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If you take one simple truth from this guide, I hope it's this: The pay gap is real. This guide backs up this assertion with the latest evidence and presents new ideas for what we can do about it.

The American Association of University Women (AAUW) has been on the front lines of the fight for pay equity since 1913. AAUW members were in the Oval Office when President John F. Kennedy signed the Equal Pay Act of 1963 into law, and almost 50 years later, we continue to lead the push for policies and legislation to encourage and enforce fair pay in the workplace.

Pay equity is a priority for AAUW, and it will continue to be until women everywhere earn a fair day's pay for a fair day's work. In January 2009, President Barack Obama signed the Lilly Ledbetter Fair Pay Act into law, thanks to the hard work and leadership of AAUW, our members, and our coalition partners. Since then, AAUW has worked for the passage of the Paycheck Fairness Act, which would give women additional and much-needed equal pay protections. The legislation failed in procedural votes in the House and Senate in summer 2012. Clearly, our work is not yet over.

This guide is designed to empower our members and other advocates with the facts and resources they need to tell the simple truth about the pay gap. It's real, it's persistent, and it's undermining the economic security of American families. We hope you will join us in the fight.

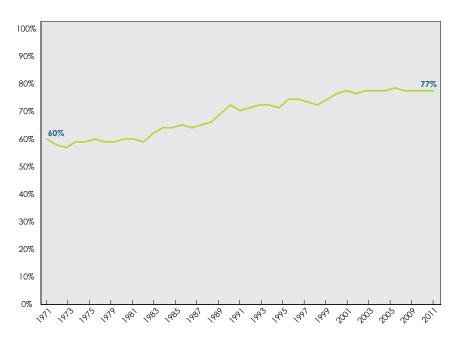
Linda D. Hallman, CAE

AAUW Executive Director



Did you know that in 2011, women working full time in the United States typically earned just 77 percent of what men earned, a gap of 23 percent? The gap has narrowed since the 1970s (Figure 1), due largely to women's progress in education and workforce participation and to men's wages rising at a slower rate. Progress has stalled in recent years, and the pay gap does not appear likely to go away on its own.

Figure 1.
Women's Median Annual Earnings as a Percentage of Men's Median Annual Earnings for Full-time, Year-round Workers, 1971–2011



Note: Includes people ages 15 and older beginning in 1980; for previous years, includes people ages 14 old and older as of the following year. Before 1989, only civilian workers are included.

Equal pay is not simply a women's issue—it's a family issue. Families increasingly rely on women's wages to make ends meet. In typical married households, women's incomes accounted for 36 percent of total family income in 2008, up from 29 percent in 1983. A large majority of mothers are in the paid labor force, and about one-third of employed mothers are the sole breadwinners for their families.<sup>2</sup>

For the 34 percent of working mothers who are their families' sole bread-winner—either because they are single parents or their spouses are not in the labor force—the gender pay gap can contribute to poor living conditions, poor nutrition, and fewer opportunities for their children.<sup>3</sup> For these women, closing the gender pay gap is much more than a point of pride—it's a matter of necessity.

This guide provides key facts about the gender pay gap in the United States, along with explanations and resources. Information is organized around six common questions:

- 1. What is the pay gap?
- 2. Is the pay gap really about women's life choices?
- 3. How does the pay gap affect women of different demographics?
- 4. Is there a pay gap in all jobs?
- 5. What can I do to make a difference?
- 6. What should I do if I experience sex discrimination at work?

AAUW is confident that this information will help you to effectively and confidently advocate for pay equity for all workers in your community.



The pay gap is the difference in men's and women's typical earnings, usually reported as either the earnings ratio between men and women or as an actual pay gap, as defined below. The median value is the middle value, with equal numbers of full-time workers earning more and earning less; it is used to prevent especially high salaries from skewing the results.

Earnings ratio = 
$$\frac{\text{Women's median earnings}}{\text{Men's median earnings}}$$

$$Pay gap = \frac{[Men's median \ earnings - Women's \ median \ earnings]}{Men's \ median \ earnings}$$

In 2011, median *annual* earnings in the United States for women and men working full time, year round were \$37,118 and \$48,202, respectively.

2011 earnings ratio = 
$$\frac{\$37,118}{\$48,202}$$
 = 77%

$$2011 \text{ pay gap} = \frac{[\$48,202 - \$37,118]}{\$48,202} = 23\%$$

Earnings can also be reported on a weekly basis. The gender pay gap in weekly earnings tends to be slightly smaller than the pay gap in terms of annual earnings. In 2011, the pay gap in median weekly earnings was 18 percent, according to the U.S. Department of Labor.

### Where do the data come from?

Federal agencies such as the Census Bureau, the Department of Education, and the Bureau of Labor Statistics conduct surveys of individuals, house-

holds, and businesses to gather information about people's salaries and other earnings.

Most reports on national workforce participation, pay, and pay differences depend on data from the Current Population Survey (CPS) (www.census. gov/cps), the country's primary source of labor force statistics. The CPS is a monthly survey of about 50,000 households conducted by the U.S. Census Bureau for the Bureau of Labor Statistics.

The estimate of the pay gap using *weekly* earnings is based on the annual average of weekly median earnings for the previous year, usually released in January of each year by the Bureau of Labor Statistics (www.bls.gov/cps). The estimate of the pay gap using *annual* earnings is based on the CPS Annual Social and Economic Supplement data, which is published each September by the Census Bureau and the Bureau of Labor Statistics. In recent years, this data has been published in *Income, Poverty, and Health Insurance Coverage in the United States*.<sup>4</sup>

### State-level data

A pay gap can also be calculated for each state (Figure 2). The American Community Survey (ACS) (www.census.gov/acs) is often used to make estimates of the pay gap at the state level because it includes more households than the CPS. The Census Bureau began the ACS in 1996 as the successor to the "long form" of the decennial census. The ACS results are released annually in September, and briefs based on the survey can be found on the bureau's website. According to ACS data, in 2011 the pay gap was smallest in Washington, D.C., where women earned 90 percent of what men earned, and largest in Wyoming, where women earned 67 percent of what men earned.

Figure 2.
State Median Annual Earnings and Earnings Ratio for Full-time,
Year-round Workers, Ages 16 and Older, by Gender, 2011<sup>6</sup>

	Men	Women	Earnings Ratio
<sup>1</sup> Washington, D.C.	\$66,760	\$60,332	90%
<sup>2</sup> Vermont	\$44,057	\$38,177	87%
3 Maryland	\$56,708	\$48,748	86%
4 Nevada	\$41,803	\$35,484	85%
5 California	\$49,281	\$41,817	85%
6 Rhode Island	\$48,842	\$41,412	85%
7 Arizona	\$42,544	\$36,048	85%
8 New York	\$50,388	\$42,113	84%
9 Florida	\$40,951	\$33,823	83%
10 Arkansas	\$37,488	\$30,752	82%
11 Hawaii	\$45,494	\$37,242	82%
12 Texas	\$43,160	\$35,301	82%
13 Georgia	\$43,902	\$35,438	81%
14 Delaware	\$50,411	\$40,500	80%
15 Tennessee	\$41,309	\$33,184	80%
16 Minnesota	\$50,580	\$40,416	80%
17 North Carolina	\$41,950	\$33,459	80%
18 Nebraska	\$42,182	\$33,424	79%
19 Colorado	\$50,987	\$40,236	79%
20 New Mexico	\$41,037	\$32,316	79%
21 Maine	\$43,944	\$34,599	79%
22 Kentucky	\$41,612	\$32,684	79%
23 Missouri	\$43,146	\$33,865	78%
24 Oregon	\$45,976	\$36,027	78%
25 Connecticut	\$60,705	\$47,476	78%
26 New Jersey	\$60,568	\$47,155	78%

	Men	Women	Earnings Ratio
27 South Dakota	\$40,285	\$31,329	78%
28 Wisconsin	\$46,214	\$35,890	78%
29 Virginia	\$52,805	\$40,969	78%
30 Alaska	\$52,379	\$40,550	77%
31 Ohio	\$46,176	\$35,746	77%
32 lowa	\$43,624	\$33,745	77%
33 New Hampshire	\$53,033	\$41,021	77%
34 Pennsylvania	\$47,956	\$37,089	77%
35 Washington	\$53,046	\$40,993	77%
36 Illinois	\$50,746	\$39,150	77%
37 Massachusetts	\$60,264	\$46,185	77%
38 Kansas	\$43,993	\$33,269	76%
39 South Carolina	\$41,464	\$31,330	76%
40 Oklahoma	\$41,420	\$31,274	76%
41 Indiana	\$45,183	\$34,023	75%
42 Idaho	\$41,528	\$31,238	75%
43 Montana	\$41,635	\$31,067	75%
44 Alabama	\$42,951	\$31,862	74%
45 Michigan	\$50,053	\$36,931	74%
46 Mississippi	\$40,202	\$29,548	73%
47 North Dakota	\$44,660	\$32,462	73%
48 West Virginia	\$42,125	\$29,688	70%
49 Utah	\$47,573	\$32,843	69%
50 Louisiana	\$46,313	\$31,844	69%
51 Wyoming	\$51,630	\$34,381	67%
United States*	\$48,202	\$37,118	77%

<sup>\*</sup>National data include workers ages 15 and older and are based on data from the U.S. Census Bureau's Current Population Survey.



## Is the Pay Gap Really about Women's Life Choices?

Critics charge that pay differences between men and women are simply a matter of personal choices. In 2007, AAUW addressed this argument in our report *Behind the Pay Gap*, which analyzed earnings data for female and male college graduates one year and 10 years after graduation. We found that just one year after college graduation, women earned only 80 percent of what their male counterparts made. Ten years after graduation, women fell further behind, earning only 69 percent of what men earned.<sup>7</sup>

In part, these pay gaps do reflect men's and women's choices, especially the choice of college major and the type of job pursued after graduation. For example, women are more likely than men to go into teaching, and this contributes to the pay gap because teachers tend to earn less than other college graduates. This portion of the pay gap is considered to be explained, regardless of whether teachers' wages are considered fair.

Yet not all of the gap could be "explained away." After accounting for college major, occupation, industry, sector, hours worked, workplace flexibility, experience, educational attainment, enrollment status, GPA, institution selectivity, age, race/ethnicity, region, marital status, and number of children, a 5 percent difference in the earnings of male and female college graduates one year after graduation was still unexplained.

A similar analysis of full-time workers 10 years after college graduation found a **12 percent** unexplained difference in earnings. Other researchers have also found that the gender pay gap is not fully accounted for by women's and men's choices.<sup>8,9</sup>

Becoming a parent is an example of a choice that often has different outcomes for men and women. AAUW's analysis showed that 10 years after graduation, 23 percent of mothers in our sample were out of the workforce and 17 percent worked part time. Among fathers, only 1 percent were out of the workforce, and only 2 percent worked part time.

Many stay-at-home and part-time working mothers will eventually decide to return to the full-time workforce, and when they do they may encounter a "motherhood penalty" that extends beyond the actual time out of the workforce. Experimental research has documented that employers are less likely to hire mothers compared with childless women, and when employers do make an offer to a mother, they offer them lower salaries than they do other women. Fathers, in contrast, do not suffer a penalty compared with other men. 10 Clearly, parenthood often affects men and women very differently in terms of labor force participation and how they are viewed by employers, and that difference may be reflected in a worker's salary.



"I'm tired of this full-time job. I want a part-time job."

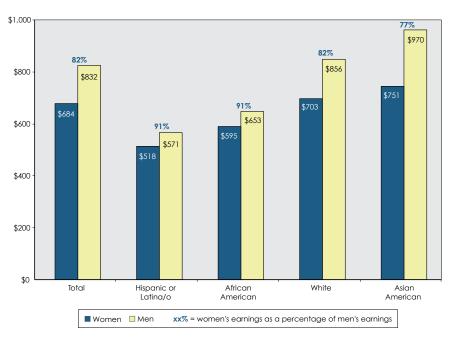


## How Does the Pay Gap Affect Women of Different Demographics?

The pay gap affects women from all backgrounds, at all ages, and of all levels of educational achievement, although earnings and the gap vary depending on a woman's individual situation.

Figure 3.

Weekly Median Earnings of Full-time Workers, by Race/Ethnicity and Gender, 2011<sup>11</sup>



Note: Based on median usual weekly earnings of full-time wage and salary workers, ages 16 and older, 2011 annual averages.

### Race/ethnicity

Among full-time workers in 2011, Hispanic, Latina, and African American women had lower weekly median earnings compared with white and Asian American women. But within racial/ethnic groups, African American and Hispanic or Latina women experienced a smaller gender pay gap compared with men in the same group than did white and Asian American women (Figure 3).

Using a single benchmark provides a more informative picture. Because white men are the largest demographic group in the labor force, they are often used for that purpose.

Compared with the salary information for white male workers, Asian women's salaries show the smallest gender pay gap, at 88 percent of white men's earnings. The gap was largest for Hispanic and Latina women, who earned only 61 percent of white men's earnings in 2011 (Figure 4). The smaller gender pay gap among African Americans, Hispanics, and Latinos is due solely to the fact that African American, Hispanic, and Latino men typically earned substantially less than white men in 2011.

Figure 4.
Earnings Ratio, by Race/Ethnicity, 2011<sup>12</sup>

	Women's earnings as a percentage of men's earnings within race/ethnicity	Women's earnings as a percentage of white men's earnings
Hispanic or Latina	91%	61%
African American	91%	70%
White	82%	82%
Asian American	77%	88%

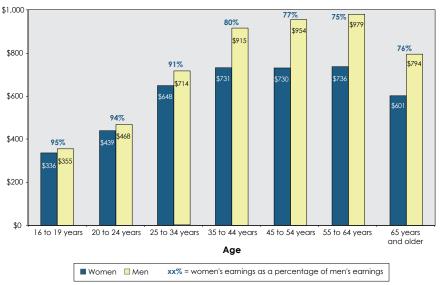
Note: Based on median usual weekly earnings of full-time wage and salary workers, 2011 annual averages.

### Age

Earnings for both female and male full-time workers tend to increase with age, with a plateau after 45 and a drop at age 65 and older. The gender pay gap also grows with age, and differences among older workers are considerably larger than gaps among younger workers.

The gender pay gap is smallest among the youngest workers. In 2010, for full-time workers ages 16–19, women earned 95 percent of what men earned on a weekly basis. Among workers 65 years and older, women earned only 76 percent of what their male peers earned. Women typically earn more than 90 percent of what men earn until around the age of 35, at which point median earnings for women start to grow much more slowly than median earnings for men. After age 35, women's median earnings fall

Figure 5.
Weekly Median Earnings of Full-Time Workers, by Gender and Age, 2010<sup>13</sup>



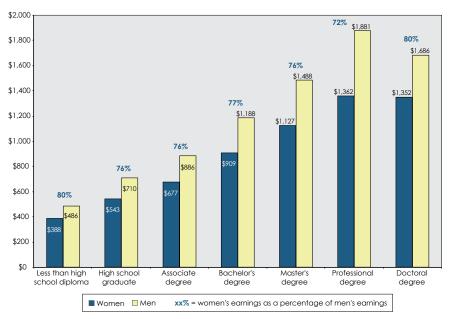
Note: Based on median usual weekly earnings of full-time wage and salary workers, 2010 annual averages.

to between 75 and 80 percent of the median earnings of men and remain there until retirement (Figure 5).

### **Education**

As a rule, earnings increase as years of education increase for both men and women. While more education is an effective tool for increasing earnings, it is not an effective tool against the gender pay gap. At every level of academic achievement, women's median earnings are less than men's median earnings, and in some cases, the gender pay gap is larger at higher levels of education (Figure 6).

**Figure 6.**Weekly Median Earnings of Full-time Workers, by Gender and Level of Education, 2010<sup>14</sup>



Note: Based on median usual weekly earnings of full-time wage and salary workers, ages 25 and older, 2010 annual averages.



### Is There a Pay Gap in All Jobs?

In nearly every line of work, women face a pay gap. Among the many occupations for which the Bureau of Labor Statistics collects data that allow for valid comparison, women's earnings are higher than men's in only a handful.<sup>15</sup>

While a pay gap exists in nearly every occupational field, jobs traditionally associated with men tend to pay better than traditionally female jobs for the same level of skill required. And even in 2012, women and men still tend to work in different kinds of jobs. This segregation of occupations is a major factor behind the pay gap. <sup>16,17</sup>

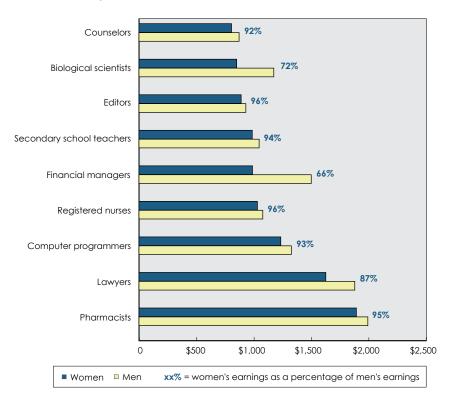
In 2010, the U.S. civilian workforce included 139 million full- and part-time employed workers; 53 percent were men, and 47 percent were women. <sup>18</sup> Just over 40 percent of working women were employed in traditionally female occupations such as social work, nursing, and teaching. In contrast, fewer than 5 percent of men worked in these jobs. Forty-four percent of working men were in traditionally male occupations, such as computer programming, aerospace engineering, and firefighting, compared with just under 6 percent of women in those jobs. <sup>19</sup> Women are more likely to work in professional, office and administrative support, sales, and service occupations, and men are more likely to work in construction, maintenance and repair, and production and transportation occupations.

Although men and women still tend to work in different jobs, occupational gender segregation has decreased over the last 40 years. The reduction in gender segregation is largely due to women moving into previously predominantly male jobs, especially during the 1970s and 1980s,<sup>20</sup> and to faster growth of more mixed-gender occupations in the 1990s.<sup>21</sup>

Increasing the number of women in traditionally male fields is likely to improve wages for women, but it is unlikely to fully eliminate the pay gap. Women in "male" jobs such as computer programming still face a pay gap compared with their male counterparts (Figure 7), even though they may earn higher salaries than women in traditionally female fields. It will take more than individual women pursuing careers in "male" fields to ensure fair pay for all.

Figure 7.

The Gender Pay Gap in Median Weekly Earnings among Full-time Workers, Selected Occupations, 2011<sup>22</sup>





### How Can I Make a Difference?

The gender pay gap is unlikely to go away on its own, but there are many things that we can do in our workplaces and in our communities to make a difference. Here are some steps that employers, individuals, and governments can take to ensure fair pay.

#### Individuals

Many personal decisions have profound implications for our economic security. Pursuing a college education has long been viewed as an important step toward ensuring a middle-class lifestyle. But not all college majors will provide equal foundations for future financial security. In addition, the kinds of jobs we pursue early in our careers set the stage for an entire career of earnings. Because benefits and subsequent raises are generally based on our initial wages, a lower starting salary could mean a lifetime of lower compensation and smaller retirement benefits. Decisions about whether and when to get married, have a family, and the division of labor in the family also play important roles in our economic futures.

Developing negotiation skills can help workers earn fair pay. Because most employers have some latitude when it comes to salaries, negotiating can pay off. But negotiation skills are especially tricky for women because some behaviors, like self-promotion, that work for men may backfire on women. <sup>23, 24</sup> AAUW, in collaboration with the Wage Project, offers \$tart \$mart salary negotiation training for women entering the job market.

Beyond their personal lives, individuals can also take steps to influence employers and governments. There are more ways to make your voice heard than ever before—letters to your legislators and local papers, blogs, and tweets are just a few examples. Joining an organization like AAUW can make all these activities a little easier, especially if you use our Programs in a Box and other resources and connect with our ready-made network of activists.

### **Employers**

Companies should know by now that paying workers fairly is necessary for legal and ethical reasons. But not every employer has taken this lesson to heart. Companies like Home Depot, Novartis, and Smith Barney have paid hundreds of millions of dollars to settle cases of gender pay discrimination brought by women employees under the Equal Pay Act and Title VII of the Civil Rights Act. Wal-Mart recently spent billions of dollars defending what would have been the largest class-action lawsuit in history, brought by female employees alleging systemic pay and promotion discrimination.

Indeed, fair pay can be good for the bottom line. Believing that an employer is fair improves workers' morale, <sup>25,26</sup> and employees are less likely to be absent when they perceive that their employer is fair. Work performance has also been linked to the perception of organizational justice. <sup>27</sup> In other words, a worker who believes that she or he is paid fairly is more likely to contribute her or his best effort to the job.

As U.S. Supreme Court Justice Louis Brandeis once noted, "Sunshine is the best disinfectant." Transparency in compensation is one example of a policy that can make a difference. A recent survey by the Institute for Women's Policy Research (IWPR) found that about half of employees said they worked in a setting where discussions of wages and salaries are either

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formally prohibited or discouraged by managers. According to IWPR, pay secrecy is much more common in the private sector, where 61 percent of employees are either discouraged or prohibited from discussing wage and salary information. In contrast, only 14 percent of public-sector employees reported that pay discussions were either discouraged or prohibited. This greater degree of transparency in the public sector may be related to the greater gender pay equity found in the federal government. Federal workers can easily see how their salaries compare with others at their grade level and geographical location because the U.S. Office of Personnel Management makes public the salary and wage range for each level of federal worker and additional locality pay for areas where the cost of living is higher. A 2009 report found that, among federal workers, women earned 89 percent of what men earned, compared with 78 percent in the workforce as a whole.



" You're exactly the kind of applicant I was looking for. "

Employers can also use audits to monitor and address gender pay differences. The state of Minnesota requires public-sector employers to conduct a pay equity study every few years and eliminate pay disparities between female-dominated and male-dominated jobs that require comparable levels of expertise. Employers use a job evaluation tool to compare jobs on dimensions such as the complexity of issues encountered, the depth and breadth of knowledge needed, the nature of interpersonal contacts required, and the physical working conditions. This allows employers to identify jobs—for example, delivery van drivers and clerk typists—that, despite being different, require similar levels of knowledge and responsibility. An analysis is then done to compare wages for predominantly female jobs with those of predominantly male jobs of comparable skill levels. If the results of the study show that women are consistently paid less than men for jobs requiring similar levels of knowledge and responsibility, the employer makes the necessary salary increases. For more information on the audits, visit Minnesota's pay equity web page.30

### Government

In 1963, Congress passed the Equal Pay Act, which requires employers to give men and women employees "equal pay for equal work." One year later, in 1964, the Civil Rights Act was passed. Title VII of that act bars all discrimination in employment, including discrimination in hiring, firing, promotion, and wages on the basis of race, color, religion, sex, or national origin.

Yet these legal protections have not ensured equal pay for women and men. The first piece of legislation signed into law by President Barack Obama, the Lilly Ledbetter Fair Pay Act of 2009, provides some additional protection against discrimination. The law clarifies that pay discrimination occurs

when a pay decision is made, when an employee is subject to that decision, or at any time an employee is injured by it; employees have 180 days from any of those instances to file a claim.<sup>31</sup>

This is an essential law, but it is by no means sufficient. Additional legislation is needed to provide more effective equal pay protections. During each session of Congress since the Equal Pay Act was passed, bills designed to update it have been introduced and sometimes voted on. In 2009, the House of Representatives passed the Paycheck Fairness Act, a comprehensive bill aimed at updating the Equal Pay Act by closing loopholes, strengthening incentives to prevent pay discrimination, and prohibiting retaliation against workers who inquire about employers' wage practices or disclose their own wages. But despite widespread backing from the American public, the strong leadership of AAUW, and the diligent efforts of our members and coalition partners—as well as the support of a majority of senators and the White House—the Senate defeated the Paycheck Fairness Act in November 2010 in a procedural vote (58-41). AAUW lobbied hard for the Paycheck Fairness Act during fall 2010 and again in summer 2012, after the act was reintroduced. Unfortunately, the Paycheck Fairness Act failed in procedural votes in summer 2012, this time in both the Senate and the House. AAUW remains vigilant in urging Congress to support this legislation.

AAUW continues to advocate for strong pay equity legislation, regulation, and enforcement to protect employees and assist employers. AAUW also educates the public about this persistent problem and its effect on working families. These efforts are critical elements as we work to close the gender pay gap.



## What Should I Do If I Experience Sex Discrimination at Work?

- **1. Put it in writing.** Always put everything in writing so you have a record and a timeline.
- 2. Do your homework. For more information on your rights, call the U.S. Equal Employment Opportunity Commission (EEOC) hotline at 800/669-4000.
- **3. Seek help.** Talk with your supervisor or human resources representative at work to learn about the grievance procedure.
- **4. Avoid loose lips.** While the desire to talk about your case is understandable, the threat of countersuits for defamation is real.
- 5. Get legal advice. Talk to a lawyer who has specific experience with sex discrimination in the workplace. For a referral in your state, e-mail the AAUW Legal Advocacy Fund at laf@aauw.org.
- **6. Act quickly.** There is a statute of limitations on filing complaints with the EEOC.
- **7. Watch your nickels and dimes.** Talk to a lawyer or an accountant about the financial burdens of a lawsuit.
- 8. Visit your doctor—yes, your doctor. You may experience a physical and emotional toll that should be addressed and documented.
- Prepare for the long haul. Filing a discrimination lawsuit is a long process, but others have succeeded in fighting discrimination, and you can too.
- **10. Find a support network.** AAUW branches can help support you. Find a branch near you at www.aauw.org.

# AAUW Resources

- Visit AAUW's pay equity resource page on the AAUW website at www.aauw.org/payequity for current information on the status of legislation, federal policies, and actions that you can take to narrow the pay gap.
- Join AAUW's Action Network to keep up with equal pay advocacy and receive great opportunities to tell your legislators what you think: capwiz.com/aauw/home.
- Visit the LAF online resource library to learn more about pay equity and what you can do if you believe you're being paid unfairly: www. aauw.org/act/laf/library/payequity.cfm.
- Get ideas for programming and advocacy with the AAUW Pay Equity Resource Kit: www.aauw.org/act/issue\_advocacy/actionpages/ payequity.cfm.
- Visit AAUW's \$tart \$mart salary negotiation page on the AAUW website at www.aauw.org/learn/LeadershipPrograms/StartSmart.cfm or the Wage Project website at www.wageproject.org to find out how to attend a salary negotiation workshop.
- Read more about the pay gap in AAUW's Behind the Pay Gap report at www.aauw.org/learn/research/behindPayGap.cfm.
- Join AAUW and help ensure pay equity for all: www.aauw.org/about/join.



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