

# EMPLOYMENT

## FACT SHEET

### Women Can't Afford Unfair Pay Today

April 2012

American women who work full time, year round are paid only 77 cents for every dollar paid to their male counterparts.<sup>2</sup> This gap in earnings translates into \$10,784 less per year in median earnings, leaving women and their families shortchanged. The wage gap is even more substantial when race and gender are considered together, with African-American women making only 62 cents, and Hispanic women only 54 cents, for every dollar paid to white, non-Hispanic men.<sup>3</sup> Although enforcement of the Equal Pay Act as well as other civil rights laws has helped to narrow the wage gap over time, it is critical for women and their families that the significant pay disparities that remain are addressed.

#### Fair Pay for Women Is Particularly Important in Difficult Times

Women's lower wages hurt families who rely on women's earnings for all or part of their family income. They also have a dramatic impact on women's unemployment insurance benefits and retirement income.

- Lower earnings have a serious impact on the economic security of the over 6.3 million families headed by working single mothers.<sup>4</sup>
- Working single mothers with children struggled to make ends meet in 2010. Over a quarter, or more than 1.6 million, of all such families were poor. An additional 2.1 million working single mother families were struggling to make ends meet, falling between 100 and 200 percent of the Federal Poverty Level (FPL), meaning that a majority (57.8 percent) of working single mother families lived under 200 percent of the FPL.<sup>5</sup> In 2010, the FPL for a single mother with two children was just \$17,568.<sup>6</sup>
- Most two-parent families depend on women's wages, and so also suffer when women receive unfair pay.
- Nearly 1.8 million married couples with children relied exclusively on women's earnings at some

#### NOTES

What closing the wage gap would mean to me this year:<sup>1</sup>

- Four months' supply of groceries \$2,447
- Five months' child care \$2,958
- Three months' rent and utilities \$2,424
- Five months' health insurance premiums \$1,550
- Four months' student loan payments \$1,117
- Five tanks of gas \$287

Total: \$10,784



point in 2010, representing 7.4 percent of all married couples with children.<sup>7</sup>

- In 2010, 13.9 million married couples with children relied on both parents' earnings, representing 58.1 percent of all married couples with children.<sup>8</sup>
- Women typically are paid less than men in the same occupation, whether that occupation pays high or low wages.<sup>9</sup> Occupational segregation – the fact that the work women do is undervalued because it is women's work<sup>10</sup> – also plays a role. This is evidenced by the low wages of positions that are considered "pink collar" such as child care workers, family caregivers or servers. Almost two-thirds of workers earning the lowest wages – those who make the minimum wage or less – are women.<sup>11</sup> The federal minimum wage is just \$7.25 per hour. The federal minimum cash wage for tipped employees is \$2.13 per hour, less than one-third of the current federal minimum wage and unchanged in 20 years.<sup>12</sup> Women make up almost two-thirds (64 percent) of workers in tipped occupations.<sup>13</sup>
- Unequal pay harms women and families even after women leave the jobs that pay them less.
- Unemployment insurance benefits provide temporary income support to workers who lose their jobs and serve as a crucial safety net for many families in a difficult economy. Since unemployment benefits are tied to past wages and women's wages lag behind men's wages, the wage gap is one reason jobless women workers receive less in unemployment benefits than men.<sup>14</sup> Yet women have depended on these benefits more than ever in the recovery as women struggle to find work.
  - Since the economic recovery began, the unemployment rate for men has dropped sharply, falling from 9.9 percent in June 2009 to 7.6 percent in March 2012. The unemployment rate for women in March 2012 was 7.4 percent, just below the level it was in June 2009 at the recovery's outset (7.6 percent). Between June 2009 and March 2012, women gained just 284,000 jobs while men gained over 2.0 million jobs, a difference of over 1.7 million jobs.<sup>15</sup>
  - In March 2012, circumstances were even more dire for vulnerable groups of women who had unemployment rates far exceeding the unemployment rate for women overall, including single moms (10.8 percent), African-American women (12.3 percent), and Hispanic women (10.0 percent).<sup>16</sup>
- The persistence of the wage gap results in women's loss of retirement income and lower savings.
  - Closing the gender wage gap would enhance women's ability to ensure economic security for themselves and their families in retirement. A typical woman who worked full time, year round would lose \$431,360 in a 40-year period due to the wage gap.<sup>17</sup> A woman would have to work more than eleven and a half years longer to make up this gap. A typical woman who starts, but does not finish, high school would lose \$342,080 over a 40-year period,<sup>18</sup> an enormous amount of money for women who are typically paid \$20,883 a year. A woman would have to work over sixteen years longer to make up this gap. These lost wages reduce women's ability to save for retirement.
  - As a result of lower lifetime earnings, the average Social Security benefit for women 65 and older is about \$12,100 per year, compared to \$16,000 for men of the same age.<sup>19</sup>
  - In 2010, women 50 and older received only 56 cents for every dollar received by men in income from pensions and annuities.<sup>20</sup> One study found that the typical woman worker near retirement with a defined contribution plan or individual retirement account had accumulated \$34,000 in savings, while her male counterpart held \$70,000 – more than twice as much.<sup>21</sup>

### Closing the Wage Gap Would Significantly Improve Families' Finances

Bringing women's earnings in line with men's earnings would greatly improve the economic situation for women and their families. An additional \$10,784 per year is enough to:

**... pay the median cost of rent and utilities for a year with over \$1,000 to spare, or the median mortgage payment and utilities for over ten months,<sup>22</sup>**

- One in sixty-nine households – representing nearly 2.7 million properties nationwide – defaulted on a

mortgage in 2011.<sup>23</sup> Earnings lost due to the wage gap could have made a substantial difference in helping these families stay in their homes. They could also affect whether a family can afford to pay rent.

**... or feed a household of four for a year and five months with more than \$300 to spare,<sup>24</sup>**

- The difficult economy has stretched family budgets for basic needs, particularly for households headed by women. In fiscal year 2010, female-headed households made up 51.8 percent of all households with children receiving SNAP (food stamp) benefits, compared to 26.2 percent of all households with children.<sup>25</sup> With the continuing economic crisis, SNAP participation has continued to climb. In fiscal year 2011, more than 44.7 million people received assistance on average each month, an increase of over 4.4 million (or 10.9 percent) from the previous fiscal year.<sup>26</sup>

**... or pay a year and a half of child care costs for a four-year-old with over \$100 to spare,<sup>27</sup>**

- Child care expenditures consume a large percentage of families' earnings, especially those earned by low-income and single mother families. Between 2000 and 2009, the cost of child care increased twice as quickly as the median income of families with children.<sup>28</sup> In Kansas, the state at the national median for child care costs, providing care for a four-year-old represented 25.2 percent of a single mother's income and 9.7 percent of a two-parent family's income.<sup>29</sup>
- In 2010, the most recent year for which data are available, families living in poverty who paid for child care spent an average of 40.0 percent of their income on care, and families earning between 100 and 200 percent of the federal poverty line devoted an average of 17.0 percent of their income to care. Even higher-income families (above 200 percent of the FPL) paying for child care spent 6.8 percent of their income

on care.<sup>30</sup> If women took home the earnings lost due to the wage gap, this financial pressure would be partly alleviated.

**... or pay for two and a half years of family health insurance premiums in an employer-sponsored health insurance program with over \$1,400 to spare.<sup>31</sup>**

- Women spend a substantial amount of their income on out-of-pocket health costs and health insurance premiums, and they are more likely than men to experience serious financial hardship as a result of medical bills. In 2010, the most recent year for which these statistics are available, one-third of working-age women spent 10 percent or more of their income on these expenses, and nearly one-third of women who had medical bill or debt problems were unable to pay for basic necessities like food, heat, or rent because of their medical bills.<sup>32</sup> Closing the wage gap would provide essential help for women to pay for their medical expenses.

## **Women Earn Less Than Men in All States, but the Size of the Wage Gap Varies**

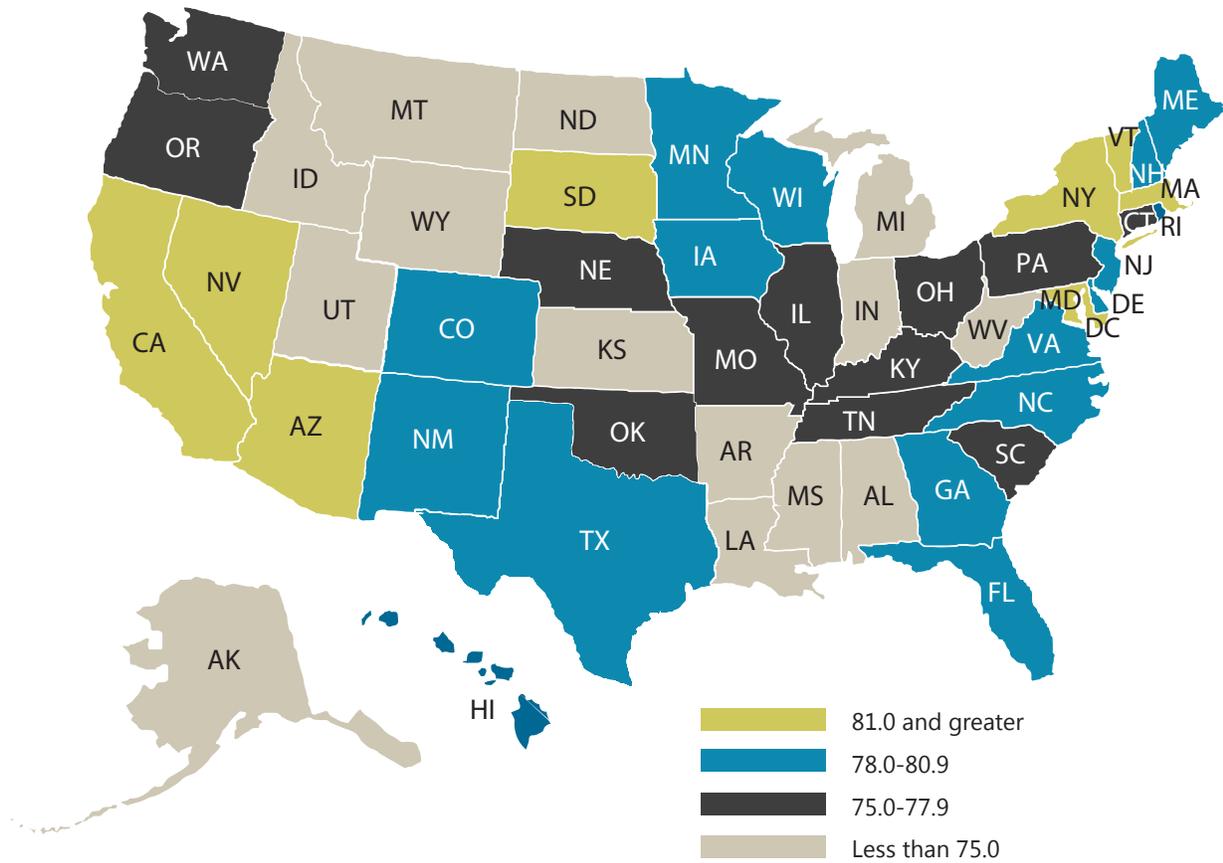
Families depend on women's wages more than ever, but the typical woman working full time, year round is paid less than the typical full-time, year-round male worker in every state. This pattern persists across races, classes, and occupations, with few exceptions.

However, as indicated in Table 1 (see page 5), the size of the disparity does vary by state. In 2010, Washington, D.C., had the nation's smallest wage gap, at 91.4 percent. Vermont had the second smallest wage gap, at 84.3 percent. Kentucky, Oregon, Pennsylvania, and Washington were all near the median wage gap at 77.4 percent. Women fared worst relative to men in Wyoming, where women's earnings represented only 63.8 percent of men's earnings.<sup>33</sup>

## **When Every Dollar Counts, It Is More Important Than Ever to Close the Wage Gap**

Women can never afford unfair pay, but in tough economic times, the consequences of the wage gap are particularly dire for women and the families who depend on women's wages.

Figure 1. The Wage Gap in the United States



Source: NWLC calculations from U.S. Census Bureau, American Community Survey, 2010.  
Ratio of median earnings for women and men working full time, year round.

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**Table 1. Median Earnings for Full-Time, Year-Round Workers by Sex and State**

State	Women's Earnings	Men's Earnings	Women's/Men's Earnings Ratio
District of Columbia	\$ 56,127	\$ 61,381	91.4%
Vermont	\$ 35,891	\$ 42,562	84.3%
California	\$ 41,302	\$ 49,453	83.5%
Nevada	\$ 35,363	\$ 42,689	82.8%
New York	\$ 41,570	\$ 50,228	82.8%
Maryland	\$ 47,175	\$ 57,017	82.7%
South Dakota	\$ 30,876	\$ 37,442	82.5%
Arizona	\$ 35,947	\$ 43,594	82.5%
Massachusetts	\$ 46,213	\$ 56,959	81.1%
North Carolina	\$ 33,188	\$ 41,138	80.7%
Delaware	\$ 39,508	\$ 49,013	80.6%
Florida	\$ 32,762	\$ 40,731	80.4%
Rhode Island	\$ 40,532	\$ 50,567	80.2%
Texas	\$ 33,689	\$ 42,044	80.1%
Georgia	\$ 34,709	\$ 43,344	80.1%
Hawaii	\$ 36,242	\$ 45,443	79.8%
New Jersey	\$ 45,936	\$ 57,978	79.2%
Colorado	\$ 39,638	\$ 50,237	78.9%
Virginia	\$ 40,669	\$ 51,597	78.8%
Maine	\$ 33,873	\$ 43,029	78.7%
New Mexico	\$ 32,234	\$ 41,023	78.6%
Iowa	\$ 33,186	\$ 42,250	78.5%
Minnesota	\$ 39,289	\$ 50,081	78.5%
New Hampshire	\$ 40,185	\$ 51,530	78.0%
Wisconsin	\$ 35,490	\$ 45,523	78.0%
Kentucky	\$ 31,628	\$ 40,911	77.3%
Washington	\$ 40,246	\$ 52,080	77.3%
Oregon	\$ 35,301	\$ 45,685	77.3%
Pennsylvania	\$ 36,338	\$ 47,038	77.3%
Ohio	\$ 35,284	\$ 45,859	76.9%
Tennessee	\$ 31,854	\$ 41,415	76.9%
Missouri	\$ 32,481	\$ 42,282	76.8%
Connecticut	\$ 46,004	\$ 60,168	76.5%
Illinois	\$ 38,638	\$ 50,549	76.4%
Oklahoma	\$ 30,901	\$ 40,458	76.4%
Nebraska	\$ 32,022	\$ 41,929	76.4%
South Carolina	\$ 31,518	\$ 41,381	76.2%
Alaska	\$ 42,376	\$ 56,643	74.8%
Mississippi	\$ 28,879	\$ 38,613	74.8%
Alabama	\$ 31,321	\$ 41,895	74.8%
Arkansas	\$ 29,148	\$ 39,082	74.6%
Michigan	\$ 36,413	\$ 48,953	74.4%
Idaho	\$ 30,403	\$ 41,128	73.9%
Kansas	\$ 32,204	\$ 43,773	73.6%
North Dakota	\$ 31,027	\$ 42,214	73.5%
Montana	\$ 30,306	\$ 41,339	73.3%
Indiana	\$ 32,221	\$ 44,851	71.8%
West Virginia	\$ 29,651	\$ 42,126	70.4%
Utah	\$ 32,163	\$ 46,609	69.0%
Louisiana	\$ 30,600	\$ 45,524	67.2%
Wyoming	\$ 32,426	\$ 50,854	63.8%

Source: NWLC calculations from U.S. Census Bureau, American Community Survey, 2010.  
Ratio of median earnings for women and men working full time, year round.

- 1 Sources: **Groceries**—Calculation is based on the USDA thrifty food plan for a family of four (two adults 19-50 and children 6-8 and 9-11) estimated at \$611.70 per month. U.S. Department of Agriculture, Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2011 (2011), available at <http://www.bls.gov/cex/2010/Standard/cusize.pdf> (last visited Dec. 7, 2011); **Child Care**—Average costs for child care in a center in Kansas for a four-year-old (\$7,100 annually). Kansas's cost for this type of child care is the median of all state averages (including the District of Columbia). National Association of Child Care Resource and Referral Agencies, Parents and the High Cost of Child Care: 2011 Update, Appendix 1, available at <http://www.naccrra.org/publications/naccrra-publications/parents-and-high-cost-of-child-care-2011.php>; **Rent and Utilities**—Median monthly housing costs for renters (\$808). U.S. Census Bureau, American Housing Survey: 2009, Table 2-13. Selected Housing Costs—Occupied Units, available at <http://www.census.gov/housing/ahs/data/ahs2009.html> (last visited Oct. 4, 2011); **Health Insurance Premiums**—Average monthly employee contribution for employer-based family coverage (\$3,721 annually). Kaiser Family Foundation, Average Family Premium Per Enrolled Employee for Employer-Based Health Insurance, 2010, available at <http://www.statehealthfacts.org/comparable.jsp?tp=4&ind=271&cat=5&sub=67> (last visited Oct. 4, 2011); **Loan Payments**—Average monthly payment for a class of 2009 graduate with the average student debt of \$24,000. Calculation assumes ten-year standard repayment plan and all debt in the form of Stafford Loans (6.8 percent interest). Monthly payment of \$276.19 calculated using the Department of Education's loan repayment calculator available at <http://www2.ed.gov/offices/OSFAP/DirectLoan/RepayCalc/dlentry1.html> and The Project of Student Debt, Student Debt and the Class of 2009 (2010), available at <http://projectonstudentdebt.org/files/pub/classof2009.pdf>; **Tanks of Gas**—NWLC calculations based on average tank of gas in 2011 and just over a 16 gallon tank of gas. Gas prices from U.S. Energy Information Administration, Weekly Retail Gasoline and Diesel Prices, available at [http://205.254.135.24/dnav/pet/pet\\_pri\\_gnd\\_dcus\\_nus\\_a.htm](http://205.254.135.24/dnav/pet/pet_pri_gnd_dcus_nus_a.htm) (last visited March 29, 2012). Average cost of all grades of gasoline in 2011 rounded to \$3.58 per gallon.
- 2 NWLC calculations from U.S. Census Bureau, Current Population Survey, 2011 Annual Social and Economic Supplement, Table PINC-05: Work Experience in 2010 – People 15 Years Old and Over by Total Money Earnings in 2010, Age, Race, Hispanic Origin, and Sex, available at <http://www.census.gov/hhes/www/cp-stables/032011/perinc/toc.htm> (last visited Sept. 13, 2011).
- 3 Ibid. White, non-Hispanic women make 78 cents for every dollar made by their white, non-Hispanic male counterparts.
- 4 NWLC calculations from U.S. Census Bureau, Current Population Survey, 2011 Annual Social and Economic Supplement using CPS Table Creator I, available at [http://www.census.gov/hhes/www/cpstc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (last visited Oct. 4, 2011). The term “single mothers” refers to female-headed families with children. Figure includes all employed individuals, not just full-time, year-round workers. A small number of single mothers who were employed in the Armed Forces in 2010 were excluded from these calculations.
- 5 Ibid. Federal poverty line used in these calculations refers to the Census Bureau's federal poverty thresholds used to calculate poverty levels.
- 6 U.S. Census Bureau, Current Population Survey, 2011 Annual Social and Economic Supplement, Table POV35: Poverty Thresholds by Size of Family and Number of Related Children under 18 Years: 2010, available at [http://www.census.gov/hhes/www/cpstables/032011/pov/new35\\_000.htm](http://www.census.gov/hhes/www/cpstables/032011/pov/new35_000.htm) (last visited Jan. 25, 2012).
- 7 NWLC calculations from U.S. Census Bureau, America's Families and Living Arrangements Survey: 2011, Table FG2: Married Couple Family Groups, by Family Income, and Labor Force Status of Both Spouses: 2011, available at <http://www.census.gov/population/www/socdemo/hh-fam/cps2011.html> (last visited Dec. 7, 2011). Family households are used in this figure to be consistent with the statistics on single mothers.
- 8 Ibid.
- 9 U.S. Department of Labor, Bureau of Labor Statistics, Current Population Survey, Table 39. Median weekly earnings of full-time wage and salary workers by detailed occupation and sex, available at <http://www.bls.gov/cps/cpsaat39.pdf>. Data are 2011 annual averages.
- 10 Philip N. Cohen, The Huffington Post, Devaluing and Revaluing Women's Work (2010), available at [http://www.huffingtonpost.com/philip-n-cohen/devaluing-and-revaluing-w\\_b\\_444215.html](http://www.huffingtonpost.com/philip-n-cohen/devaluing-and-revaluing-w_b_444215.html).
- 11 U.S. Department of Labor, Bureau of Labor Statistics, Characteristics of Minimum Wage Workers, 2011, Table 1. Employed wage and salary workers paid hourly rates with earnings at or below the prevailing Federal minimum wage by selected characteristics, 2011 annual averages (2012), available at <http://www.bls.gov/cps/minwage2011tbls.htm>. This is true for both women 16 and older (63 percent) and 25 and older (67 percent).
- 12 Sylvia A. Allegretto & Kai Filion, Econ. Policy Inst., Waiting for Change at 2-3 (2011), available at <http://www.epi.org/page/-/BriefingPaper297.pdf>.
- 13 *Supra* note 9. Includes: waiters & waitresses; bartenders; counter attendants, cafeteria, food, & coffee shop; dining room & cafeteria attendants & bartender helpers; food servers, nonrestaurant; taxi drivers & chauffeurs; parking lot attendants; hairdressers, hairstylists, & cosmetologists; barbers; personal appearance workers; porters, bellhops, & concierges; & gaming services workers.
- 14 Nationally, the average weekly unemployment insurance benefit paid to women was \$259, while the average benefit for men was about \$310. Department of Labor, Employment and Training Administration, Office of Unemployment Insurance, Benefit Accuracy Measurement Survey (Dec. 22, 2011). Estimates based on sample cases from the BAM survey, which includes the State UI, Unemployment Compensation for Federal Employees (UCFE), and Unemployment Compensation for Ex-Servicemembers (UCX) programs only and does not include payments for Extended Benefits or Emergency Unemployment Compensation. Data are from October 2010 to September 2011, and do not control for hours worked (e.g. full-time vs. part-time status).
- 15 NWLC calculations from U.S. Department of Labor, Bureau of Labor Statistics, Current Population Survey, Table A-1: Employment Status of the Civilian Population by Sex and Age, for adults 20+ and from the Current Employment Statistics Survey, Tables B-1: Employees on Nonfarm Payrolls by Industry Sector and Selected Industry Details, Seasonally Adjusted and B-5: Employment of Women on Nonfarm Payrolls by Industry Sector, Seasonally Adjusted, available at <http://www.bls.gov/news.release/empsit.toc.htm> (last visited Apr. 6, 2012).
- 16 U.S. Department of Labor, Bureau of Labor Statistics, Current Population Survey, CPS Database, available at <http://data.bls.gov/pdq/querytool.jsp?survey=ln>, and Table A10: Selected unemployment indicators, seasonally adjusted, available at <http://www.bls.gov/news.release/empsit.nr0.htm> (last visited Apr. 6, 2012). Figures for single mothers are calculated from “women who maintain families” and are not seasonally adjusted. Figures for black and Hispanic women are for women 20+. Data for Hispanic women are not seasonally adjusted.
- 17 *Supra* note 2. These calculations were not adjusted for inflation. Assumes a constant gap of \$10,784 annually, calculated by subtracting women's median earnings (\$36,931) from that of men (\$47,715).
- 18 NWLC calculations from U.S. Census Bureau, Current Population Survey, 2011 Annual Social and Economic Supplement, Table PINC-03: Educational Attainment—People 25 Years Old and Over, by Total Money Earnings in 2010, Work Experience in 2010, Age, Race, Hispanic Origin, and Sex, available at <http://www.census.gov/hhes/www/cpstables/032011/perinc/toc.htm> (last visited Sept. 13, 2011). This compares median earnings for men and women with some high school who did not graduate or receive a G.E.D. who are 25 and older, and who worked full time, year round. Men in this group had median earnings of \$29,435 while women in this group had median earnings of \$20,883 for a gap of \$8,552 annually. This calculation assumes a constant gap and is not adjusted for inflation.
- 19 The average monthly benefit for all female beneficiaries 65 and older was \$1,011.20, or about \$12,134 per year as of December 2010, compared to \$1,333.50 per month, or \$16,002 per year for all male beneficiaries 65 and older. Benefits are slightly higher for both women and men receiving benefits as retired workers. U.S. Social Security Administration, Annual Statistical Supplement to the Social Security Bulletin, 2011, Table 5.A16-Number and average monthly benefit for adult beneficiaries, by sex, type of benefit, and age, December 2010, available at [http://www.ssa.gov/policy/docs/statcomps/supplement/2011/5a.html#table5\\_a16](http://www.ssa.gov/policy/docs/statcomps/supplement/2011/5a.html#table5_a16) (last visited March 1, 2012).
- 20 Based on annual figures for pensions and annuities, (\$8,400 for women versus \$15,000 for men). Employee Benefit Research Institute, EBRI Databook on Employee Benefits (2011), Tables 8.1 and 8.2 Retirement Annuity and/or Employment-Based Pension Income Reciprocity, Males and Females, available at <http://www.ebri.org/pdf/publications/books/databook/DB.Chapter%2008.pdf> (last visited Dec. 8, 2011).

- 21 Leslie E. Papke, Lina Walker, & Michael Dworsky, Retirement Security for Women: Progress to Date and Policies for Tomorrow (2008), available at [http://www.pewtrusts.org/uploadedFiles/wwwpewtrustsorg/Reports/Retirement\\_security/RSP-PB\\_Women\\_FINAL\\_4.2.2008.pdf](http://www.pewtrusts.org/uploadedFiles/wwwpewtrustsorg/Reports/Retirement_security/RSP-PB_Women_FINAL_4.2.2008.pdf).
- 22 NWLC calculations from U.S. Census Bureau, American Housing Survey: 2009, Table 2-13. Selected Housing Costs—Occupied Units, *supra* note 1. Median monthly housing cost for owners was \$1,000.
- 23 RealtyTrac®, 2011 Year-End Foreclosure Report: Foreclosures on the Retreat (Jan. 9, 2012), available at <http://www.realtytrac.com/content/foreclosure-market-report/2011-year-end-foreclosure-market-report-6984>.
- 24 USDA, Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2011 (2011), *supra* note 1.
- 25 NWLC calculations from USDA, Food and Nutrition Service, Office of Analysis, Nutrition and Evaluation, *Characteristics of Food Stamp Households: Fiscal Year 2010*, by Esa Eslami, Kai Filion, and Mark Strayer. Alexandria, VA: 2011, available at <http://www.fns.usda.gov/ora/MENU/Published/snap/snapPartHH.htm> (last visited Oct. 4, 2011) and NWLC calculations from U.S. Census Bureau, Current Population Survey, 2011 Annual Social and Economic Supplement (using CPS Table Creator I), available at [http://www.census.gov/hhes/www/cpssc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpssc/cps_table_creator.html) (last visited Oct. 27, 2011).
- 26 NWLC calculations from USDA, Food and Nutrition Service, Supplemental Nutrition Assistance Program Data (Dec. 1, 2011), available at <http://www.fns.usda.gov/pd/34SNAPmonthly.htm> (last visited Dec. 7, 2011).
- 27 NWLC calculations from Parents and the High Cost of Child Care: 2011 Update, Appendix 1, *supra* note 1. Figure is the median, representing Kansas, of all state 2010 annual average costs of full-time care in a child care center for a four-year-old.
- 28 Parents and the High Cost of Child Care: 2011 Update, at 1, *supra* note 1.
- 29 NWLC calculations from Parents and the High Cost of Child Care: 2011 Update, *supra* note 1, at Appendix 3.
- 30 U.S. Census Bureau, Who's Minding the Kids? Child Care Arrangements: Spring 2010, Detailed Tables, Table 6: Average Weekly Child Care Expenditures of Families with Employed Mothers that Make Payments, by Age Groups and Selected Characteristics: Spring 2010 (2011), available at <http://www.census.gov/hhes/child-care/data/sipp/2010/tables.html> (last visited Dec. 7, 2011).
- 31 Average Family Premium Per Enrolled Employee for Employer-Based Health Insurance, 2010, *supra* note 1.
- 32 R. Robertson and S.R. Collins, The Commonwealth Fund, Women at Risk: Why Increasing Numbers of Women Are Failing to Get the Health Care They Need and How the Affordable Care Act Will Help (2011), available at <http://www.commonwealthfund.org/Publications/Issue-Briefs/2011/May/Women-at-Risk.aspx>.
- 33 NWLC calculations from U.S. Census Bureau, American Community Survey, 2010, Tables R2001 and R2001: Median Earnings for Full-Time, Year-Round Workers, available at <http://www.census.gov/acs/www/> (last visited Sept. 22, 2011). The national wage gap figure is from NWLC calculations from U.S. Census Bureau, Current Population Survey, 2011 Annual Social and Economic Supplement, Table PINC-05: Work Experience in 2010 – People 15 Years Old and Over by Total Money Earnings in 2010, Age, Race, Hispanic Origin, and Sex, *supra* note 2.