

# State of Our State: Women in the Workforce



## Tennessee's Economy is Hampered by a Lack of Pro-Family Policies that Support Working Women

Half of Tennessee families depend on a female breadwinner. Yet, most women in our state, especially mothers and women of color, face significant barriers to achieving economic security for themselves and their families. In fact, over 40% of female-headed households in Tennessee live in poverty.

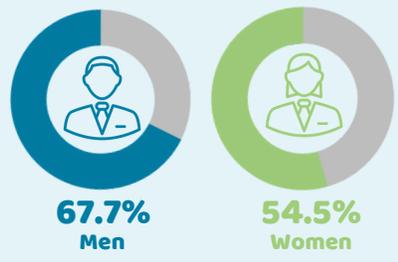
Without pro-family policies like paid leave to care for oneself and loved ones, workplace pregnancy accommodations and access to affordable and quality child care, working mothers are often pushed out of the workforce. As recent policy changes in peer states have shown, pro-family policies that make it easier for women to join and stay in the workforce would boost economic growth and make our state a better place to live, work and raise a family.

## Women in Tennessee Are Worse Off Economically Than Those in Other States

### Labor Force Participation

Tennessee women are less likely than men to be employed or actively looking for employment. Tennessee's gap, also called the "labor force participation gap," is larger than in 42 other states. (i)

Tennessee Labor Force Participation, 2018



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There is a **13 percentage-point gap** in labor force participation between men and women in Tennessee.

### Wage Gap

Tennessee mothers make \$0.72 for every dollar a father makes, equating to a difference in annual earnings of \$13,643. (ii)

Motherhood Wage Gap in Tennessee, 2017



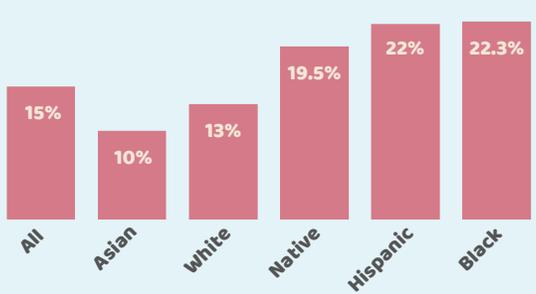
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In Tennessee, women, overall, are paid \$0.82 for every dollar paid to a man. **Black women are paid \$0.67 and Hispanic women \$0.54 per every dollar a white, non-Hispanic man makes.** (iii)

### Women in Poverty

Nearly 1 in 6 women in Tennessee (15%) live in poverty, a rate higher than 40 other states. Poverty is most prevalent among women who are Black, Hispanic and Native American.

Women in Poverty in Tennessee, 2017



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More than 40% of female-headed families in Tennessee live in poverty, a rate well above the national average of 34.4%. (iv)

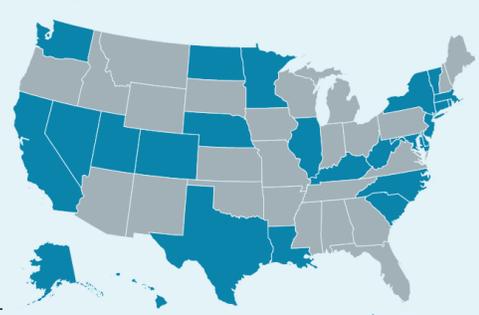
### Pregnant Workers

Tennessee had the 10th highest rate of pregnancy discrimination charges filed with the U.S. Equal Employment Opportunity Commission between 2012 and 2015. (v)

A growing number of states provide protections for pregnant workers in need of modest accommodations to stay healthy and employed.

**Kentucky and South Carolina** are two of the most recent states to pass bipartisan legislation providing pregnant-worker protections. (vi)

Pregnant Worker Fairness Laws, 2019



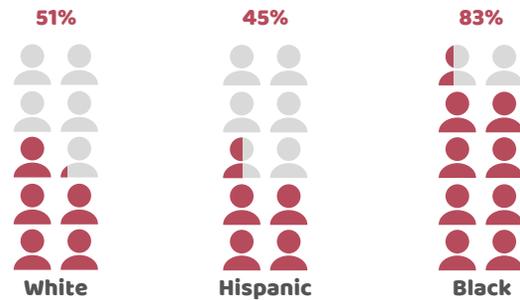
States with Pregnant Worker Fairness Laws

# Tennessee Women Provide Vital Financial Support for Their Families, but Many Lack Economic Security

Large portions of women in Tennessee who have children under 18 are family breadwinners. These are single mothers or married mothers who earn at least 40% of the couple's joint income.

Black mothers are most likely to be the main source of income for their families. 83% of Black mothers, 51% of white mothers and 45% of Hispanic mothers are family breadwinners.(vii)

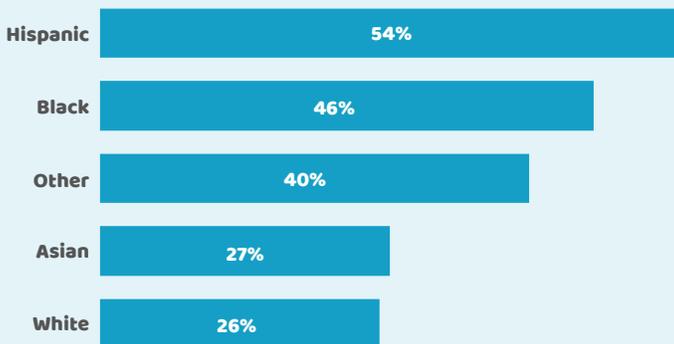
Breadwinner Mothers in Tennessee, 2014



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Family households headed by working women in our state are less likely to have basic economic security than those headed by working men, especially those headed by single mothers or women of color. That's because women's median annual earnings in Tennessee are not sufficient to cover a family's basic monthly expenses—such as housing, food, transportation and child care expenses—and save for emergencies and retirement.(viii)

Working Women Without Economic Security in Tennessee, 2016



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In Tennessee, a single working mother with an infant who has employment-based benefits (including health insurance and a retirement plan) needs an annual income of at least \$40,500 to have basic economic security, but working women in our state tend to earn far less. Nearly three-quarters of single mothers in Tennessee (73%) lack economic security.(ix)

Wages and Economic Security in Tennessee, 2017

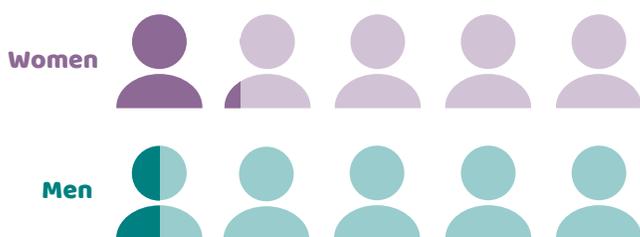


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Working women in Tennessee are also twice as likely as men to have a low-wage job, a key contributor to the gender wage gap. The gender wage gap means that women earn hundreds of thousands of dollars less than men over the course of their careers. That translates into less money women have to provide for their families or contribute to the state's economy.

In Tennessee, women make up over two-thirds of the low-wage workforce. Over one in five working women hold a low-wage job (21.6%). The rate for men is half of that for women: 9.9%.(x)

Workers in Low-Wage Jobs in Tennessee, 2012-2016



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Based on Tennessee's current wage gap, women lose an average of over \$300,000 in income over the course of a 40-year career. This lifetime wage gap is worse for women of color in our state.(xi)

Lifetime Losses for Women Due to Wage Gap in Tennessee, 2017



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# Women and Their Families Face Significant Obstacles to Achieving Economic Security in Tennessee

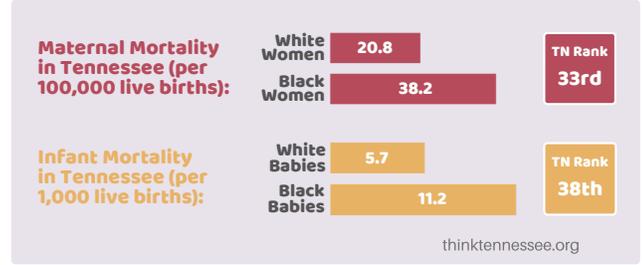


## Reasonable Pregnancy Accommodations

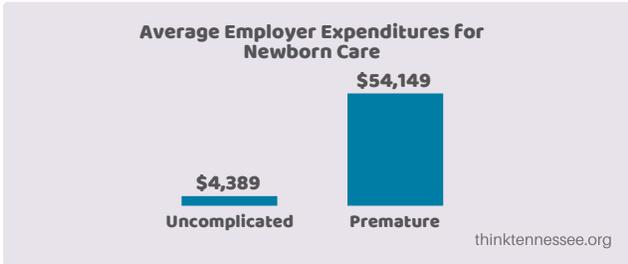
A large majority of Tennessee women who have recently given birth are active in the labor force.(xii)



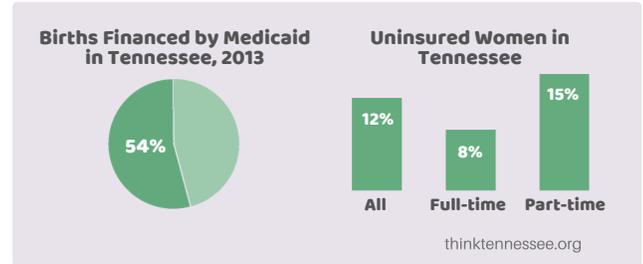
Reasonable pregnancy accommodations can reduce the risk of maternal and infant mortality, especially for people of color.(xiii)



A lack of pregnancy accommodations could lead to preterm births, which are costly for women and employers.(xiv)



A lack of pregnancy accommodations forces women out of the workforce, disrupting their healthcare coverage.(xv)



Pregnancy accommodations are proven to benefit women and children's health and financial security.(xvi)



Prevents pregnancy-induced hypertension, miscarriages, preterm delivery and stillbirth.



Makes it easier for women to breastfeed, which has health benefits for a baby and mother.

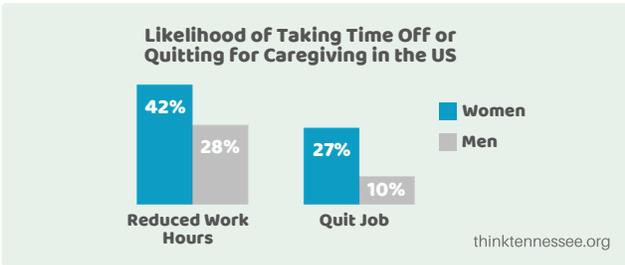


Prevents disruptions in women's work and health-care coverage, which avoids financial hardship.

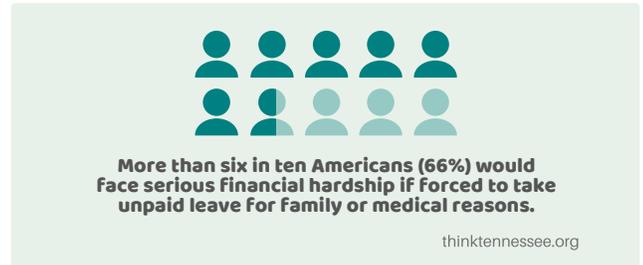


## Paid Family and Medical Leave

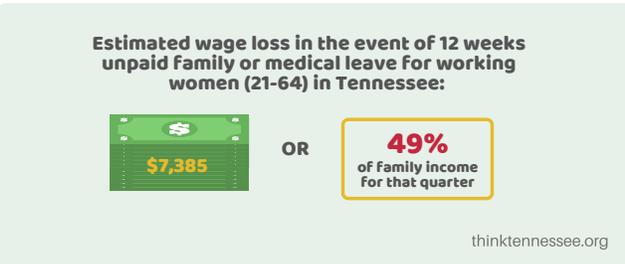
Women are more likely to adjust their careers when they do not have access to paid family leave.(xvii)



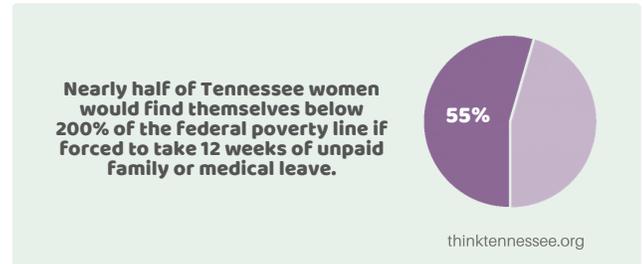
Without paid leave, working families are forced to give up income for bills, healthcare and other family expenses.(xviii)



Women lose crucial income without access to paid family and medical leave.(xix)



Many working women are living on the edge of poverty and cannot afford to lose out on 12 weeks of income.(xx)



Paid family and medical leave has proven benefits for women and the economy.(xxi)



Women are 39% less likely to need public assistance in the year after giving birth.



Greater retention of female employees and increased business competitiveness.



10-17% increase in work hours by mothers with small children.



## Child Care Access and Affordability

There is an urgent need for access to quality and affordable child care for working mothers.(xxii)

Among working mothers in Tennessee:

**50,962** have infants under one year.

**114,893** have children under the age of 6.

**300,721** have children between the ages of 6-17.

**87,302** have both children under 6 and between 6-17.

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Child care costs in Tennessee limit women's ability to join and stay in the workforce.(xxiii)

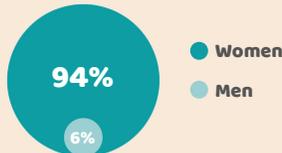
The Financial Burden of Child Care Costs for Women in Tennessee



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The vast majority of Tennesseans forced to work part-time due to insufficient child care are women.(xxiv)

Tennesseans Working Part-Time Due to Child Care Problems, 2017



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Tennessee needs more nationally accredited programs to provide working families with quality child care.(xxv)

Nationally Accredited Child Care Programs in Tennessee, 2018



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Policies that increase child care affordability help working women and boost the state economy. In Tennessee, reducing a family's child care costs by **1%** would grow the state economy by **\$1.087 billion**.(xxvi)

## Policies that Incentivize Women's Labor Force Participation Would Boost Our State's Economy

Tennessee could add almost 9%, or \$34 billion, to the state GDP by 2025 through policies that help increase the number of working women in our state.(xxvii)

2025 Tennessee GDP Growth Potential from Increasing Gender Parity in the Workplace



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Existing barriers to women's full participation in Tennessee's labor force are causing our state to miss out on tremendous GDP growth. Narrowing the gender gap in labor force participation through policies that help balance work and caregiving would create economic opportunity for women and families, while increasing the prosperity of our state as a whole.

## What is Tennessee Doing to Support Working Women and Their Families?

Tennessee has taken various steps to help women join and remain in the workforce. State leaders should continue to build on this progress in order to increase opportunities for working families and economic growth in our state.



**In 2017, the city of Nashville adopted a paid family leave plan for employees of the Metropolitan Government.**

The plan provides employees with up to six weeks of paid leave to care for a new child or seriously ill family member. This groundbreaking policy is the first and only of its kind in Tennessee.(xxviii)



**Tennessee has laws in place that support breastfeeding.**

- Breastfeeding is allowed in any public or private place.(xxix)
- Employers are required to provide unpaid break time to employees to pump breast milk. Employers must also try to provide a private place, other than a bathroom stall, for this purpose.(xxx)



Tennesseans who work for companies with 100 or more employees and who have worked full-time with the employer for at least 12 months can take up to four months of unpaid leave to care for a new child.(xxxix) This goes beyond the federal Family and Medical Leave Act, which only guarantees up to three months of unpaid leave to certain employees.



Starting in April 2019, the Tennessee Department of Human Services increased reimbursement rates for child care providers who take part in the state’s Child Care Certificate Program. This rate increase will help provide more high-quality child care options for Tennessee’s working families.(xxxix)

## ***Lessons from Other States: Pregnancy Accommodations, Paid Leave, Pay Equity and Preschool Funding***



### **Reasonable Pregnancy Accommodations**

Twenty-five states and five cities have laws providing pregnant women with a clear right to reasonable accommodations at work. Business groups in many of these states have been outspoken in their support of the policy.(xxxix)



In 2018, **South Carolina** passed the Pregnancy Accommodations Act with overwhelming bipartisan support. The law requires employers to provide reasonable accommodations—such as seating, access to a water bottle or more frequent breaks—when necessary to keep pregnant workers safe and healthy on the job.(xxxix)



**Kentucky, West Virginia, Louisiana and Texas** are among the states with similar legislation on the books. A Kentucky chamber of commerce described the law as “pro-business, pro-workforce legislation that will be good for our state’s economy.”(xxxix)



### **Paid Family and Medical Leave**



**Six states and the District of Columbia have passed paid family and medical leave laws.** In addition, a growing list of cities and towns in Georgia, North Carolina and Missouri, among other states, have paid family or parental leave policies in place for municipal employees. These municipal policies help lay the groundwork for the enactment of statewide paid family and medical leave policies.(xxxix)



### **Pay Equity Laws**



**In 2016, Maryland's Republican governor signed pay equity legislation into law.** The law bans employers from punishing employees for discussing or comparing their salaries.(xxxix)



**Louisiana law prevents wage discrimination on the basis of sex for public sector employees.** The law also bans public sector employers from punishing employees for discussing or comparing their salaries.(xxxix)



### **High-Quality, State-Funded Preschool**

Alabama continues to invest in and expand access to a high-quality state-funded preschool program. In 2018, for the second year in a row, Alabama was one of just three states that met ten out of ten quality standards for preschool programs set forth by the National Institute for Early Education Research.



By increasing state funding and utilizing federal grant funds, **Alabama more than doubled enrollment in its state preschool program in just three years**, while maintaining a strong infrastructure to monitor the quality of providers and to provide professional development to teachers and administrators.(xxxix)

## How Might Tennessee Further Increase Women's Ability to Be Economic Drivers for Our State?

There are several policy solutions proven to provide greater support and protections for working women and their families that Tennessee policymakers should consider in order to reap the economic benefits of having more women in the workforce.



### **Tennessee should join the 25 states that provide pregnant workers with a clear legal right to reasonable accommodations that will keep them healthy and safe on the job.**

- The Tennessee Pregnant Workers Fairness Act (TN PWFA), a bipartisan piece of legislation introduced in 2019, would require employers to provide pregnant employees with reasonable accommodations when necessary, unless doing so would create an undue hardship for the employer.(xli)
- Reasonable accommodations may include providing seating, access to a water bottle or temporary limits on heavy lifting, to name a few. Such accommodations can typically be provided for a very low cost or at no cost at all to the employer.(xli)
- This legislation provides clarity for both employers and employees and protects women from being pushed off their jobs simply for needing temporary, reasonable job modifications to keep working.



### **Tennessee should build upon Nashville's municipal paid family leave policy and extend paid family and medical leave to all workers in the state.** Paid family leave can increase employee retention, lower turnover, boost productivity and improve employee morale.(xlii)

- Tennessee has a unique opportunity to get out ahead of its peer states and gain a competitive edge by adopting a paid family and medical leave policy at the state level.
- The Tennessee State Family Leave Act, introduced in 2019, would create an employee-funded paid family and medical leave insurance program in Tennessee at no cost to employers.(xliii)
- In 2017 alone, Tennessee lost over 500 women to opioid overdose. Paid family and medical leave can help fight the opioid epidemic by protecting workers' jobs and income while they seek residential treatment, which can be highly effective in treating addiction.(xliv)



### **Tennessee should guarantee pay equity for women, which will allow our state's working women to achieve economic security for themselves and their families.**

- The Tennessee Pay Equality Act, introduced in 2019, explicitly prevents employers from discriminating against employees based on sex by paying lower wages for comparable work. This bill also prohibits employers from punishing employees for discussing or comparing their wages.(xlv)



### **Tennessee should increase its investment in early education and child care programs to improve their quality and expand access to these vital services.** Greater access to these programs allows women to participate fully in the workforce.(xlvi)

- State funding for the Tennessee Voluntary Pre-K program has remained relatively unchanged since 2014. Currently, just 22% of the state's four-year-olds are enrolled in this program. An increase in state investment would provide more working families with access to high-quality preschool programs.(xlvii)
- In March 2018, the federal government increased the funds available through the Child Care Development Block Grant program, but in the last few years, our state has left federal funds on the table. Tennessee should ensure that all available federal funds are being used to expand access to affordable, quality child care programs.(xlviii)
- Tennessee should continue to increase reimbursement rates for child care providers to support quality programs for children from birth to age five and to ensure competitive salaries and attract and retain the best teachers.(xlix)

These are just a few of the important policy issues that impact women in the workforce.

To learn more, please visit [www.abetterbalance.org](http://www.abetterbalance.org).

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