

Overworked and Undervalued: Women, Race and the Economy



Goals for this Workshop

- ★ Reflect on our own experiences of the economy and relate it to information regarding the growing economic divide.
- ★ Discuss the role that racism and sexism play in producing and maintaining economic inequality.
- ★ Explore how recent policy choices have increased inequality and how communities pushed for policies that created a more equitable economy in the past.
- ★ Explore how United Methodist Women members can take action for justice.

**When you look at the economy,
what effects, good and bad, do
you see on your family, your
community, your church and the
nation?**

The Nation at a Crossroads

★ **Growing Insecurity**

Layoffs & job instability

Stagnant wages

Insecure pensions

Underemployment

★ **Greater Burdens**

Longer work hours

Loss of family time

Rising costs of housing,
health care, education,
utilities, and food

★ **Stress, Isolation & Scapegoating**

Growing prison population

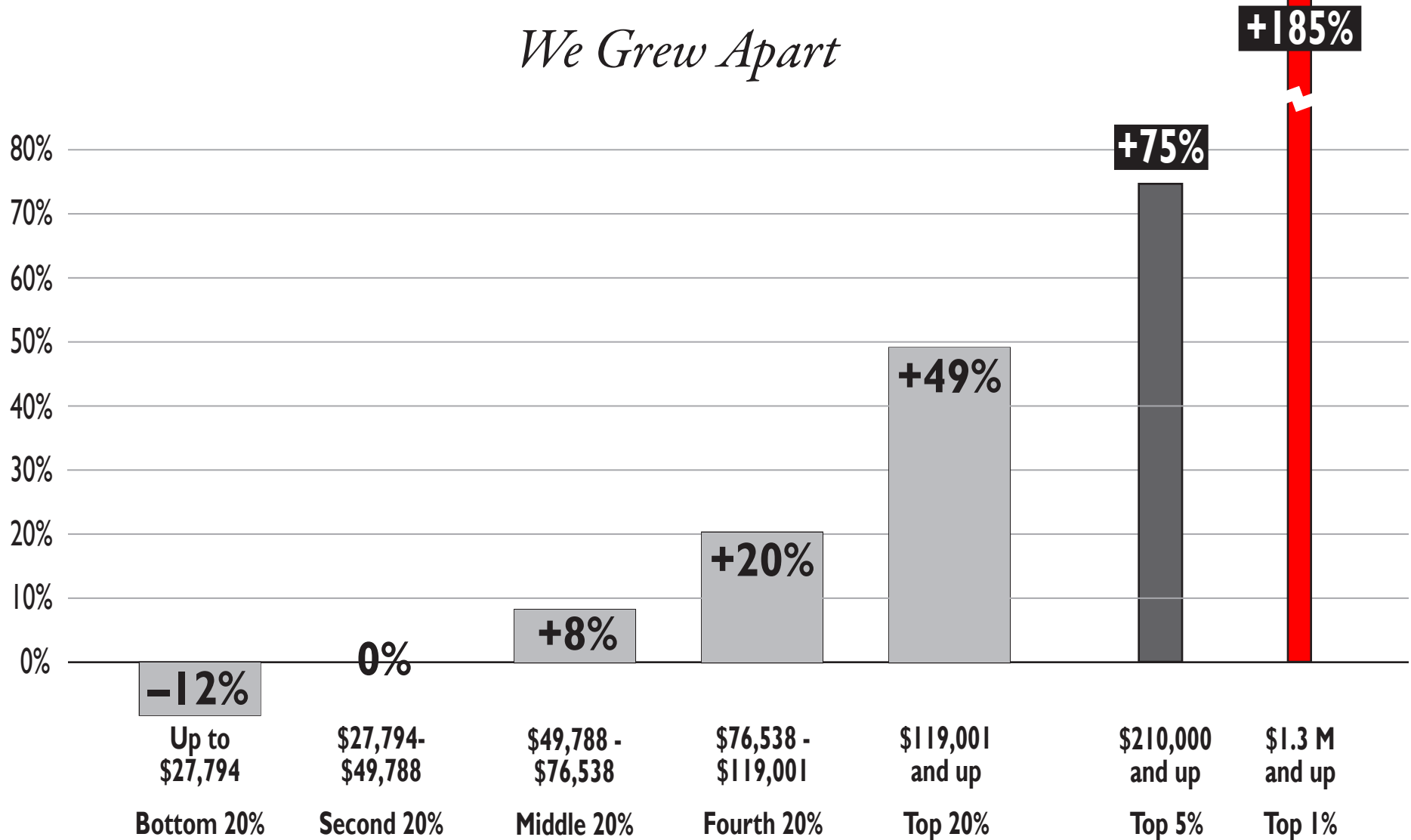
Endless war

Anger at immigrants

Environmental Crisis

Real Family Income Growth by Quintile & for Top 5% & Top 1%, 1979 - 2012

We Grew Apart

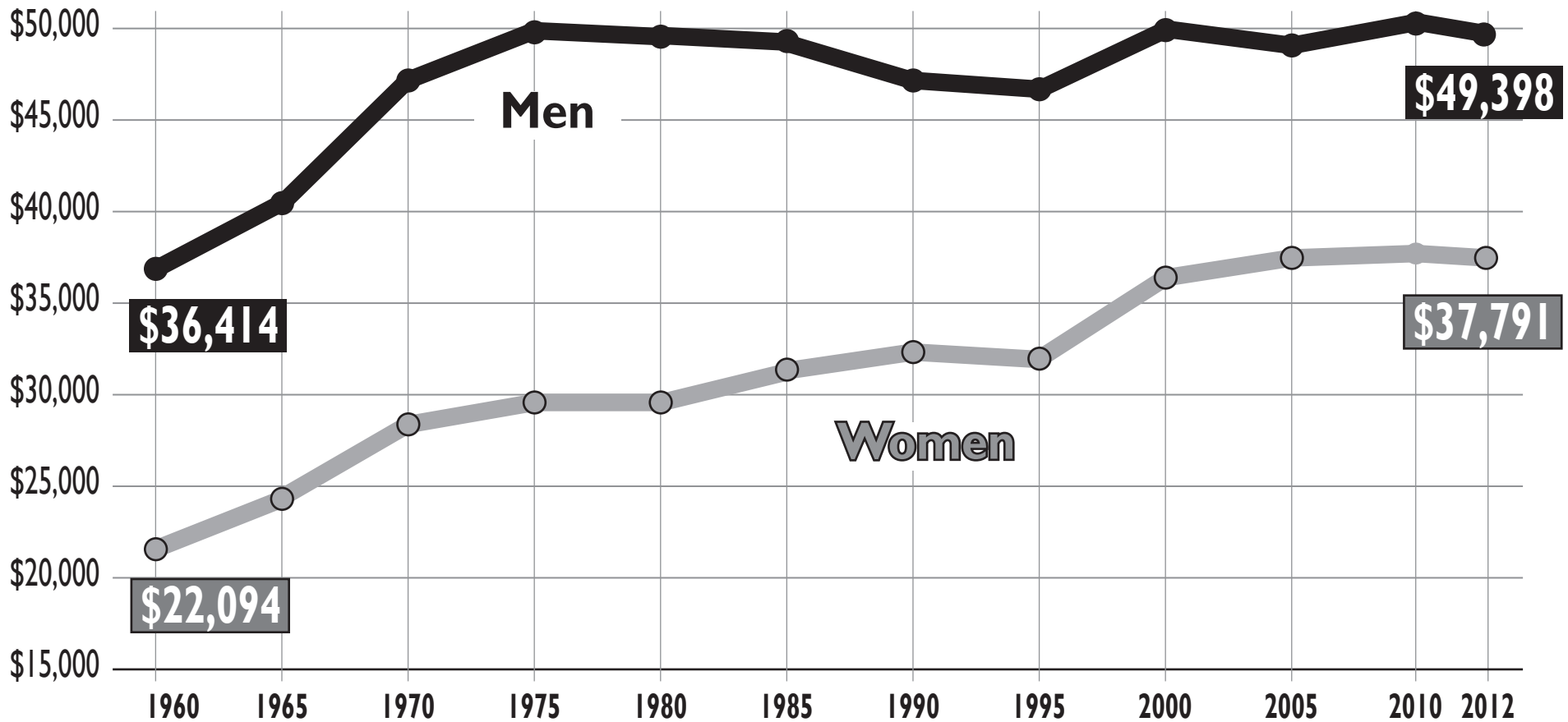


Source: Family Incomes by quintile from US Census Bureau and Economic Policy Institute. Data for the top 5% and top 1% from Piketty and Saez, <<http://scalar.usc.edu/works/growing-apart-a-political-history-of-american-inequality/index>>



Median Annual Earnings for Women & Men, 1960-2012

Gender-based Income Inequality Persists



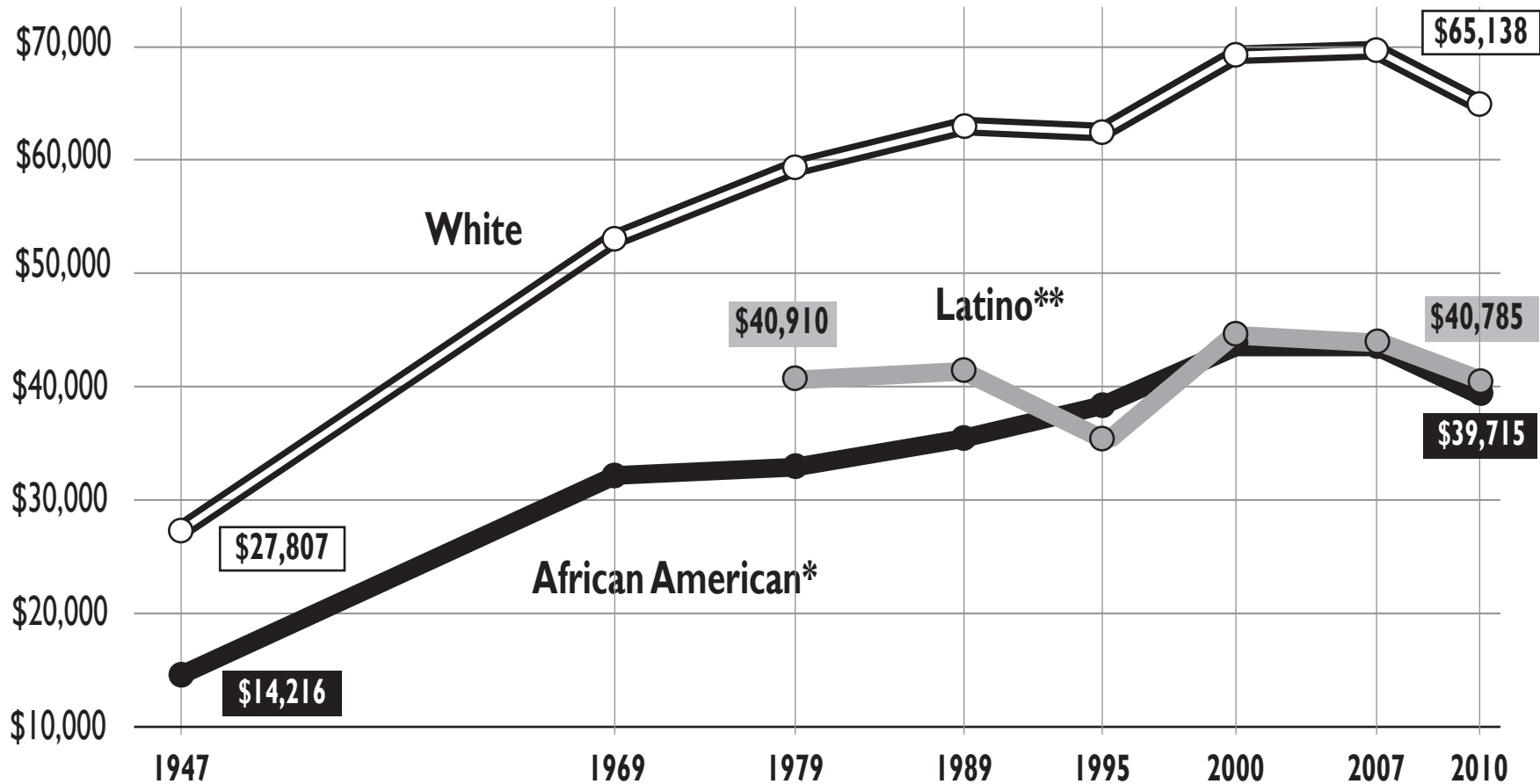
Notes: Annual earnings data include self-employed workers; weekly data are for wage and salary workers only. Annual earnings are for people 15 years old and older beginning in 1980 and people 14 years old and older as of the following year for previous years. Before 1989 annual earnings are for civilian workers only. Weekly earnings are for full-time workers aged 16 and older and are not restricted to full-year workers. Data series are derived from the Current Population Survey. Adjustments for data from earlier years to 2012 dollars are computed on the basis of the Consumer Price Index for all urban consumers (CPI-U) for median weekly earnings and the Consumer Price Index Research Series (CPI-U-RS) for median annual earnings published by the U.S. Bureau of Labor Statistics.

Source: Institute for Women's Policy Research, IWPR Fact Sheet #C350, updated September 2013.



Median Family Income by Race, 1947-2010

Racial income inequality persists



Source: Analysis of Current Population Survey Annual Social and Economic Supplement *Historical Income Tables* (Table F-5) in *The State of Working America* <<http://stateofworkingamerica.org/chart/swa-income-table-2-5-median-family-income/>> Economic Policy Institute. **All income in 2011 dollars.**
 * Prior to 1967, data for African Americans included all “non-whites.” **The Census Bureau uses the term “Hispanic.” We prefer “Latino.” Persons of “Latino” origin may be of any race.



Ways Our Economy Devalues Women's Work

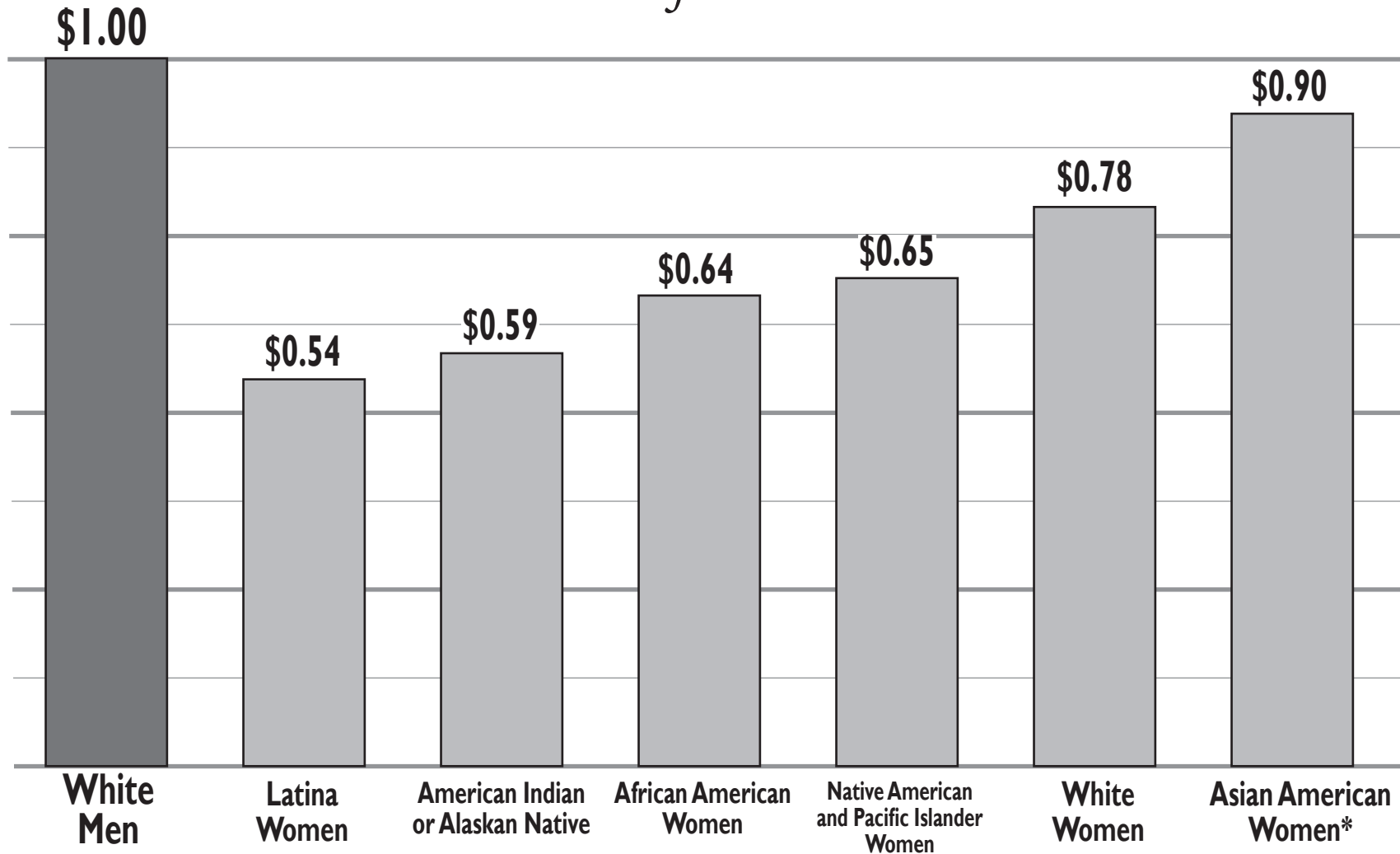
When women are employed doing work performed largely by men they **EARN LESS** than their male counterparts.

The work of child-rearing, care for the elderly and work in the home is often **UNPAID WORK** and is performed largely by women.

Women are concentrated in the **LOW-WAGE WORKFORCE.**

Earnings Ratio by Race and Gender, 2013

For every dollar earned by white men, women of color, on average, earn far less.

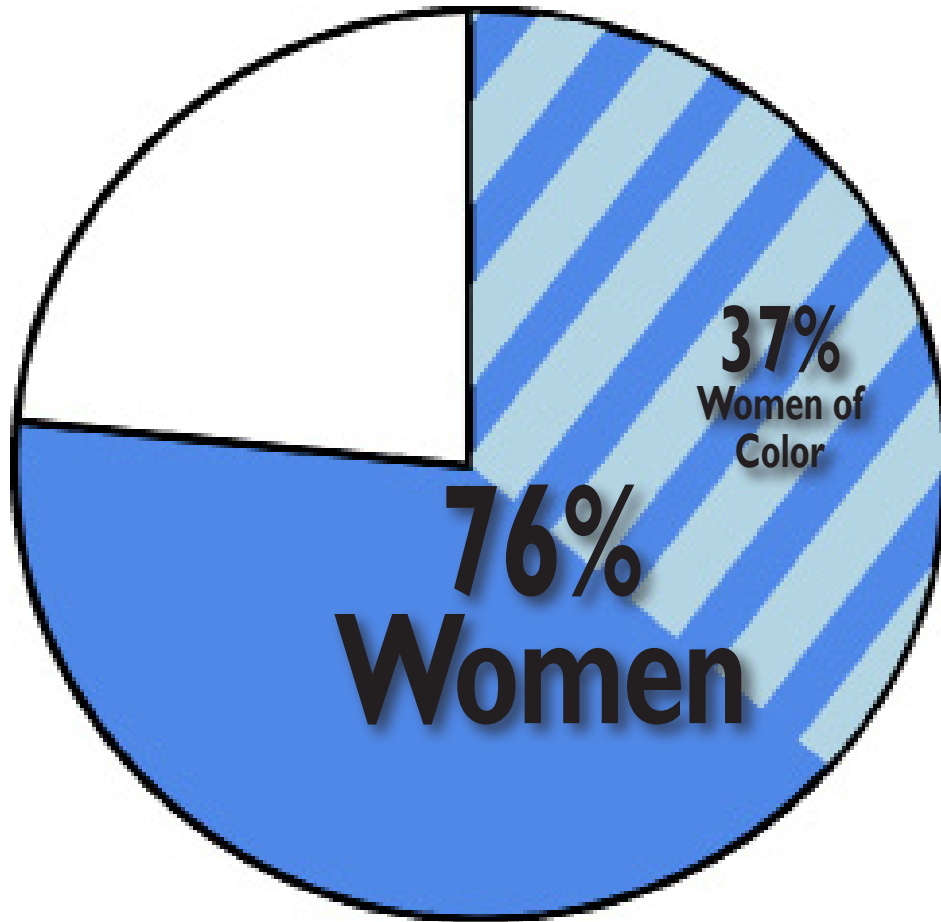


*Data on Asian-Americans is often misleading. Many data sets group together Asian immigrant populations that have widely varying economic, civic and cultural characteristics.

Sources: American Association of University Women (AAUW), data adapted by ThinkProgress.com



Low-Wage Workforce by Gender and Race, 2013

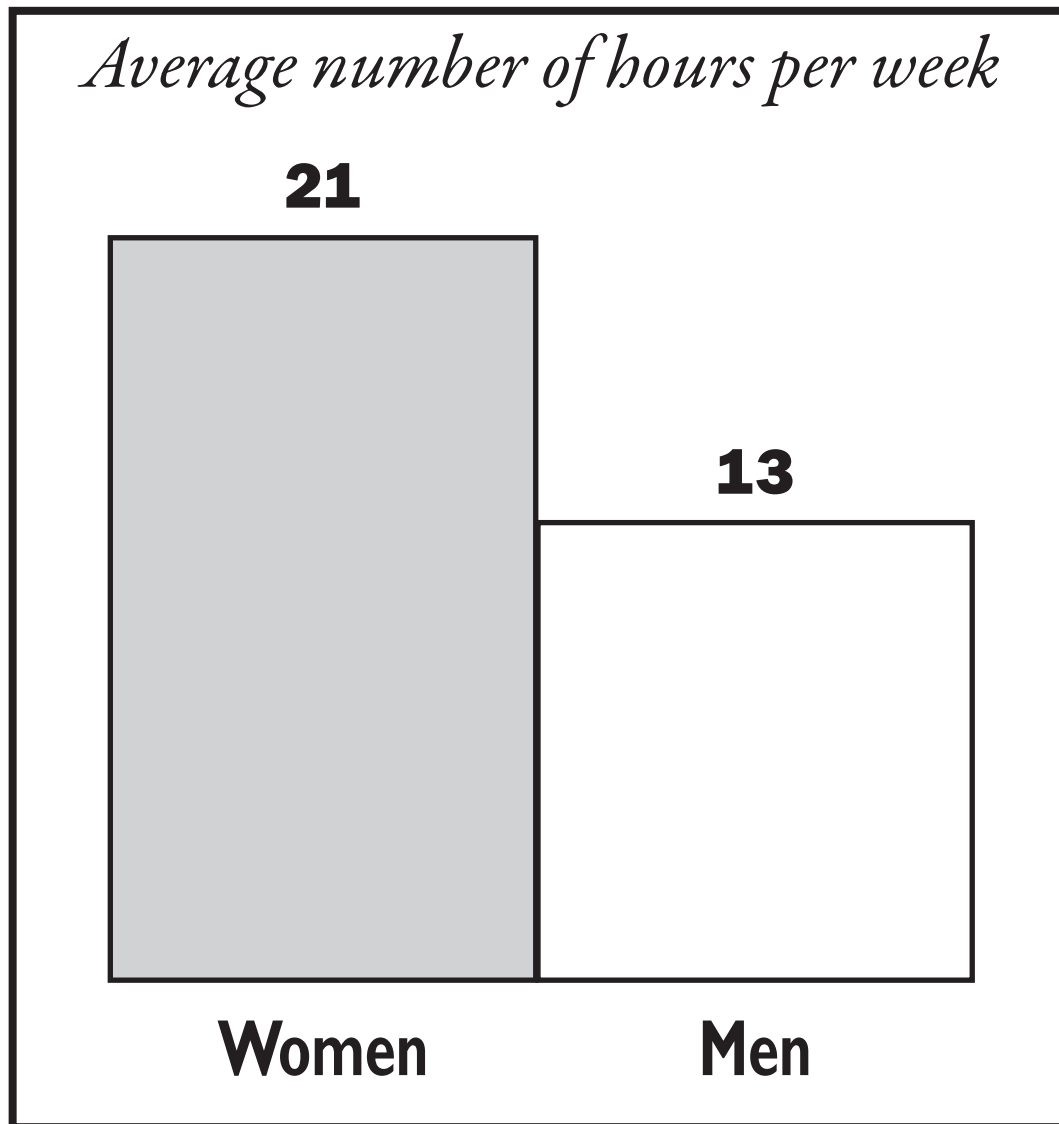


- Women are only 46% of the total workforce **but make up THREE-QUARTERS of LOW-WAGE workers.**
- Women of color are only 16% of the total workforce **but make up 37% of LOW-WAGE workers.**

Low-Wage Workforce

Source: National Women's Law Center calculations based on IPUMS-CPS (2013). The "low-wage workforce" is defined as the 10 largest low-wage occupations with median wages of less than \$10.10 per hour per BLS, Occupational Employment Statistics.

Unpaid Work by Gender in the U.S.



Unpaid work includes:

- Household management -
- Caring for and helping household members -
- Buying goods and services -
- Cooking
- Cleaning
- Laundry & sewing
- Lawn and garden care
- Maintenance and repair
- Travel related to other unpaid work activities...

Source: Pew Research Center analysis of 2012 American Time Use Survey, ATUS-X

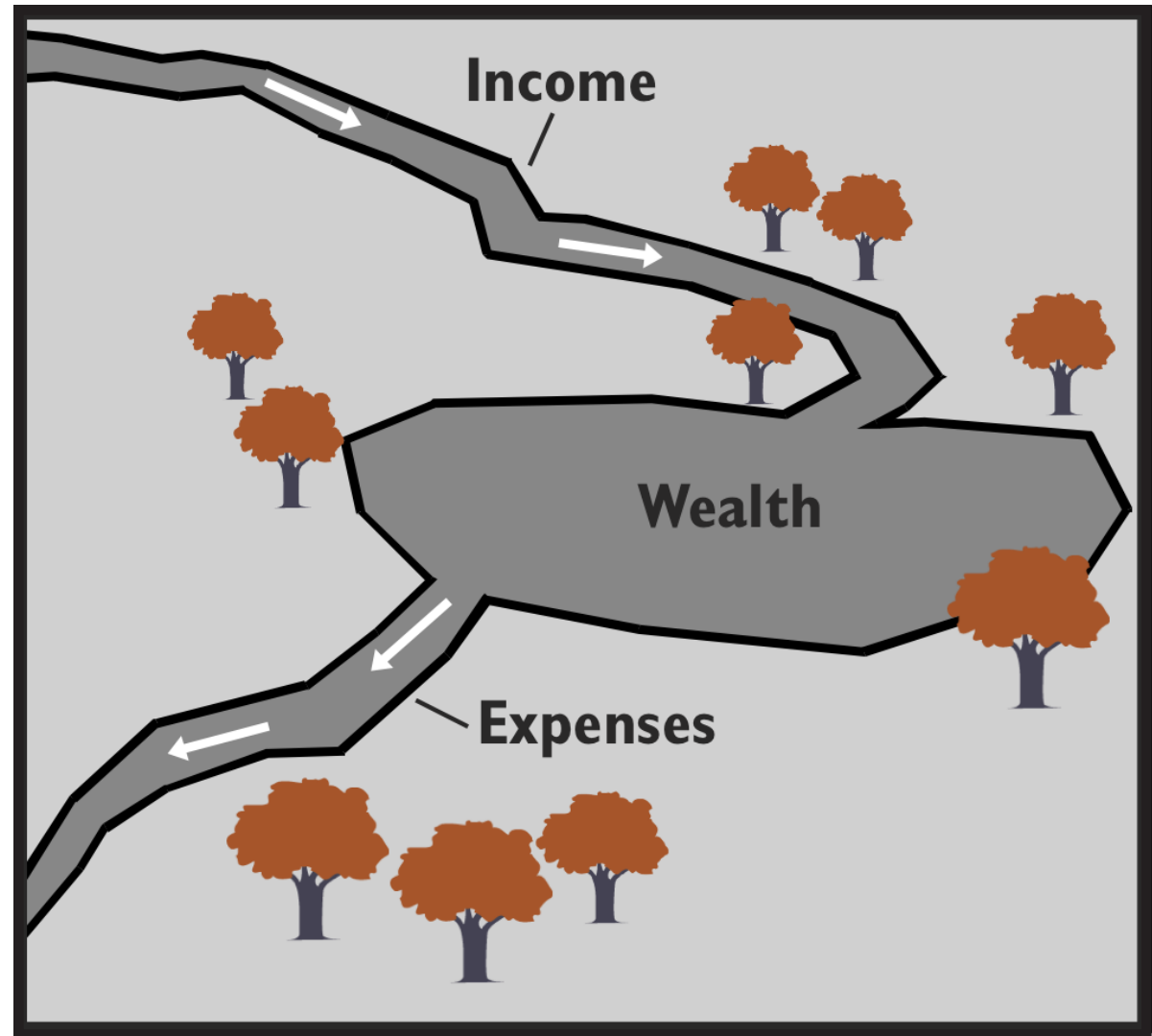
Notes: Ages 16 and older

Paid-work related activities include time on the job, commute time, and any other time spent on job-related activities

What's the Difference Between Income & Wealth?

Think of a running stream that flows through a lake. -

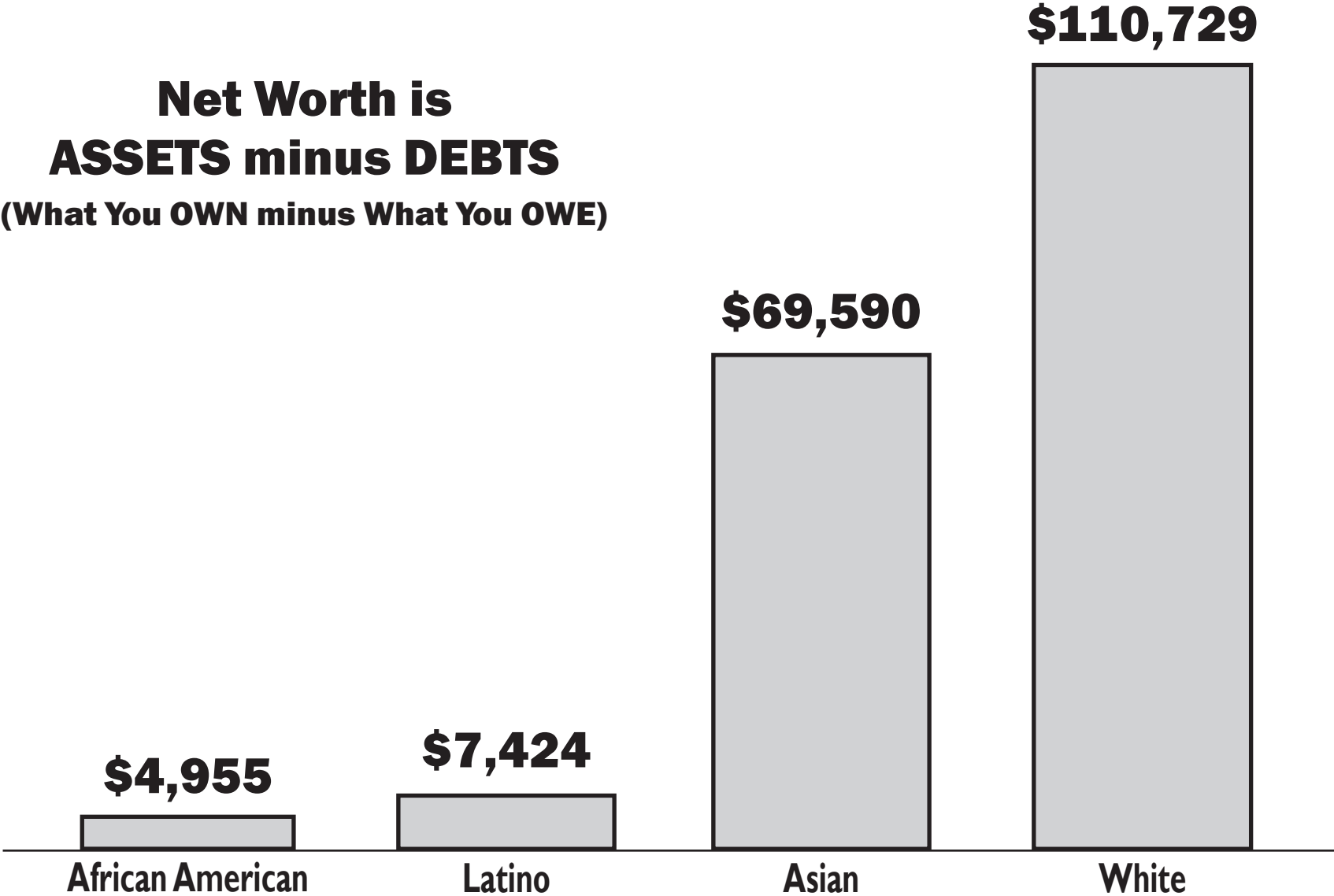
- **Income** is the money & assets that flow into the lake.
- **Expenses** are the money & assets that flows out.
- If there's wanything left over, that's your **net Wealth**.



Household Median Net Worth by Race, 2012

**Net Worth is
ASSETS minus DEBTS**

(What You OWN minus What You OWE)

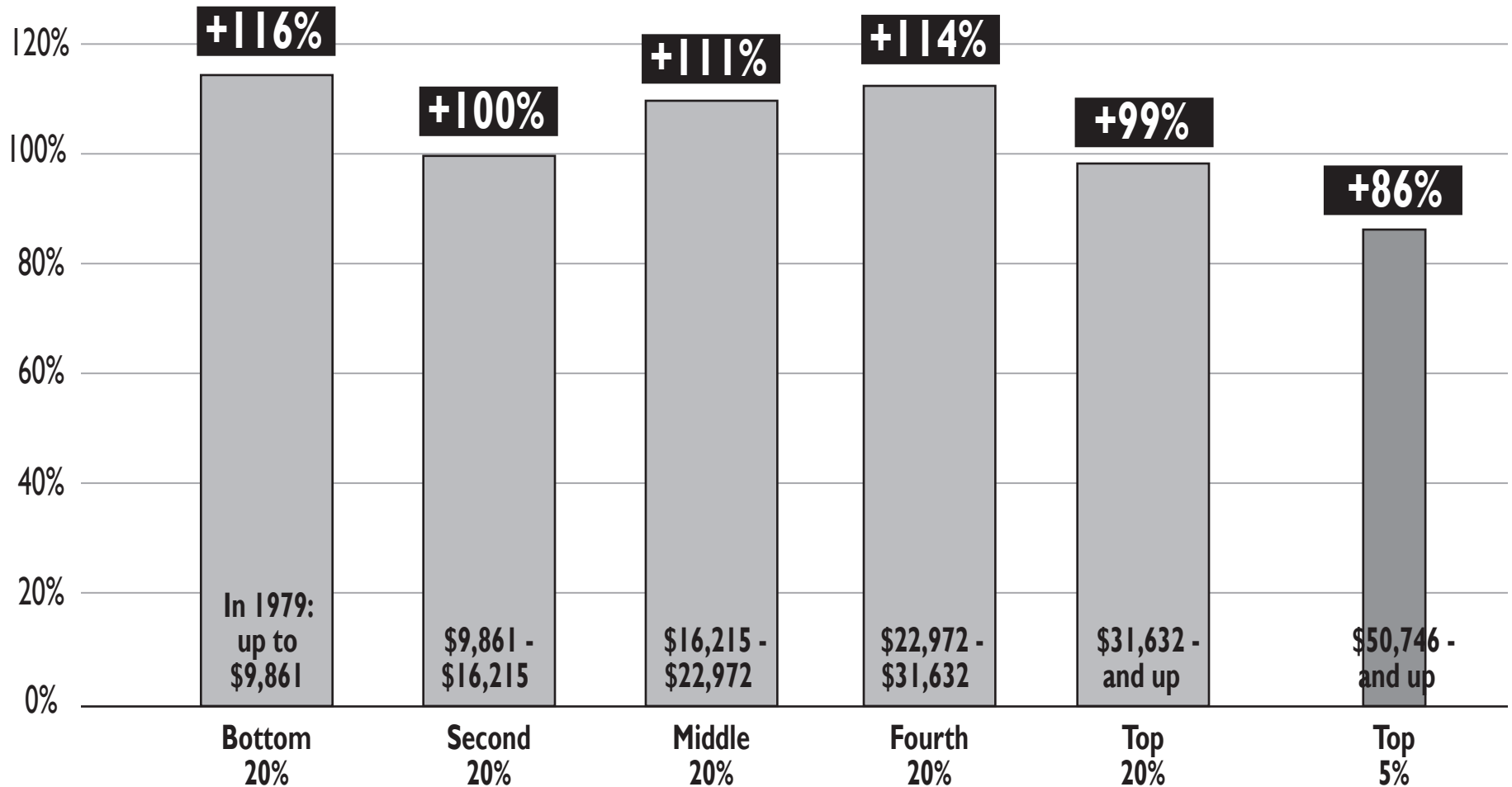


Source: US Census Bureau. (Dollar figures for Whites and African Americans exclude Latinos.)



Real Family Income Growth by Quintile & for Top 5%, 1947 - 1979

We All Grew



Sources: Analysis of Census Bureau data from *The State of Working America 1994-95*, Mishel, Lawrence and Bernstein, Jared, p. 37. Income ranges in 1979 dollars, from March 2000 Census Current Population Survey, Table F-1.



UNITED FOR FAIR ECONOMY

The Power Shift Since the 1970s

On the Rise

**Big Campaign
Contributors**

Corporate Lobbyists

Corporations

Banks & Big Investors

CEOs

Wall Street

In Decline

**Popular Political
Movements**

Voters

Labor Unions

Wage Earners

Employees

Main Street

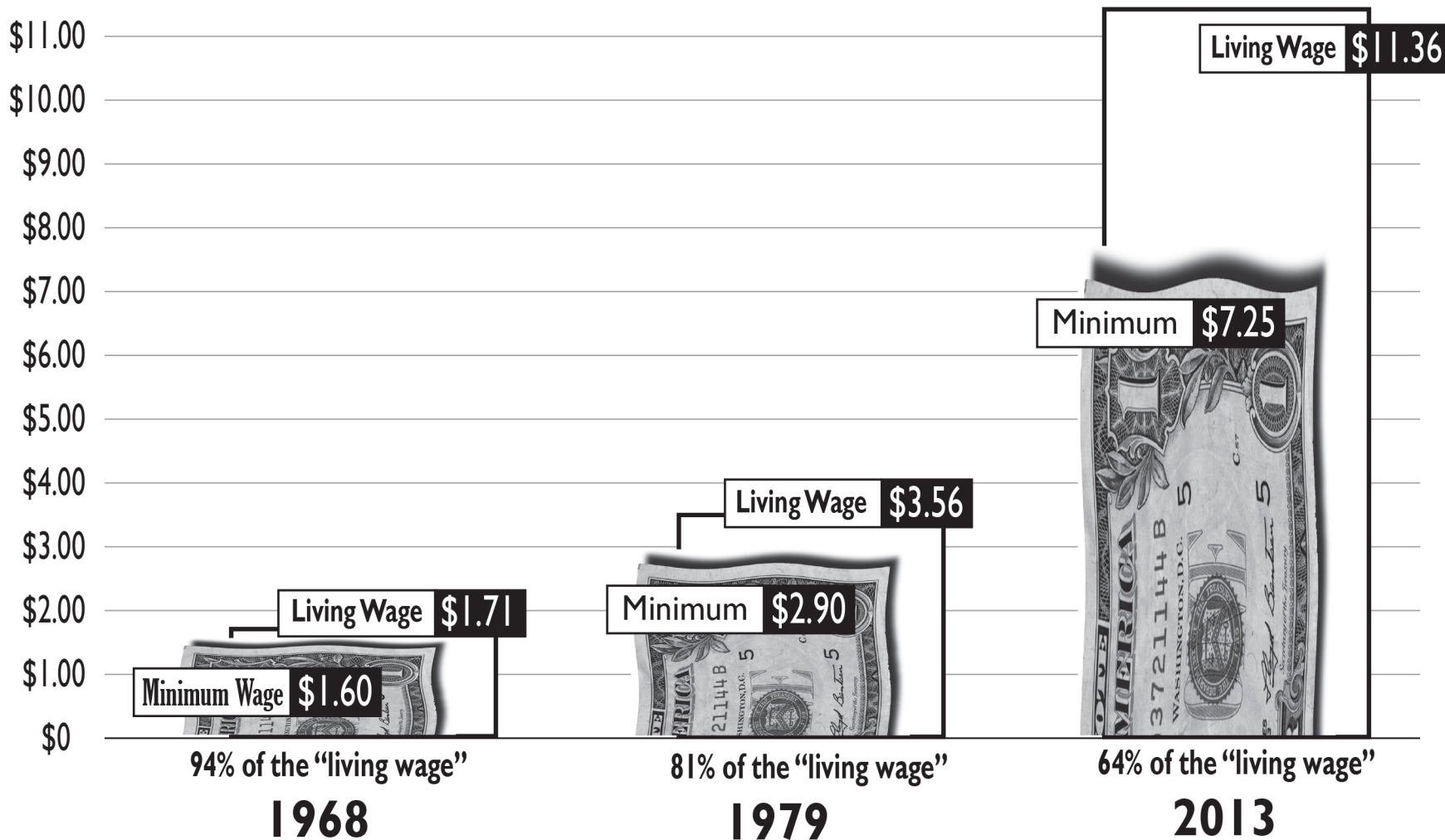
Rule Changes Since the 1970s

Policy changes reflect and reinforce the power shift.

Minimum Wage:	Not raised to keep up with inflation & increased cost of living.
Unions:	Anti-union climate weakens the power & voice of workers.
Trade:	Global treaties benefit corporations, not workers or communities.
Taxes:	Taxes shifted from big investors and corporations to workers.
Budget:	Public services cut. Corporate subsidies expand.
Privatization:	Government outsourcing plus no-bid contracts hurts taxpayers, workers, and public safety.
Criminalization:	People of color targeted, keeping racial wealth divide in place.

The Minimum Wage and the “Living Wage,” 1968-2013

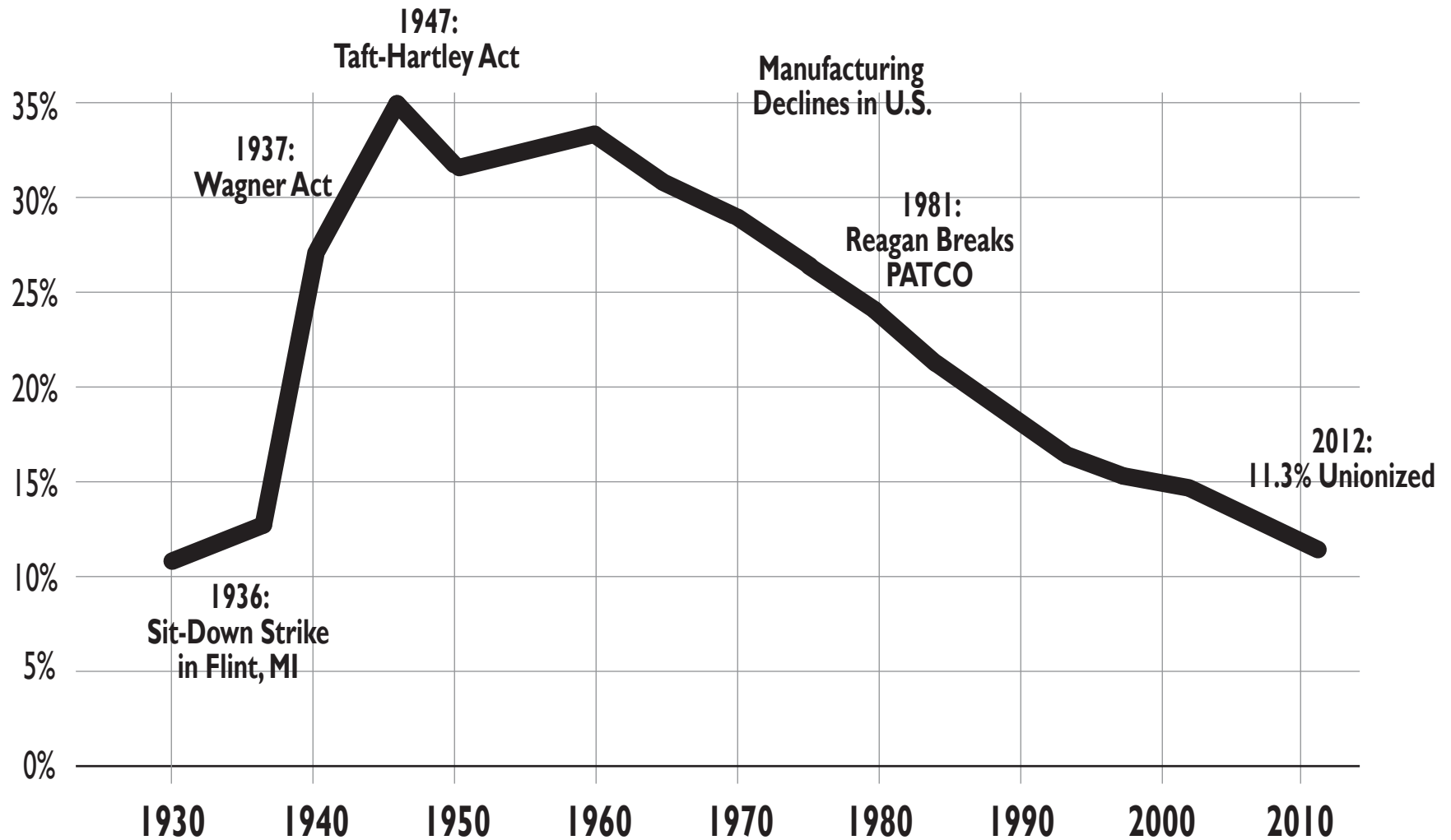
The federal minimum wage does not keep pace with the rising cost of living.



Sources: Living wage is calculated by dividing that year’s poverty threshold for a family of four by 2080 hours (52 weeks x 40 hours). Poverty thresholds for 1968 and 1979 from U.S. Census Bureau, Historical Poverty Tables, Table 1. Poverty thresholds for 2013 from the U.S. Census Bureau, Poverty thresholds by Size of Family and Number of Children.

Percentage of the Workforce in a Union, 1930-2012

Anti-union policies weaken the power & voice of workers

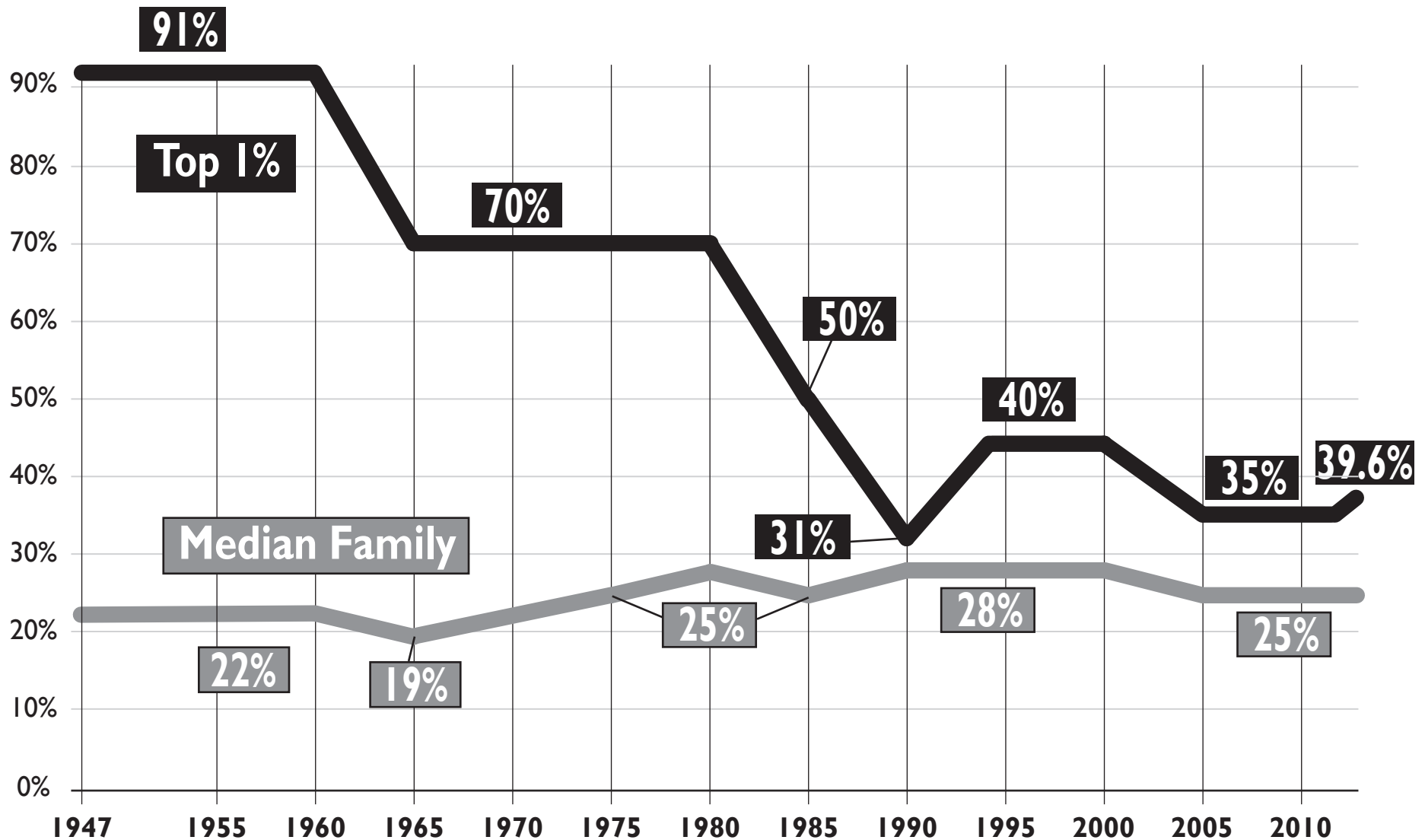


Source: Bureau of Labor Statistics



Federal Tax Rates for the Top 1% and the Median Family 1947-2013

Big tax breaks for the wealthy - No tax relief for working families



Source: Tax Foundation <<http://www.taxfoundation.org/files/federalindividualratehistory-200901021.pdf>>.

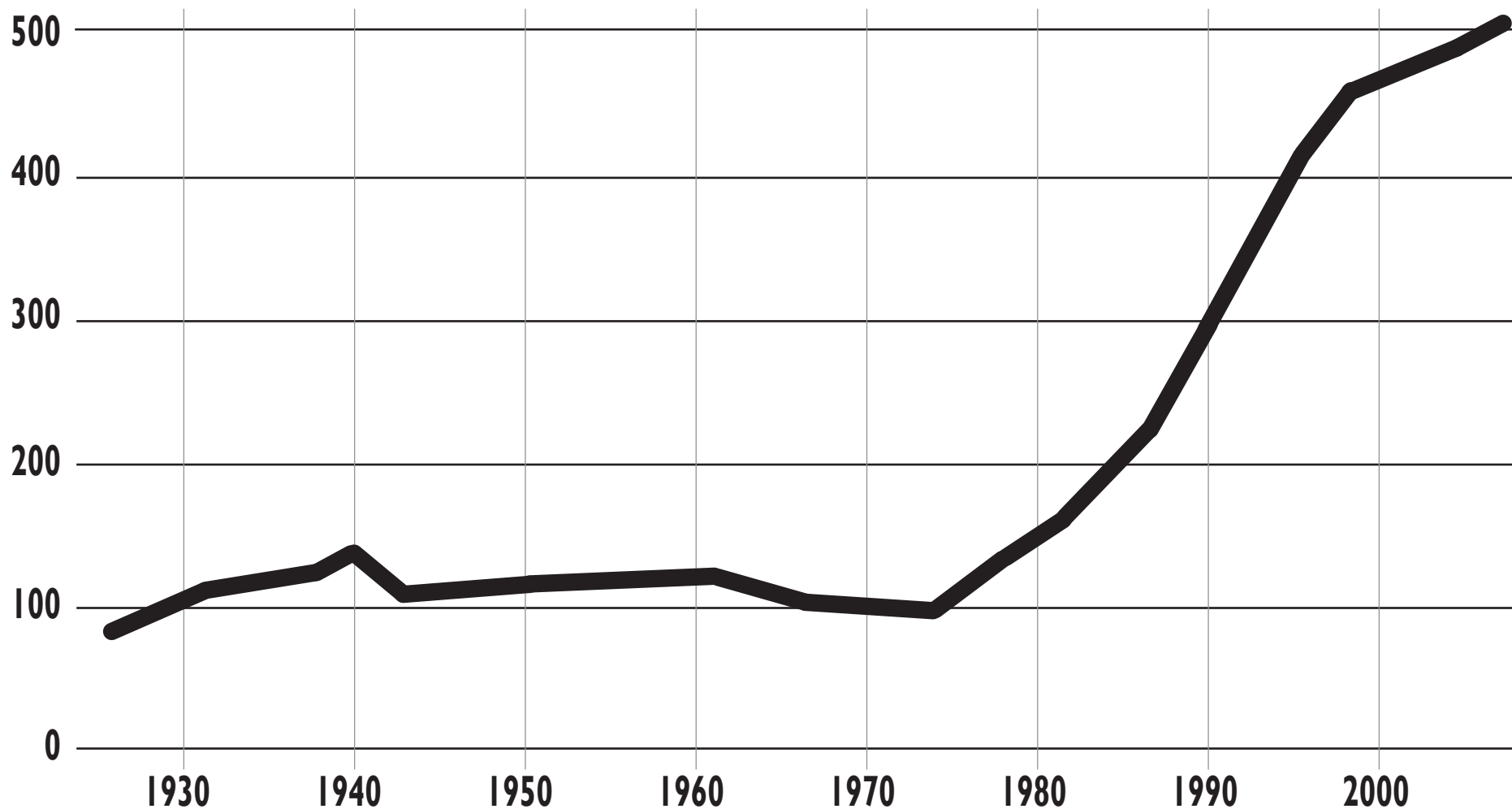
Note: In 2013, the Bush tax cuts were made permanent for all taxpayers except individuals earning \$400,000 or more and families earning \$450,000 or more.



UNITED FOR FAIR ECONOMY

U.S. Incarceration Rate, 1925-2008

Incarceration has increased substantially...



Number of people incarcerated per 100,000

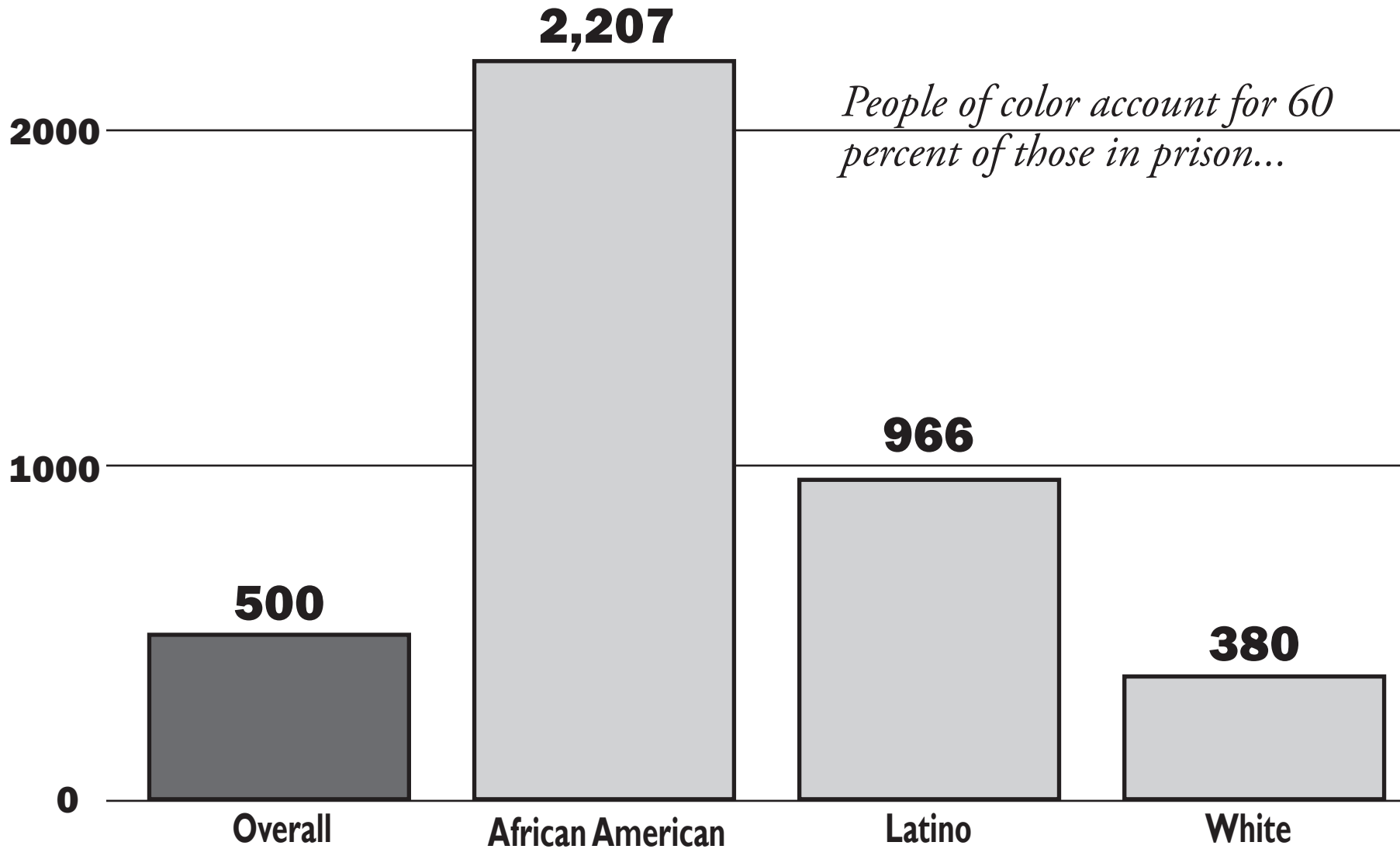
Source: Prison Policy Initiative



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Incarceration Rates by Race, 2010



Sources: Prison Policy Initiative calculated from the Bureau of Justice Statistics.



**As women of faith
what values would we like to see
reflected in the economy?**

Our Theory of Change: Social Movements



Photo Credit Christine Geovanis

United Methodist Women Engagement in Action for Economic Justice

★ **Educate & Change the Conversation**

★ **Justice for Low-Wage Workers**

★ **Student Debt**





[What We Do](#) > [Service and Advocacy](#) > women-economic

Women and Economic Justice

Income and Wealth Inequality

The United States has seen a major shift in concentration of income and wealth in recent decades, making life harder for the majority. While real incomes for the top 1 percent have grown 185 percent over the past 35 years, incomes for the rest of the population have increased an average of only 13 percent. Despite signs of "recovery," millions have lost homes, pensions, and jobs and are less secure.

Economic Insecurity

Too many jobs pay minimum wage (or less for tipped workers), which cannot sustain a family. Women make up 75 percent of these low wage workers, and they are disproportionately women of color. Rising costs of higher education and student debt put a heavy burden on both young people and their families. Real estate booms in many urban areas have driven up the cost of housing, while low- and moderate-income housing programs are in decline. Despite important changes in health care access, a health crisis can become a financial crisis for families. Middle class jobs, such as teachers, nurses and professors are becoming more precarious and regimented.

What are the Root Causes?

This did not just happen on its own. Our current economic insecurity is the result of specific policy choices that have shifted wealth and income to the top: cuts in taxes for the wealthy and corporate tax cuts, cuts in public services, employer cuts to pensions and health benefits, predatory mortgage lending, stagnant wages with rising cost of living, work speed up, and shifts from the public to the private sector in everything from schools to roads to military to prisons, eliminating many unionized public sector jobs.



Paul Jeffrey

Taking Action: Women and Economic Justice

- ▶ [Educating Ourselves and Others](#)
- ▶ [Justice for Low-Wage Workers](#)
- ▶ [Student Debt](#)
- ▶ [More Economic Justice Resources](#)