- Government policies and budgets that recognize and support the role of women and families in society, spur upward economic mobility and provide security and safety for all Americans.

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# U.S. Women's Chamber of Commerce

The U.S. Women's Chamber of Commerce® unifies the collective strength of women and small businesses to leverage our position as the most influential economic force in America. With over 500,000 members, the USWCC advances economic opportunities for women across America.



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