

**Women at Greater Risk
of Economic Insecurity:**

**A Gender Analysis of the
Rockefeller Foundation's
American Worker Survey**



Institute for Women's Policy Research



About This Report

In February 2007, at the request of the Rockefeller Foundation, the consulting firm Yankelovich fielded a survey to explore Americans' sense of economic insecurity. The Institute for Women's Policy Research analyzed the survey data to explore impacts based on gender, racial and ethnic identity, education, employment status, and other important demographic characteristics. This report highlights IWPR's findings.

About the Institute for Women's Policy Research

The Institute for Women's Policy Research (IWPR) conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. IWPR focuses on issues of poverty and welfare, employment and earnings, work and family, health and safety, and women's civic and political participation.

IWPR's work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from businesses and organizations. Members and affiliates of IWPR's Information Network receive reports and information on a regular basis. IWPR is a 501(c)(3) tax-exempt organization that also works in affiliation with the women's studies and public policy programs at The George Washington University.

IWPR No. D482

ISBN is 978-1-933161-16-7

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Printed in the United States of America.

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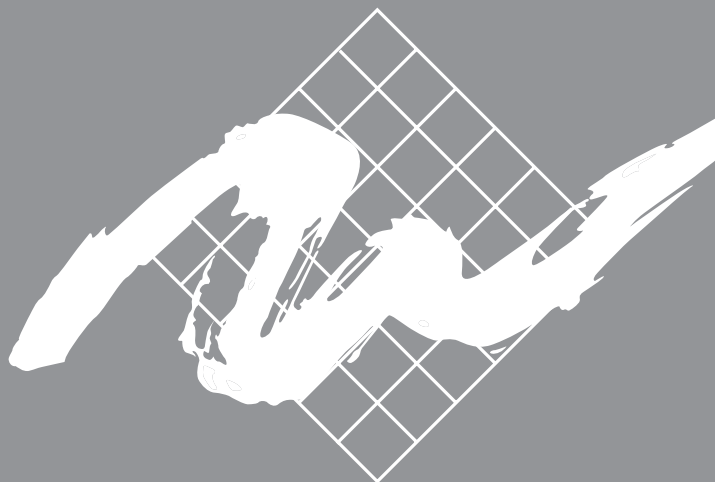
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A Gender Analysis of the Rockefeller Foundation's American Worker Survey

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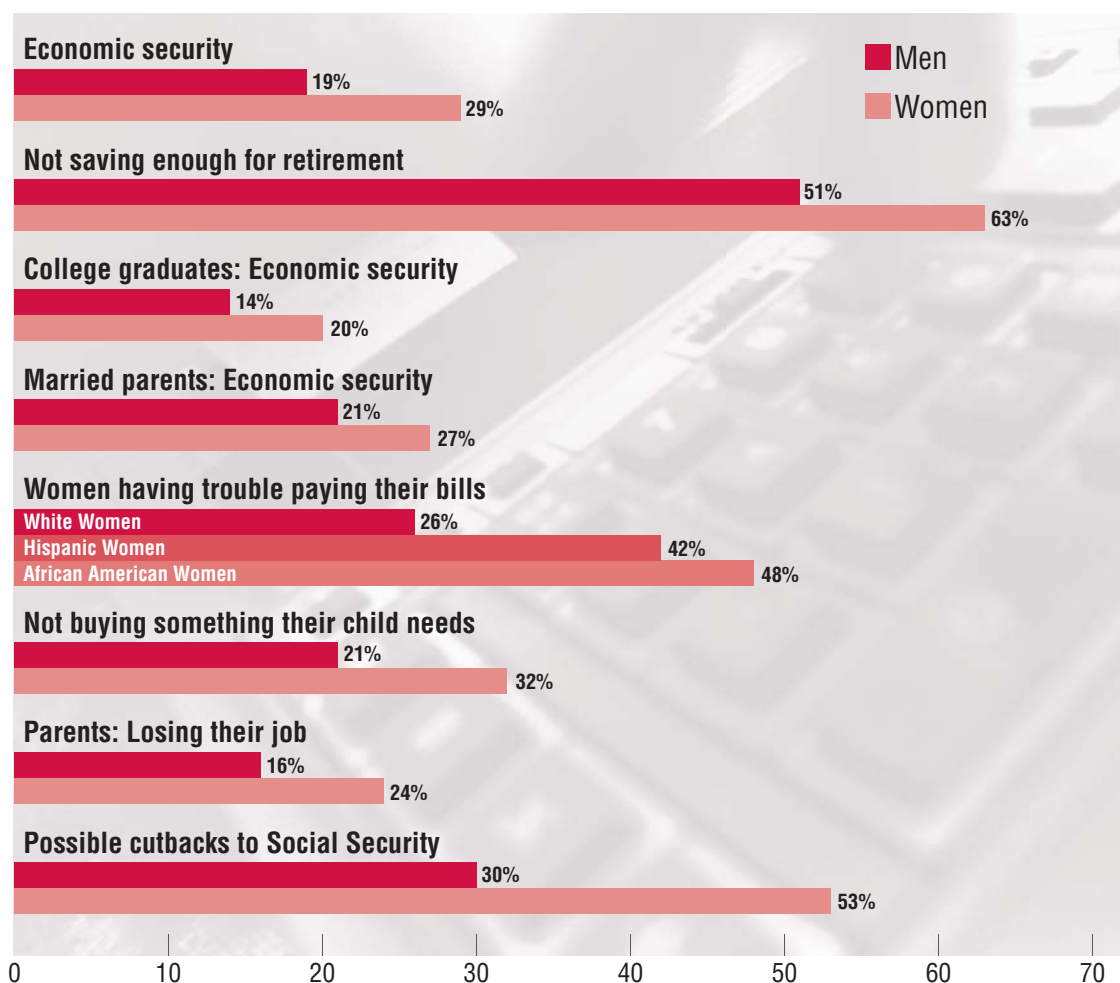
Executive Summary

When the U.S. economy is doing extremely well, most Americans feel some positive effects: higher earnings, better job prospects, a rising standard of living. When the economic trend is negative, the specific circumstances of an individual's life help determine their ability to stay afloat. Perhaps surprisingly, gender remains a very strong mediating factor, even today when women are so thoroughly integrated into the economy and even though their financial circumstances may be intimately intertwined with those of their husbands and other men. A recent survey uncovered a high degree of economic anxiety among women—higher than men's on every issue, and higher than men's within groups such as workers and the college-educated. Women are more worried about their current economic circumstances and about the financial situation they will face in retirement. And they have more direct experience with material hardship: not having enough money to buy food, being unable to provide for their children, not being able to afford needed health-care.

KEY FINDINGS

- ▶ **Women feel a much more palpable sense of economic anxiety than men do, both for their current circumstances and looking into the future, and across all issues.** Three of every ten women are worried about their economic security (29 percent), as compared with two of every ten men (19 percent). Two-thirds of women fear they are not saving enough for retirement (63 percent), but only half of men share this concern (51 percent).
- ▶ **Neither work nor marriage nor education protects women from feeling economic insecurity.** Among college graduates, two in ten women are worried (20 percent), but only about one in ten men (14 percent). Nearly three of every ten married mothers worry about economic security (27 percent), while only two in every ten married fathers do (21 percent).
- ▶ **Women of color are at greatest risk of economic hardship.** Five out of ten African American women have had trouble paying bills on time (48 percent). Four in ten Hispanics have shared this experience (42 percent). Fewer than three in ten white women have (26 percent).
- ▶ **Single mothers face double jeopardy: lower earnings because they are female and more financial stress from parenting.** Mothers are 50 percent more likely than fathers to have to pass up buying something their child needs because they cannot afford it (32 percent of mothers, and 21 percent of fathers, have this experience). And mothers are at greater risk of losing their jobs (24 percent) than fathers (16 percent) or women and men without children (13 percent and 15 percent, respectively).
- ▶ **Women are very worried about possible cutbacks to Social Security.** Even among the most well-off, women are nearly twice as concerned about threats to their Social Security benefits as men (53 percent of women are worried, as are 30 percent of men).

Percent of Americans Worried About Economic Security



Source: Institute for Women's Policy Research analysis of the 2007 American Worker Survey.

Targeted, effective public policy solutions can ease women's worries

Research that sheds light on differences between women's and men's economic security can also point the way to effective solutions.

1. As a society, we should try to reduce financial vulnerability for everyone and ensure economic security. No one should go without adequate income, health care, food, and shelter. Policies directed at this goal should be targeted to low-income people, especially parents, people of color, and single mothers.
2. Protection of Social Security retirement benefits—one of our nation's most effective, and most widely supported, social programs—is absolutely critical for maintaining the well-being of America's elderly—especially women.
3. We need to do more to equalize earnings between women and men and between people of color and whites, providing better access to education, job training, and equal labor market opportunities.
4. To help get parents on a more equal footing with non-parents and to help single mothers who are especially vulnerable, more public support for the financial and time burdens of raising children is essential.

Women need more support to achieve and maintain economic security

Proposals to address economic insecurity cannot be effective or equitable if they overlook gender. Women have made astonishing strides in the last 100 years, achieving political rights, economic opportunities, access to education, rights to financial credit, and control over their reproductive lives. Most women spend the majority of their lives in households that include men—their fathers, husbands, or other intimate relatives. Yet, women and men do not share one sense of economic security, nor, in fact, do they share one experience of economic hardship. Women are more vulnerable than men to suffering low incomes and economic deprivation, because of their lower earnings and greater responsibility for childrearing. Policies and programs must reflect women’s real, specific experiences without assuming that gender no longer matters.



About the Authors

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Acknowledgements

This research project was funded by the Rockefeller Foundation. The authors are grateful to Margot Brandenburg of the Rockefeller Foundation for her support of this work and her interest in the underlying research questions it addresses.

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Introduction

In February 2007, the consulting firm Yankelovich fielded a survey to explore Americans' sense of economic security and insecurity. Yankelovich analyzed data from this nationally representative survey to identify some of the key findings and to compare responses among whites, African Americans, and Hispanics, as well as among individuals with different levels of household income.

The Institute for Women's Policy Research (IWPR) has taken a second look at these valuable data using a gender lens. We also compared responses of workers with those of non-workers. This second cut at the American Worker Survey (AWS) explores differences along several dimensions that are salient for understanding the American people and for crafting public policy supports: aggregate differences between women and men; comparisons of workers and those not in the labor force or not employed; and important diversity among women, including racial and ethnic identity, class, and level of education.

This report presents a comprehensive analysis of the concerns of women and men across America about economic issues that affect them, their communities, and their families, both now and as we move into the future.

Our findings show some similarities among men and women, along with some substantial differences. We are also able to show how gender interacts with other social variables, such as ethnicity, class, and age, to create different experiences among women. Engendering the analysis also means looking closely at men's particular concerns in order to envision better policy solutions and make economic security a reality for more Americans.

Our report begins with a summary of the survey data. Next, we compare some basic demographic indicators of different groups of respondents. Then, women's and men's feelings of economic insecurity are compared. Key differences between workers and non-workers follow. A discussion of the financial strains that parents face comes next, with a special look at single mothers. Then we evaluate interactions of race/ethnicity and gender with class. We conclude with a discussion of how a gendered analysis can strengthen policy development and help generate positive policy outcomes.

The American Worker Survey

The American Worker Survey collected information by telephone from 3,157 individuals aged 18 and older, with an oversampling of African Americans and Hispanics. Respondents self-identifying as Hispanic were given the choice of taking the survey in English or Spanish. Yankelovich created analytical weights so that the survey data are representative of the U.S. population.

Because of sample size constraints, in both the Yankelovich and the IWPR analysis, respondents who identified themselves as Asian American, were coded "other," or declined to answer the questions about race and ethnicity were dropped from the analysis. The final dataset includes 3,061 cases: 1,728 women and 1,333 men. The racial/ethnic composition of the final dataset is 1,001 Hispanics, 1,007 African Americans, and 1,053 whites.

Survey respondents were asked to identify the income range that matched their total gross family income.¹ The five original ranges were collapsed into three for this analysis, to clarify distinctions among broad groups: low income (income of less than \$19,000); moderate income (family income greater than \$19,000 but less than \$58,000); and upper-middle-class and above (\$58,000 and over). Answer options for many questions were collapsed from five to three, in order to more clearly see where groups have strong differences. "Very" and "fairly" worried were combined into a single "worried" response, while "slightly" and "not at all" worried were categorized as "not worried." Similarly, for comparisons of the level of economic security ten years ago and today, "somewhat more," "about the same," and "somewhat less" were coded as "more or less the same," while "a lot more" and "a lot less" remain as the stronger feelings.

Basic Demographic Differences Among Groups of Americans

Gender

A snapshot view of the American Worker Survey data suggests several reasons why a gender lens is important: Women have different socioeconomic characteristics that fundamentally affect their need for public policies (Table 1).

Table 1. Demographic Characteristics by Gender

Age	Women	Men
18 to 24 years	12%	13%
25 to 44 years	36%	39%
45 to 64 years	35%	34%
65 years and older	18%	14%
Total	101%	100%
Race and ethnicity		
White	74%	73%
Minority	26%	27%
Total	100%	100%
Education		
Less than high school	14%	16%
High school	32%	31%
Some college	30%	25%
College degree and post-graduate	23%	27%
Total	99%	99%
Family income		
Less than \$19,000	19%	10%
\$19,000 to \$57,999	40%	36%
\$58,000 and above	41%	54%
Total	100%	100%
Employment status		
Employed full-time	38%	57%
Employed part-time	9%	5%
Self-employed	6%	9%
Unemployed	9%	7%
Student/homemaker/retired/other	39%	23%
Total	101%	101%
Family type using American Worker Survey definition		
Support one or more children and are not married	16%	8%
Married parent	26%	34%
Rate of parenthood	42%	42%
Single without children	32%	31%
Married without children	27%	28%

Source: Institute for Women's Policy Research analysis of the 2007 American Worker Survey.

The population of American women is slightly older than men, with 18 percent aged 65 and older, compared with 14 percent of men. Men are more concentrated than women in the age category 25-44 (39 percent of men and 36 percent of women) and among 18- to 24-year-olds (13 percent of men and 12 percent of women). Men are a bit less likely than women to have completed high school (16 percent of men have not, compared with 14 percent of women), and a greater share of women has some college experience without completing a degree (30 percent of women and 25 percent of men), but more men have a college degree (27 percent of men and 23 percent of women).

Women are nearly twice as likely as men to have very low incomes. Nineteen percent of women, as opposed to 10 percent of men, have annual family income of less than \$19,000. Similarly, women have a harder time making it into the upper-middle and upper classes: While more than half of men are in the group with family income of \$58,000 or more (54 percent), just 41 percent of women are.

One of the most important differences shaping the experiences of women and men at the aggregate level is connection to employment. Most men are workers: 57 percent are employed full-time, 5 percent part-time, 9 percent are self-employed, and 7 percent are unemployed.² This leaves about one in every five men focused on school, homemaking, or retirement (23 percent). In contrast, two of every five women are in this latter group (39 percent), with 38 percent employed full-time, 9 percent part-time, 6 percent self-employed, and 9 percent unemployed.

Women's disproportionate representation among single parents is also highly salient in regard to feelings of economic insecurity. In the United States overall, 28 percent of people living in female-headed households are poor.³ The American Worker Survey takes an unusual approach to classifying parental status, asking whether respondents are financially responsible for children, but not whether respondents have a day-to-day parenting role with children.⁴ By this definition, women are twice as likely to be single moms as men are to be single dads: 16 percent of women, and 8 percent of men, report that they support one or more children and are not married.⁵ Men have a greater likelihood of being married and supporting children than women (34 percent and 26 percent, respectively); overall, the rate of parenthood (using the AWS definition) is the same for women and men (42 percent). Similar shares are unmarried and not parents (32 percent of women and 31 percent of men) and married but not parents (27 percent of women and 28 percent of men).

Race and ethnicity ⁶

Differences are even greater when we combine race and gender into a single analytical lens. Of the four race/gender groups (white women, minority women, white men, and minority men), minority women are by far the poorest: 26 percent of women of color are in the lowest income group, compared with 17 percent of minority men, 17 percent of white women, and just 7 percent of white men. Only 26 percent of minority women live in families with income of \$58,000 or more, while 40 percent of minority men, 46 percent of white women, and 60 percent of white men have achieved this level of family income.

Key Findings

The American Worker Survey can be sliced along numerous cross-cutting lines to explore attitudes and experiences about economic insecurity. Using a gender lens, comparing workers with those not in the labor force, looking at parents and non-parents, and exploring differences among racial/ethnic communities all uncover striking variation in Americans' sense of economic well-being.

Understanding Women

Cultural, economic, and demographic differences between women and men at the aggregate level translate into different levels of economic insecurity and different experiences of economic hardship.

Overall sense of economic security

- ▶ Women feel much more vulnerable about their economic security than men: 29 percent of women are worried, while only 19 percent of men are, a 10 percentage point difference (Table 2). This is a bigger difference than that expressed by respondents in different racial/ethnic groups (a 9 percentage point difference), although the level of worry is higher in communities of color than it is among all women (31 percent of Hispanics, 30 percent of African Americans, and 22 percent of whites are worried).

Table 2. Worries About Economic Security by Gender

Panel A. Percent of survey respondents reporting that they are very worried or fairly worried about:	Women	Men	
Their economic security	29%	19%*	
Their ability to keep up with the cost of living	32%	24%*	
Their ability to buy a house	29%	23%	
Being able to pay for their children's college education	43%	35%*	
Having enough money to live on	39%	28%*	
Panel B. Percent believing that Americans have a lot less economic security now than 10 years ago	40%	33%*	
Panel C. Percent who would prefer the stated option:			
A higher-paying job	19%	25%	
A job with guaranteed health coverage and pension	68%	61%	
Both equally	5%	5%	
Panel D. Percent reporting selected privations in the last year			
Could not afford to pay a bill on time	32%	23%	
Were hungry because didn't have enough money for food	7%	4%	
Cut back on vacations or entertainment because of the cost	47%	38%	
Could not afford health care	22%	14%	
Could not afford to fill a medical prescription	22%	12%	
Could not afford to take a child to the doctor	12%	6%	
Panel E. Percent of individuals with health-related worries			
Losing health-care coverage	25%	17%*	
Not being able to afford health insurance	41%	32%*	
Panel F. Percent of individuals without health insurance who are very worried or fairly worried about:			
Paying out-of-pocket health-care expenses	63%	50%*	
Paying for their prescriptions	53%	43%	
Being able to afford a major hospital stay	68%	62%	
Panel G. Concerns about economic security in retirement			
Percent worried about not having enough money to retire on	35%	24%*	
Percent concerned about not saving enough for retirement	63%	51%	
Percent whose employer offers a retirement savings plan (workers only)	51%	61%*	
Percent who cannot afford to save more for retirement	57%	52%	
Percent very or fairly worried about Social Security being reduced or eliminated	56%	41%*	
Percent for whom Social Security is a major income source (retirees only)	50%	38%*	
Panel H. Percent of parents who could not afford to buy something their child needed	Mothers	Fathers	
	32%	21%	
Panel I. Racial Differences	White	African American	Hispanic
Worried about their economic security	22%	30%	31%**
Cut back on vacations or entertainment because of the cost	42%	45%	42%*

Source: Institute for Women's Policy Research analysis of the 2007 American Worker Survey.

Note: * indicates that differences between all combinations are statistically significant at a 95% confidence interval;

** indicates that the differences between whites and African Americans, and between whites and Hispanics, are statistically significant.

- Women are also more jittery about their ability to stay ahead of inflation, with 32 percent of women, and 24 percent of men, worried about this.
- Women feel strongly that economic insecurity has increased in America over the last 10 years (40 percent). Men agree that Americans are more insecure, but fewer of them say that the situation is much worse than previously (33 percent).
- With their anxiety about a range of potential financial burdens, most women say they would prefer having a job that guarantees health coverage and a pension over a higher-wage job (68 percent). Men are more likely than women to choose more current income (25 percent for men vs. 19 percent for women) over the other benefits.
- Women are much more worried than men about being able to buy a home (a 6 percentage point difference: 29 percent of women and 23 percent of men)...
- ...being able to pay for their children's college education (an 8 percentage point difference: 43 percent of women and 35 percent of men)...
- ...and having enough money to live on (an 11 percentage point difference: 39 percent of women and 28 percent of men).

Experiences of economic hardship

- Women's unease about their finances is not simply a greater propensity to worry; it reflects their experiences of material hardship. In the last year, fully one-third of women have been unable to pay a bill because they lacked sufficient funds (32 percent). Less than one-quarter of men faced this situation (23 percent).
- 7 percent of women have been hungry because they did not have enough money for food. Men face hunger at about half this rate (4 percent).
- Financial privation affects mothers more than fathers. Nearly one in three mothers finds herself unable to afford something her children need (32 percent), compared with 21 percent of fathers.
- Women are especially likely to forego discretionary expenses. The gender difference is very large (compared with the race difference, for example) in regard to cutting back on vacations or entertainment because of the cost (the gender difference is 9 percentage points; between whites and minorities, the difference is 2 percentage points: 47 percent of women and 38 percent of men have had this experience, as have 45 percent of African Americans and 42 percent of whites and Hispanics).

Ability to access needed medical care

- Women are more worried about losing healthcare coverage (an 8 percentage point difference: 25 percent of women and 17 percent of men)...
- ...and not being able to afford health insurance (a 9 percentage point difference: 41 percent of women and 32 percent of men).
- Women have more trouble affording health care than men do. 22 percent of women, and 14 percent of men, put off going to the doctor in the last year because of the cost.
- The gap between women's and men's ability to pay for prescription medicine is even greater: 22 percent of women, vs. 12 percent of men, have skipped filling a prescription because they didn't have enough money.
- It is more common for women than for men to be unable to take a child to the doctor because of the cost (12 percent of women and 6 percent of men have had this experience).

Worries about health-care affordability among those without insurance

While women and men are equally likely to lack health insurance (21 percent of women and 19 percent of men were without health-care insurance at some point in the last year), women in that situation feel much more insecure than men.

- 63 percent of uninsured women worry about paying their out-of-pocket health-care expenses. 50 percent of uninsured men share this level of concern.
- Women without health insurance are much more concerned than men about being able to afford to pay for their prescriptions (53 percent and 43 percent, respectively).

- ▶ The prospect of paying for a hospital spell is also a bigger worry for uninsured women (68 percent) than for uninsured men (62 percent).

Feelings of insecurity about retirement

Because women tend to live longer than men, more are in the age group 65 years and older. Their relative lack of financial resources makes them much more concerned about their retirement security than men are.

- ▶ Women are much more worried than men about not having enough money to retire on (a 10 percentage point difference).
- ▶ A large majority of women who are not yet retired report that they are not saving enough for retirement (63 percent). Just over half of men (51 percent) are in this situation.
- ▶ Among workers not saving enough, women are less likely to be offered an opportunity to participate in a retirement savings plan than men (51 percent of women are, compared with 61 percent of men).
- ▶ Women are more likely to say they cannot afford to save more for retirement than men are (a 5 percentage point difference: 57 percent of women and 52 percent of men)
- ▶ Women are much more worried than men about the possibility of reductions in their Social Security retirement income (56 percent of women are worried about this, as are 41 percent of men).
- ▶ Women's feeling of vulnerability about Social Security reflects their dependence on that program for income during retirement. For half of retired women, Social Security is a major source of income (50 percent). Men have more diversified income during retirement, with only 38 percent reporting they rely on Social Security as a major source of income.

Economic insecurity hits some communities much harder than others

Race and ethnicity. Among women, feelings of economic insecurity vary enormously between racial and ethnical groups. In general, minority women are more concerned about their economic security, with Hispanics feeling the most anxious; in fact, on nearly every question in the American Worker Survey, African American and Hispanic women express more concern than white women. Thus, while 27 percent of white women are worried about their economic security, 31 percent of African American women and 38 percent of Hispanics share that concern (Table 3).



Table 3. Differences Among Women by Race/Ethnicity, Class, and Education

Race/Ethnicity

Panel A. Percent of women reporting that they are very worried or fairly worried about:	White	African American	Hispanic
Their economic security	27%	31%	38% **
Being able to pay for their children's education	30%	44%	52% *
Having enough food to put on their tables	10%	20%	23% *
Getting out of debt	19%	32%	34% *
Panel B. Percent of women reporting that they are very worried or fairly worried about:	White	Minority	
Their ability to buy a house	25%	35% *	
Their ability to pay their mortgage	7%	18% *	
Finding a job	S	31%	
Being able to pay for child-care (mothers)	S	18% *	
Being able to help a parent financially	12%	24% *	
Being able to pay for their children's education	30%	49% *	
Being able to pay out-of-pocket health-care expenses (those without health insurance)	63%	63%	
Social Security program being reduced or eliminated	55%	58% *	
Panel C. Percent of women who reported:			
Being involuntarily unemployed in the last year		14%	25%
Not having enough money to pay a bill on time		26%	45% *
Preferring health coverage and pension over higher pay		68%	68%
Panel D. Percent of women who reported not having enough money to pay a bill on time	White	African American	Hispanic
	26%	48%	42% **

Class

Panel E. Percent of women reporting that they are very worried or fairly worried about:	Low Income	Moderate Income	Upper Middle Class
Getting out of debt	41%	26%	12% *
Losing their job	32%	16%	S*
Their economic security	45%	35%	17% *
Panel F. Percent of women who have gone hungry in the last year	24%	6%	S

Education

	Less Than High School	High School	Some College	College Graduate
Panel G. Percent of women who reported:				
They have saved enough to get through a financial crisis	34%	43%	44%	62%
They are not saving enough for retirement	71%	64%	70%	50%
They can't afford saving more for retirement	51%	64%	56%	55% ***
Preferring health coverage and pension over higher pay	60%	71%	67%	70%

Source: Institute for Women's Policy Research analysis of the 2007 American Worker Survey.

Note: "S" indicates that the number giving the stated response is too small to be statistically valid;

* indicates that differences between all combinations are statistically significant at a 95% confidence level;

** indicates that differences between all combinations are statistically significant at a 95% confidence level except Hispanic—African American; and *** indicates that differences between all combinations are statistically significant at a 95% confidence level except Some College—High School and Some College—College Graduate.

The lack of economic security for minority women is reflected in the fact that they are much more worried about acquiring housing for themselves and their families.

- 25 percent of white women who are not home-owners are worried about buying a home. 35 percent of minority women fear not being able to afford a home.
- Among those buying a home, 7 percent of white women, and 18 percent of minority women, worry about paying their mortgage.

Minority women are also more anxious about meeting their financial commitments, feeling on one hand more anxious about finding or losing a job and on the other hand more concerned about paying for child-care or their children's college or helping a parent.

- 25 percent of minority women were involuntarily unemployed in the last year, compared with only 14 percent of white women. Of women who are neither employed nor retired, one-third of women of color worry about finding a job (31 percent); the share of white women in this situation in the AWS sample was too small for statistical analysis.
- Among mothers, 18 percent of women of color worry about being able to pay for child care. There were too few white women with this concern to analyze.
- Minority women are twice as likely as white women to worry about being able to help a parent financially. 24 percent of women of color report this concern, compared with 12 percent of white women.
- Nearly half of minority mothers worry about paying for their children's education (49 percent). One-third of white mothers share this concern (30 percent). (As with many questions in the AWS, Hispanics have the most intense worries; 52 percent worry about paying for their children's education. 44 percent of African American mothers also do).
- More than two of every five women of color have been unable to pay a bill on time in the last year (45 percent). A much smaller share of white women (26 percent) have had this experience. (In this case, African American women face more economic distress than Hispanics, with 48 percent and 42 percent, respectively, experiencing this situation).

Interestingly, there are some situations that worry women universally and to about the same degree.

- Of those without health insurance, 63 percent of both white women and women of color fear they may not be able to pay for out-of-pocket medical expenses such as doctor visits and emergency room treatment.
- 58 percent of minority women, and 55 percent of white women, are worried about the possibility of the Social Security program being reduced or even eliminated.
- 68 percent of both white and minority women would choose a job with health and retirement benefits over a higher-paying job.

In contrast, there are some areas about which minority women worry much more than white women. Almost one in four Hispanics (23 percent) and one in five African American women (20 percent) worry about having enough food to put on their tables, compared with just 10 percent of white women. And one-third of women of color are worried about getting out of debt (34 and 32 percent of Hispanic and African American women, respectively), versus 19 percent of white women.

Class. To a very large extent, these differences between white women and women of color can be traced to general economic inequalities that leave African Americans and Hispanics with lower rates of employment, lower earnings, and less adequate income overall than whites. Many of the differences by class are intuitively obvious. For instance, lower-class women are the most worried about getting out of debt (41 percent of those in the lowest class, 26 percent of the middle group, and 12 percent of upper-middle- and upper-class women report having this concern). Women with fewer financial resources are generally more on edge about their ability to stay afloat, worrying more about losing their job (32 percent, compared with 16 percent of women in the middle income group) and about their overall level of economic security (a worry for 45 percent of low-income, 35 of middle-income, and 17 percent of higher-income women).

A significant share of low-income women are struggling at a very visceral level. Fully one in four has gone hungry in the last year because of lack of money (24 percent), while only 6 percent of women in the middle group have had this experience, and too few of the better-off women have been able to estimate an incidence rate with the AWS.

Education. As would be expected, education helps women feel less uncertainty regarding their economic status. For instance, well over half of women who completed college feel they have saved enough to get through a financial crisis (62 percent), while fewer women with some college but no Bachelor's degree (44 percent), a high school diploma (43 percent), or less than a high school education (34 percent) think they could handle such a situation.

Few women at any educational level think they are saving enough for retirement however. Fewer than half of college graduates think they are doing well in this regard. Seventy-one percent of women who lack a high school degree, 64 percent of women who completed high school but did not attend college, and 70 percent of women with some college studies think they should save more. But women are not saving enough because they just can't. Fifty-one percent of women with less than a high school education, 64 percent of women with a high school diploma, 56 percent of women with some college, and 55 percent of college graduates report that they cannot afford to save more for retirement.

Across educational achievement, women would choose a job with guaranteed health coverage and a pension over one that pays more. The level of support for this option is fairly consistent among groups of women: 60 percent for those without a high school degree, 71 percent for women whose education ended with high school, 67 percent for women with some college, and 70 percent for college graduates.

Understanding Workers ⁷

AWS respondents who are workers often have similar levels of concern as those who are not in the labor force or are not employed, in part because some non-worker respondents live in households with a worker and likely have similar access to household income. For some issues, the level of concern is quite different between the two groups. And among workers, strong gender differences reflect the different employment outcomes that women and men face.



Table 4. Demographic Characteristics of Workers and Non-workers

Gender	Workers	Non-Workers
Women	45%	64%
Men	55%	36%
Total	61%	39%
Race and ethnicity		
White	74%	74%
Minority	26%	26%
Total	61%	39%
Age		
18 to 24 years	12%	13%
25 to 44 years	46%	23%
45 to 64 years	39%	27%
65 years and older	3%	37%
Total	100%	100%
Education		
Less than high school	12%	21%
High school	30%	34%
Some college	27%	29%
College degree and post-graduate	31%	16%
Total	100%	100%
Family Income		
Less than \$19,000	8%	27%
\$19,000 to \$57,999	37%	41%
\$58,000 and above	56%	32%
Total	100%	100%
Employment status		
Employed full-time	76%	0%
Employed part-time	12%	0%
Self-employed	12%	0%
Unemployed	0%	20%
Student/homemaker/retired/other	0%	80%
Total	100%	100%
Family type using American Worker Survey definition		
Support one or more children and are not married	16%	8%
Married parent	26%	34%
Rate of parenthood	42%	42%
Single without children	32%	31%
Married without children	27%	28%

Source: Institute for Women's Policy Research analysis of the 2007 American Worker Survey.

Since men are more likely to be employed than women, the working group is skewed male, while non-workers are predominantly female (Table 4). The racial and ethnic composition of the two groups is the same: 74 percent non-Hispanic white and 26 percent minority. The non-working population includes significant numbers of retired individuals and thus its age distribution has a smaller share in younger ages and more aged 65 and older (37 percent of non-workers are 65 or older, but only 3 percent

of workers are). With successive cohorts of Americans achieving higher levels of education, and with young non-workers not being old enough to have completed college, workers are better-educated in general than non-workers; 31 percent of workers have a college degree, compared with only 16 percent of non-workers. Even though they may share a household with a worker, non-workers have much lower family income; more than a quarter are in the lowest income group (27 percent) and just a third in the top income category (32 percent); in contrast, 8 percent of workers are at the bottom of the family income scale and over half are at the top (56 percent). A larger share of workers are married parents than is the case with non-workers (33 percent and 20 percent, respectively); conversely, workers are less likely to be single and without children (28 percent of workers and 40 percent of non-workers are in this demographic).

Table 5. Comparing Economic Security of Workers and Non-Workers

Panel A. Percent of survey respondents who reported that:	Workers	Non-Workers		
They are not saving enough for retirement	54%	69%		
They are worried about the Social Security program being reduced or eliminated	50%	47%		
They prefer health coverage and pension over higher pay	66%	63%		
Panel B. Percent who believe Americans:				
Have a lot less economic security now than 10 years ago	34%	41%		
Are better off now	28%	28%		
Panel C. Percent of survey respondents by gender who reported that:	Workers		Non-Workers	
	Women	Men	Women	Men
They are not saving enough for retirement	60%	49%	70%	65%
They are worried about the Social Security program being reduced or eliminated	60%	42%*	53%	37%*
Panel D. Percent who would prefer health coverage and pension over higher pay	71%	62%	65%	60%

Source: Institute for Women's Policy Research analysis of the 2007 American Worker Survey.

Note: *indicates that differences between all combinations are statistically significant at a 95% confidence level.

- Among individuals who are not yet retired, workers are more confident that they are saving enough for retirement than non-workers are (Table 5). Two-thirds of non-workers feel they are not saving enough (69 percent), compared with half of workers (54 percent). Among workers, though, women feel much more vulnerable than men do, with 60 percent of women and 49 percent of men saying they are not saving enough. And among women, being employed significantly increases the likelihood of saving for retirement: 70 percent of women who do not hold a job are not saving enough, compared with 60 percent of workers.
- On the other hand, workers are about as worried as non-workers (the group that includes the retired) about possible weakening of the Social Security system. 50 percent of workers are concerned about that prospect, compared with 47 percent of non-workers. Again, differences between women and men are striking, with 60 percent of women workers and 42 percent of men workers worried.
- Non-workers feel more pessimistic about trends in economic security. 41 percent feel that economic insecurity has increased in the last ten years for Americans overall. Among workers, 34 percent agree. Equal shares of the two groups think things are better now (28 percent).
- Workers would choose a job with guaranteed benefits over one with higher pay at just a slightly higher rate than non-workers (66 percent vs. 63 percent). In both groups, women value benefits more than men do—by 5 percentage points among non-workers and 9 percentage points among workers.

Understanding Parents ⁸

It seems reasonable to predict that parents feel more of a financial squeeze than non-parents, given how costly children are. In fact, there are some interesting areas of overlap between the two groups, as well as some key points where parents—and, in particular, mothers—do feel very vulnerable (Table 6).

Table 6. Responses of Parents and Non-Parents

Panel A. Percent of survey respondents who reported that:	Parents	Non-Parents
They have enough savings to handle a personal crisis	40%	51%*
They are not saving enough for retirement	63%	55%*
Panel B. Percent who believe:		
Americans have a lot less economic security now than 10 years ago	36%	35%
The next generation will have the same level of economic security as the current generation	29%	29%
Panel C. Percent reporting selected privations in the last year		
Could not afford to go to the doctor	24%	20%
Could not afford to fill a medical prescription	23%	15%
Panel D. Percent of survey respondents by gender who reported that	Parents Women Men	Non-Parents Women Men
They are saving enough to handle a personal crisis	37%** 44%	48%** 54%
They are not saving enough for retirement	69% 56%	62% 48%
They have been unemployed involuntarily	24% 16%	13% 15%

Source: Institute for Women's Policy Research analysis of the 2007 American Worker Survey.

Note: *indicates that differences between all combinations are statistically significant at a 95% confidence level;

**indicates that there is a statistically significant difference between mothers and women without children, at a 95% confidence level.

- ▶ A substantially higher share of people with children thinks that they do not have sufficient personal savings to tide them over during a personal crisis. While half of people without children believe that they are saving enough (51 percent), only 40 percent of parents do. In both groups, women feel more insecure than men (44 percent of fathers, and 37 percent of mothers, are saving enough; 54 percent of men without children, and 48 percent of women without children, are).
- ▶ Similarly, parents have a harder time preparing for retirement than do those without children. 63 percent of parents, and 55 percent of non-parents, feel they are not able to save enough for retirement. In another demonstration of the powerful effect of gender in determining economic status, women without children are more concerned about saving for retirement (62 percent are not saving enough) than men with children (56 percent).
- ▶ At the same time, parents and those without children are equally gloomy about recent economic trends, with 36 percent of parents and 35 percent of non-parents feeling that Americans are less economically secure now than 10 years ago. But the same share of parents and non-parents expect that the next generation will have the same level of economic security as the current generation (29 percent).
- ▶ The financial pressures of being a parent are directly reflected in parents' reports of skipping medical care that they could not afford. 24 percent of parents have skipped seeing a doctor when they needed to, because of the cost, while 20 percent of non-parents face this situation. Finding the money for prescriptions is tough too: 23 percent of parents have had to forego filling some prescriptions, compared with 15 percent of respondents without children.
- ▶ More mothers have been unemployed involuntarily than either fathers (a 9 percentage point difference) or women without children (an 11 percentage point difference).

Understanding Single Mothers

As noted above, single mothers are very vulnerable to being poor. The AWS provides some concrete examples of how this translates into a feeling of economic insecurity—how marriage can insulate mothers from financial stress, while parenting without a husband is very risky (Table 7).

Table 7. Family Structure and Women's Economic Vulnerability

Percent of survey respondents reporting that they are very worried or fairly worried about:	Single Mothers	Other Single Women	Married Mothers	Other Married Women
Their economic security	40%	28%	27%	26% **
Their ability to buy a house	39%	19%	47%	S ***
Paying for child care	19%	26%	11%	9%
Caring for a parent financially	28%	29%	16%	14% *
Paying for their children's college education	51%	44%	39%	33% *

Source: Institute for Women's Policy Research analysis of the 2007 American Worker Survey.

Note: "S" indicates that the number giving the stated response is too small to be statistically valid;

* indicates that differences between all combinations are statistically significant at the 95% confidence level except Single Mothers—Single Fathers; ** indicates that differences between all combinations are statistically significant at the 95% confidence level except Married Women—Married Mothers; *** indicates that differences between all combinations are statistically significant at the 95% confidence level except Single Mothers—Married Mothers; we did not test against the group Married Women.

- In general, single mothers have a distinct and unique sense of economic insecurity, when compared with all other groups of women. For example, 40 percent of single mothers are worried about their economic security, compared with 28 percent of unmarried women without children, 27 percent of married mothers, and 26 percent of married women without children.
- The only issue on which married mothers are more worried than single mothers is regarding their ability to buy a home: 47 percent of married mothers are worried about that, compared with 39 percent of single mothers. (It may be that single mothers are so financially strapped that the concept of home ownership is not even imaginable.)
- Interestingly, there are a few instances of single fathers feeling more economically at risk than single mothers. 26 percent of single fathers are worried about paying for child care, compared with 19 percent of single mothers, 11 percent of married mothers, and 9 percent of married fathers (data not shown). This may be because single fathers have trouble meeting obligations to their children's mothers for helping with child-care (which may affect the fathers' ability to spend time with their children, thus making the financial obligation especially critical), or because programs helping parents pay for child care disproportionately exclude single fathers.
- Single fathers and single mothers have equally intense concerns about helping an older parent financially, with 29 percent worried about this.
- Single mothers are the most worried about paying for their children's college education (with 51 percent worried that they will not be able to afford this). Single fathers are the next-most-worried, at 44 percent, with 39 percent of married mothers and 33 percent of married fathers sharing this concern (data not shown).

Understanding the Interaction of Gender and Class

Yankelovich's analysis of the American Worker Survey included a look at the interaction of class and race/ethnicity for some key questions.⁹ We replicated that analysis for an issue that is extremely important to women—their ability to rely on Social Security income during retirement—to see how our understanding of women's economic problems could be further illuminated by this extra cut of the data and to compare the relative impact of gender and race/ethnicity in shaping respondents' experiences (Table 8).

Table 8. Percent of Americans Who Worry a Lot or a Fair Amount That Social Security May Be Reduced or Eliminated, by Gender, Race/Ethnicity, and Class

	Family Income				
	Less than \$19,000	\$19,000 to \$35,999	\$36,000 to \$57,999	\$58,000 to \$91,999	\$92,000 and above
Panel A. Yankelovich analysis of race and ethnicity					
White	56%	62%	44%	45%	41%
African American	63%	52%	48%	35%	40%
Hispanic	74%	69%	62%	54%	24%
Panel B. IWPR analysis of gender					
Women	64%	65%	53%	50%	53%
Men	54%	56%	41%	41%	30%

Source: Rockefeller Foundation, *American Workers' Economic Security: Rockefeller Foundation 2007 National Survey Results and Analysis* (n.d.); Institute for Women's Policy Research analysis of the 2007 American Worker Survey.

As expected, lower-income individuals are more worried about Social Security being cut back or eliminated than are those with higher incomes. Hispanics in the bottom income category are the most concerned, at 74 percent; women and African Americans are about equally concerned (64 percent and 63 percent, respectively); and men and whites in this group are the least worried, although even in those groups more than half are anxious about their ability to rely on Social Security in their retirement (54 percent and 56 percent, respectively). Surprisingly, the group feeling the least concern about cutbacks in Social Security is higher-income Hispanics, only one in four of whom worries about this (24 percent); African Americans and whites in families with incomes of \$92,000 or more are equally concerned, with two of every five worrying about this program (40 percent of African Americans and 41 percent of whites).

For all income classes, and overall, women are more concerned than men. For people with family income below \$19,000 per year, 64 percent of women, vs. 54 percent of men, are worried a lot or a fair amount about Social Security being reduced or eliminated. In the next few income classes, the gender difference is about the same. Surprisingly, the gender difference is largest in the \$92,000 and above income category—much bigger than the difference among racial/ethnic groups for that class—perhaps indicating that women know very well that they are likely to become increasingly reliant on Social Security as they age. Women tend to outlive men, and when men predecease them, women lose many of the income sources that men bring to marriage, such as pensions. Moreover, Social Security is the only commonly available form of retirement income that is fully adjusted for inflation. Women's longer lives make cost-of-living adjustments, and guaranteed retirement income, extremely important.

Gendering Public Policy Analysis

When the U.S. economy is doing extremely well, most Americans feel some positive effects: higher earnings, better job prospects, a rising standard of living. When the economic trend is negative, the impact varies greatly depending on individuals' and families' economic resources, the resilience of the industries they work in, the value of their social networks, and the extent to which they are fully integrated into the economy and society. These characteristics are available in more generous quantities in some communities—for instance, it is true across almost every issue area that whites have more economic security than African Americans and Hispanics. Class, which is defined by access to economic resources, is (obviously) directly connected to well-being. But gender is also very strongly implicated in individuals' experiences of economic security; it is a characteristic that cuts across class and across race and ethnicity, tying women together in a web of shared experience (and men in another web), even though women's and men's lives are often so intimately entwined within families. A cursory look at basic demographic differences between women and men—their age distribution, their involvement with the labor force, their responsibility for raising children (Table 1)—tips one off immediately to the salience of gender in structuring economic well-being.

Overall, women of color are the most vulnerable group of all economically, the most likely to feel financially insecure, and the most likely to have done without basics such as food, doctors' visits, and prescription drugs. By looking at parental status as well as gender, we see, not surprisingly, that in general parents' economic resources are stretched more thinly than non-parents in a similar age range, single parents are more worried than married parents, and single mothers are the most vulnerable of all.

There are large differences between women and men in feelings about and experiences of economic insecurity. Given substantial family income variation between women and men (these likely occur because single women earn less than single men and because single women more often have custody of children, which can not only reduce their earnings but also increase their sense of financial insecurity as compared with women without children at the same level of income), these differences are perhaps not surprising. But some differences are so large as to suggest a different underlying dynamic for the women's responses. Two examples are financial insecurity around old age and worry around paying for children's education. With respect to old age, since women do live longer than men, but have lower incomes, it stands to reason they are particularly anxious about saving enough for retirement. On average women have longer lives to prepare for, and even among those who are married at younger ages, a substantial number will face old age alone because of men's shorter longevity. With respect to children, although this survey shows a similar proportion of men and women being financially responsible for children (good news!), we know from other data that more single mothers than single fathers live with their children, and that, also, in general, women spend more time taking care of children than do men. This closer connection to children, coupled with lower incomes, can make women more vulnerable to anxiety about being able to advance their children through providing for their education.

One consistent finding when looking at different slices of the AWS data is that women workers prefer more secure benefits to higher pay, while men value income more highly than women do. This suggests that women are acutely aware of the risks they face not only currently from inadequate earnings, but in the future from uninsured health problems and from poverty in old age. In other words, despite their educational achievement and their (perhaps temporary) financial connection to a husband, women's lives are pervaded with a sense that economic catastrophe may be just around the corner. And a disproportionately large segment of the female population has already experienced this kind of catastrophe and knows full well how it feels to put off health care, be unable to provide adequately for their children, or go hungry.

What do these differences mean for policy making?

First, as a society, we should try to reduce financial vulnerability for everyone and ensure economic security in old age, health care, adequate food and shelter, and education for all, so that no one has to go without these basics. As a practical matter, to reach everyone, programs to provide income security, health care, food, and increased educational opportunities will have to be targeted to low-income people, especially parents, people of color, and single mothers.

Second, protection of Social Security retirement benefits—one of our nation’s most effective, and most widely supported, social programs—is absolutely critical for maintaining the well-being of America’s elderly, especially women.

Third, we need to do more to equalize earnings between women and men and between people of color and whites. With better access to education, job training, and equal labor market opportunities, many disadvantaged groups could earn their way to greater financial security. Research shows that people of color and women are tracked into some jobs, and not others—even among people with equal skills and educational backgrounds—and that the jobs held disproportionately by women and minorities pay less. More emphasis should be placed on ensuring equal employment opportunity (EEO) in the job market, by strengthening EEO enforcement, educating employers, and expanding workers’ rights to unionize.

Finally, to help get parents on a more equal footing with non-parents and to help single mothers who are especially vulnerable, more public support for the financial and time burdens of raising children is absolutely essential. This requires a far greater public investment in child care; more flexibility in workplaces so that parents can stay home for childbirth and family care leaves, with pay; more opportunities for part-time work; and leadership from the federal government on valuing care work as performed by both women and men. We know from other data that women show very little income growth as they age, relative to men; this is a reflection of their place in the labor market (the kinds of jobs they hold) and also to some extent their reduced hours of employment due to family care. Single parents in particular need carefully designed supports so they can maintain steady employment while giving adequate care to their children.

Solutions to problems of economic insecurity that overlook an elemental feature of individuals’ experiences cannot be effective, or equitable, in strengthening well-being—just as an analysis that neglects to assess economic resources could not predict how economic changes will affect those who struggle to get by from day to day. Policies must reflect the real, specific experiences of these vulnerable populations. Assessing need at an aggregate level will obscure many important differences and lead to inadequate and ineffective policy responses. A comprehensive view, however, provides a strong foundation for understanding problems and predicting policy impacts. The American Worker Survey helps give us that look, showing where women feel most vulnerable and pointing to feasible solutions.



Endnotes

- ¹ 531 respondents elected not to provide income information. They are not represented in any analyses by income level.
- ² This unemployment rate is much higher than that reported by the U.S. Bureau of Labor Statistics (BLS) for February 2007 (when the AWS was conducted)—4.5 percent—probably because the BLS definition includes only those actively looking for work (U.S. Bureau of Labor Statistics, *The Employment Situation: February 2007*; <http://www.bls.gov/news.release/archives/empst_03092007.pdf> (downloaded January 8, 2008)).
- ³ Carmen DeNavas-Walt, Bernadette D. Proctor, and Jessica Smith, *Income, Poverty, and Health Insurance Coverage in the United States: 2006* (U.S. Census Bureau Current Population Reports, P60-233; Washington, DC: U.S. Government Printing Office, 2007 <<http://www.census.gov/hhes/www/poverty/poverty06/table3.pdf>> (downloaded December 7, 2007)).
- ⁴ The survey question is, “How many children do you have that you are financially responsible for? Please include children not living with you as well as those who do live with you. By financial responsibility, we mean paying or helping pay for the expenses associated with raising a child.”
- ⁵ Using the conventional definition based on children living with their parents, there are more than four times as many single mothers (10,470) as single fathers (2,541) (U.S. Bureau of Labor Statistics, *Employment Characteristics of Families*, Table 5 <<http://www.bls.gov/news.release/famee.t05.htm>> (downloaded January 4, 2008)).
- ⁶ In this report, the terms “minority” and “of color” are used interchangeably to refer to Hispanics and African Americans.
- ⁷ Full-time and part-time employees and the self-employed are considered to be workers in this analysis; students, the retired, homemakers, and the unemployed are non-workers.
- ⁸ This analysis was restricted to respondents aged 18 to 54, to avoid comparing active parents with those who are older.
- ⁹ Rockefeller Foundation, *American Workers’ Economic Security: Rockefeller Foundation 2007 National Survey Results and Analysis* (n.d.).

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