Women in the Economy (WE)
Lifting up women’s voices, wisdom and experience to build a gender-equitable economy

WE Survey Findings – Last Updated September 9, 2023
The Issue

- U.S. economic policy has never been designed to meet women’s needs.
- Policymakers rarely ask if women benefit – as result, they often do not.
- Most advanced countries have acknowledged the role of women as breadwinners and caregivers, and have designed & invested in systems to support them.
- The infrastructure of supports for working women in the U.S. is weak & policies to strengthen it have been blocked or dismantled.
Women in the Economy is...*

• A research and action project designed to answer the question:

  **What would the economy look like if it were designed to work for women?**

• Roots the answer in the *wisdom, voices, and lived experience* of working women

*The WE project is inclusive of cis and transgender women, and we welcome insights from non-binary people and members of the LGBTQIA+ community. The term “working women” includes women who are providing care with or without compensation.*
Methodology

1. Interviews with Gender Economic Equity Experts

2. 127 In-Depth Interviews with Working Women

3. Coding and Analyzing of Interview Findings

4. Development of Survey Based on Interview Findings

5. SaverLife Survey
   - Dec. 13 - Jan. 2nd, 2023
   - 1224 total respondents

6. Survey Analysis

GALVANIZE ACTION!!
Survey Demographics
RACE, ETHNICITY, and GEOGRAPHY

Race or Ethnicity
- White: 35%
- African American or Black: 44%
- Other: 13%
- Native Hawaiian or Pacific Islander: 1%
- American Indian or Alaska Native: 2%
- Asian or Asian American: 5%
- Latina or Hispanic: 14%

Geography Type
- Urban: 46%
- Suburban: 33%
- Rural: 21%
37% respondents are single mothers.
AGE & INCOME

2 out of 3 had household income(s) of less than $50K.

Age

Household Income

0% 5% 10% 15% 20% 25% 30% 35% 40% 45%
15-24 25-34 35-44 45-54 55-64 65-74 75 and over

Less than $15,000 $15,000 to $24,999 $25,000 to $34,999 $35,000 to $49,999 $50,000 to $74,999 $75,000 to $99,999 $100,000 to $149,999 $150,000 to $199,999 $200,000 or more
EMPLOYMENT

Employment Status

- Employed full-time: 55%
- Employed part-time: 18%
- Unable to work: 9%
- Retired: 2%
- Prefer not to say: 2%
- Not working but looking for work: 12%
- Not working and not looking for work: 2%

Job Sector

- A private company: 52%
- A nonprofit organization: 15%
- Government: 14%
- Academic: 5%
- Not sure: 14%
WOMEN WITH A DISABILITY

32% self-identified as women with a disability*

*The survey defined a disability as "a long-lasting or chronic condition (such as physical, visual, auditory, cognitive, emotional or other) that affects your ability to work."
I have a side gig that generates extra income (for example, as an Uber or Lyft driver)

I am fully self-employed but without employees

I own a small business with 10 or fewer employees

Other

Among Women Entrepreneurs...

25% of respondents are entrepreneurs
Political Affiliation

- Democrat: 49%
- Independent: 19%
- Republican: 12%
- Prefer not to say: 11%
- Some other political party: 8%
- Not sure: 1%

How often do you vote?

- I don’t vote
- I rarely vote
- I sometimes vote
- I vote in almost every election
- I vote in every election
4 out of 5 survey participants said they felt economically insecure.
Economic insecurity by identity ...

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
<th>Subcategory</th>
</tr>
</thead>
</table>
| Race or Ethnicity       |            | **89%**
|                         |            | **84%**
|                         |            | **81%**
|                         |            | **85%**
|                         |            | **83%**
|                        | **BLACK WOMEN** | 89%  |
|                        | **LATINA / HISPANIC WOMEN** | 84%  |
|                        | **NATIVE WOMEN** | 81%  |
|                        | **AAPI WOMEN** | 85%  |
|                        | **WHITE WOMEN** | 83%  |
| Care Status            |            | **91%**
|                         |            | **90%**
|                         |            | **83%**
|                        | **MOTHERS** | 91%  |
|                        | **SINGLE MOTHERS** | 90%  |
|                        | **CAREGIVERS** (Women caring for people other than their children) | 83%  |
| Age                    |            | **81%**
|                         |            | **77%**
|                        | **YOUNGER WOMEN** (Between 15-24 years old) | 81%  |
|                        | **OLDER WOMEN** (At least 50 years old) | 77%  |
| LGBTQIA                |            | **85%**
|                        | **LGBTQIA** | 85%  |
| Women in Disabilities   |            | **90%**
|                        | **WOMEN WITH DISABILITIES** | 90%  |
71% survey participants agreed that access to abortion has a direct impact on women's economic security.
Key Questions

To what extent do you feel **insecure economically**?

A great deal: 25%
A fair amount: 20%
Somewhat: 30%
Not very much: 10%
Not at all: 5%
Not sure: 5%
How confident are you that you have **saved enough money** to live comfortably once you retire?

Only 1 out of 5 were confident about their level of retirement savings.
Top challenges & solutions:
All respondents
1. Inflation is making it harder for workers to survive and/or support their families. (54%)
2. Working women struggling to make ends meet (44%)
3. Housing costs are eating up too much of women’s income. (42%)
4. Single moms are most negatively impacted by caregiving responsibilities. (29%)
5. Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families. (29%)
6. Women want to work but the jobs available to them pay wages that are too low to support them and their families. (27%)
7. Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities. (27%)
8. The pay gap is undermining women’s economic security. (27%)
9. Lack of confidence is affecting women’s ability to get ahead. (23%)
10. Lack of education about economic and financial systems, practices, and products is having a detrimental long-term effect on the economic security of women and girls. (22%)
All survey respondents (n=1224)

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(All survey respondents, n=1224)

1. Flexible work schedules - (49%)
2. Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses - (47%)
3. The option to work remotely - (46%)
4. Raise the minimum wage - (42%)
5. Raise income and asset limits in public benefit programs so more families can access them - (40%)
6. Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters - (37%)
7. Paid family leave - (34%)
8. Close the gender pay gap - (33%)
9. Affordable and accessible childcare - (31%)
10. Promoting women into leadership roles at work - (29%)
(All survey respondents, n=1224)

**Value Caregiving**
- Flexible work schedules - (49%)
- The option to work remotely - (46%)
- Paid family leave - (34%)
- Affordable and accessible childcare - (31%)

**Subsidize Cash Flow**
- Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses - (47%)
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- Raise income and asset limits in public benefit programs so more families can access them - (40%)
- Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters - (37%)

**End Systemic Inequity**
- Close the gender pay gap - (33%)
- Promoting women into leadership roles at work - (29%)
Open Responses
(All survey respondents, n=1224)
Top challenges & solutions:
By race and ethnicity
Across race & ethnicity...

...90%-100% of the top 10 challenges were the same.

...the top 3 challenges

1. inflation
2. the struggle to make ends meet
3. housing costs

were the same.
Black women lifted up the issues of discrimination and racial bias impeding their advancement in their careers.

Latina women specifically expressed the challenge of having to work long hours and multiple jobs due to low wages leaving little time to spend with their families.

Nuanced challenges by Race & Ethnicity

Native women emphasized the lack of awareness of community-based or public resources to help them navigate financial challenges.

AAPI women emphasized the challenge of wanting to work, but the available jobs offer wages too low to support their families.

White women emphasized the challenge of inflation and low wages making it difficult for workers to survive and/or support their families.
Across race & ethnicity...

...80%-90% of the top 10 solutions were consistent, and...

...flexible work schedules and the option to work remotely were within the top 3 solutions.
Supporting, mentoring, and promoting women in the workplace were key solutions for **Black women**.

Raising the minimum wage, increasing access to public benefits, and affordable childcare were higher priorities for **Latina or Hispanic women**.

**Native women** prioritized the option to work remotely, paid family leave, and work policies, norms, and culture that support and value workers who are also caregivers.

**White women** prioritized increasing access to public benefits and creating high school classes to teach girls about economic and financial systems.

**AAPI women** lifted up the solutions of closing the gender pay gap and teaching women and girls in schools, community, churches, etc. about how to be financially independent and why it matters.
Top challenges & solutions: Black women
Top challenges for Black women (n=540)

- Inflation is making it harder for workers to survive and/or support their families. (44%)
- Working women struggling to make ends meet. (41%)
- Housing costs are eating up too much of women’s income. (39%)
- The pay gap is undermining women’s economic security. (28%)
- Single moms are most negatively impacted by caregiving responsibilities. (28%)
- Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities. (26%)
- Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families. (26%)
- Women want to work but the jobs available to them pay wages that are too low to support them and their families. (25%)
- Hiring of women of color is increasing but workplace racial and gender bias is impeding their advancement. (23%)
### Top solutions for **Black** women *(n=540)*

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<th>Solution</th>
<th>Support Percentage</th>
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<td>Supporting women to mentor other women</td>
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Top challenges & solutions: Latina or Hispanic women
### Top challenges for Latina or Hispanic women (n=165)

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<tr>
<td>Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities.</td>
<td>30%</td>
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Top solutions for Latina or Hispanic women (n=165)

- Flexible work schedules: 48%
- Raising the minimum wage: 46%
- The option to work remotely: 44%
- Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses: 42%
- Raise income and asset limits in public benefit programs so more families can access them: 41%
- Affordable and accessible childcare: 38%
- Paid family leave: 37%
- Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters: 36%
- Promoting women into leadership roles at work: 28%
- Close the gender pay gap: 28%
- Removing barriers and speed up processes to apply for/receive public benefits: 28%
Top challenges & solutions: Native women
Top challenges for Native* women (n=21)

- Inflation is making it harder for workers to survive and/or support their families. (57%)
- Working women struggling to make ends meet. (52%)
- Housing costs are eating up too much of women’s income. (48%)
- Single moms are most negatively impacted by caregiving responsibilities. (38%)
- Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families. (29%)
- Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities. (29%)
- Women want to work but the jobs available to them pay wages that are too low to support them and their families. (29%)
- Women are unaware of community-based and/or public sector resources that could help them navigate financial challenges. (29%)
- The pay gap is undermining women’s economic security. (24%)
- Lack of confidence is affecting women’s ability to get ahead. (24%)

*Native women includes women identifying as American Indian and/or Alaska Native
**Top solutions for Native* women** (n=21)

<table>
<thead>
<tr>
<th>Solution</th>
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<tr>
<td>The option to work remotely</td>
<td>71%</td>
</tr>
<tr>
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<td>Paid family leave</td>
<td>48%</td>
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<tr>
<td>Close the gender pay gap</td>
<td>43%</td>
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<tr>
<td>Work policies, norms, and culture that support and value workers who are also caregivers</td>
<td>38%</td>
</tr>
<tr>
<td>Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters</td>
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<td>Affordable and accessible childcare</td>
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*Native women includes women identifying as American Indians and/or Alaska Native*
Top challenges & solutions: AAPI women
<table>
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<tr>
<th>Challenge</th>
<th>Percentage</th>
</tr>
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<tr>
<td>Inflation is making it harder for workers to survive and/or support their families.</td>
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<td>The pay gap is undermining women’s economic security.</td>
<td>22%</td>
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<tr>
<td>Lack of education about economic and financial systems, practices, and products is having a detrimental long-term effect on the economic security of women and girls.</td>
<td>21%</td>
</tr>
</tbody>
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*AAPI includes Asian American, Native Hawaiian, and/or Pacific Islander women.*
Top solutions for **AAPI* women**  \( (n=68) \)

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</tbody>
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*AAPI includes Asian American, Native Hawaiian, and/or Pacific Islander women.*
Top challenges & solutions: White women
Top challenges for **White women**  

- **65%**: Inflation is making it harder for workers to survive and/or support their families.
- **46%**: Working women struggling to make ends meet.
- **44%**: Housing costs are eating up too much of women’s income.
- **35%**: Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families.
- **31%**: Single moms are most negatively impacted by caregiving responsibilities.
- **31%**: Women want to work but the jobs available to them pay wages that are too low to support them and their families.
- **27%**: Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities.
- **25%**: Lack of confidence is affecting women’s ability to get ahead.
- **22%**: The pay gap is undermining women’s economic security.
## Top solutions for **White** women  
*(n=434)*

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<thead>
<tr>
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<tbody>
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Women’s Voices

“I don’t personally agree with abortion as it was so hard for me to have living children. But God gave us the right to choose and decide. We have consequences for our decisions, but we also have the God-given right to make the decision.”

“I’m budgeting out loans, scholarships, school money to last me for this semester - to pay my bills today you know. But the burden of food and gas and all that. Yeah, having another kid right now would be insane, like yeah, impossible to manage.”
Top challenges & solutions: Survivors
Top challenges for **survivors*** (n=19)

- Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities.
- Inflation is making it harder for workers to survive and/or support their families.
- Women are not advancing at work due to gender discrimination.
- Gender-based harassment, discrimination, and bias are discouraging women from entering or staying in higher-wage jobs.
- Housing costs are eating up too much of women’s income.
- Working women struggling to make ends meet.
- Persistent labor market discrimination is discouraging women and girls from following their dreams and reaching their full potential.
- The pay gap is undermining women's economic security.
- Women want to work but the jobs available to them pay wages that are too low to support them and their families.
- Hiring of women of color is increasing but workplace racial and gender bias is impeding their advancement.

*In the survey, the term “survivors” includes respondents who indicated they had experienced gender-base abuse at home or in the workplace.*
50% of the top challenges for respondents who are survivors were related to gender and racial discrimination.
Top solutions for survivors (n=19)

- Close the gender pay gap
- Affordable and accessible childcare
- Flexible work schedules
- Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters
- Promoting women into leadership roles at work
- Supporting women to mentor other women
- Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses
- Work policies, norms, and culture that support and value workers who are also caregivers
- Raise or eliminate income and asset limits in public benefit programs for people with disabilities
- Raising the minimum wage
“I think men do tend to get more aggressive. I don’t want to get my face punched in and I backed down. I don’t like change and I’ve probably moved 30 times for not feeling safe. Maybe it’s just me. I don’t know if others are going through it. I’ll just leave, I get scared for the upcoming young ladies.”
Top challenges & solutions: Younger Women
### Top challenges for younger women (ages 16-25) (n=46)

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<td>Housing costs are eating up too much of women’s income.</td>
<td>17%</td>
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<td>Women are discouraged from entering - or being pushed out of - high-wage, predominantly male-dominated occupations due to gender discrimination and bias.</td>
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Top solutions for younger women (ages 16-25) *(n=46)*

- **Flexible work schedules** (50%)
- **Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses** (41%)
- **Close the gender pay gap** (39%)
- **Raising the minimum wage** (37%)
- **Paid family leave** (35%)
- **Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters** (35%)
- **Promoting women into leadership roles at work** (30%)
- **Raise income and asset limits in public benefit programs so more families can access them** (28%)
- **High school classes to teach girls about economic and financial systems and career pathways** (28%)
- **The option to work remotely** (26%)
- **Affordable and accessible childcare** (26%)
Young women's voices

I think [young women need] better education about what you’re getting into. Sit down with an advisor. Talk through what it will take over 4 years. What the interest will be. What will be the overall amount of money you’ll pay. So, you can explore other options other than college – plumbers, HVAC mechanics.
Top challenges & solutions:
Mothers
### Top challenges for mothers (n=710)

<table>
<thead>
<tr>
<th>Challenge</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inflation is making it harder for workers to survive and/or support their families.</td>
<td>49%</td>
</tr>
<tr>
<td>Working women struggling to make ends meet</td>
<td>49%</td>
</tr>
<tr>
<td>Housing costs are eating up too much of women’s income.</td>
<td>42%</td>
</tr>
<tr>
<td>Single moms are most negatively impacted by caregiving responsibilities.</td>
<td>41%</td>
</tr>
<tr>
<td>Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities.</td>
<td>34%</td>
</tr>
<tr>
<td>Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families.</td>
<td>33%</td>
</tr>
<tr>
<td>Women want to work but the jobs available to them pay wages that are too low to support them.</td>
<td>32%</td>
</tr>
<tr>
<td>The pay gap is undermining women’s economic security.</td>
<td>26%</td>
</tr>
<tr>
<td>Lack of confidence is affecting women’s ability to get ahead.</td>
<td>22%</td>
</tr>
<tr>
<td>Lack of education about economic and financial systems, practices, and products is having a detrimental long-term effect on the economic security of women and girls.</td>
<td>21%</td>
</tr>
</tbody>
</table>
Top solutions for mothers (n=710)

- Flexible work schedules: 51%
- The option to work remotely: 47%
- Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses: 46%
- Raising the minimum wage: 44%
- Raise income and asset limits in public benefit programs so more families can access them: 44%
- Affordable and accessible childcare: 41%
- Paid family leave: 39%
- Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters: 38%
- Employer-based programs to support single moms: 36%
- High school classes to teach girls about economic and financial systems and career pathways: 31%
Inflation is making it harder for workers to survive and/or support their families. 51%

Working women struggling to make ends meet. 49%

Single moms are most negatively impacted by caregiving responsibilities. 43%

Housing costs are eating up too much of women's income. 40%

Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families. 31%

Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities. 31%

Women want to work but the jobs available to them pay wages that are too low to support them and their families. 29%

The pay gap is undermining women's economic security. 24%

Women are unaware of community-based and/or public sector resources that could help them navigate financial challenges. 19%

Income and/or asset limits in public benefit programs are barriers to women's economic security. 19%
## Top solutions for single mothers (n=449)

<table>
<thead>
<tr>
<th>Solution</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flexible work schedules</td>
<td>51%</td>
</tr>
<tr>
<td>Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses</td>
<td>46%</td>
</tr>
<tr>
<td>Raising the minimum wage</td>
<td>44%</td>
</tr>
<tr>
<td>The option to work remotely</td>
<td>44%</td>
</tr>
<tr>
<td>Employer-based programs to support single moms</td>
<td>43%</td>
</tr>
<tr>
<td>Affordable and accessible childcare</td>
<td>42%</td>
</tr>
<tr>
<td>Raise income and asset limits in public benefit programs so more families can access them</td>
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</tr>
<tr>
<td>Paid family leave</td>
<td>38%</td>
</tr>
<tr>
<td>Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters</td>
<td>37%</td>
</tr>
<tr>
<td>High school classes to teach girls about economic and financial systems and career pathways</td>
<td>32%</td>
</tr>
</tbody>
</table>
“I focused on school, but we still were struggling. We didn’t qualify for food stamps. I think because their income levels are unbelievable unrealistic, especially with inflation. The only way we’ve been able to get groceries and make it is because we do qualify for WIC.”
Top challenges & solutions:
50 +
### Top challenges for women of ages 50+ (n=231)

<table>
<thead>
<tr>
<th>Challenge</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inflation is making it harder for workers to survive and/or support their families.</td>
<td>60%</td>
</tr>
<tr>
<td>Housing costs are eating up too much of women's income.</td>
<td>44%</td>
</tr>
<tr>
<td>Working women struggling to make ends meet</td>
<td>41%</td>
</tr>
<tr>
<td>Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families.</td>
<td>28%</td>
</tr>
<tr>
<td>The pay gap is undermining women's economic security.</td>
<td>28%</td>
</tr>
<tr>
<td>Women want to work but the jobs available to them pay wages that are too low to support them and their families.</td>
<td>26%</td>
</tr>
<tr>
<td>Single moms are most negatively impacted by caregiving responsibilities.</td>
<td>26%</td>
</tr>
<tr>
<td>Women are unaware of community-based and/or public sector resources that could help them navigate financial challenges.</td>
<td>23%</td>
</tr>
<tr>
<td>Income and/or asset limits in public benefit programs are barriers to women's economic security.</td>
<td>22%</td>
</tr>
<tr>
<td>Lack of confidence is affecting women's ability to get ahead.</td>
<td>22%</td>
</tr>
</tbody>
</table>
## Top solutions for women of ages 50+ (n=231)

<table>
<thead>
<tr>
<th>Solution</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses</td>
<td>50%</td>
</tr>
<tr>
<td>The option to work remotely</td>
<td>41%</td>
</tr>
<tr>
<td>Raise income and asset limits in public benefit programs so more families can access them</td>
<td>39%</td>
</tr>
<tr>
<td>Flexible work schedules</td>
<td>37%</td>
</tr>
<tr>
<td>Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters</td>
<td>35%</td>
</tr>
<tr>
<td>Raising the minimum wage</td>
<td>35%</td>
</tr>
<tr>
<td>Raise or eliminate income and asset limits in public benefit programs for people with disabilities</td>
<td>30%</td>
</tr>
<tr>
<td>High school classes to teach girls about economic and financial systems and career pathways</td>
<td>28%</td>
</tr>
<tr>
<td>Removing barriers and speed up processes to apply for/receive public benefits</td>
<td>28%</td>
</tr>
<tr>
<td>Supporting women to mentor other women</td>
<td>26%</td>
</tr>
<tr>
<td>Close the gender pay gap</td>
<td>26%</td>
</tr>
</tbody>
</table>
Top challenges & solutions: Entrepreneurs
Top challenges for women entrepreneurs (n=306)

- **53%** Inflation is making it harder for workers to survive and/or support their families.
- **45%** Working women struggling to make ends meet.
- **43%** Housing costs are eating up too much of women’s income.
- **33%** Single moms are most negatively impacted by caregiving responsibilities.
- **31%** Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families.
- **28%** Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities.
- **28%** Women want to work but the jobs available to them pay wages that are too low to support them and their families.
- **27%** The pay gap is undermining women’s economic security.
- **25%** Lack of education about economic and financial systems, practices, and products is having a detrimental long-term effect on the economic security of women and girls.
- **24%** Lack of confidence is affecting women’s ability to get ahead.
Top solutions for women entrepreneurs (n=306)

- The option to work remotely: 49%
- Flexible work schedules: 46%
- Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses: 45%
- Raise income and asset limits in public benefit programs so more families can access them: 41%
- Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters: 40%
- Raising the minimum wage: 36%
- Close the gender pay gap: 35%
- Affordable and accessible childcare: 31%
- Removing barriers and speed up processes to apply for/receive public benefits: 30%
- Paid family leave: 30%
- Promoting women into leadership roles at work: 30%
Top challenges & solutions: Women with a disability(s)
Top challenges for women with a disability (n=397)

- Inflation is making it harder for workers to survive and/or support their families. (60%)
- Housing costs are eating up too much of women’s income. (51%)
- Working women struggling to make ends meet. (51%)
- Single moms are most negatively impacted by caregiving responsibilities. (35%)
- Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities. (34%)
- Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families. (33%)
- Women want to work but the jobs available to them pay wages that are too low to support them and their families. (32%)
- The pay gap is undermining women’s economic security. (30%)
- Lack of education about economic and financial systems, practices, and products is having a detrimental long-term effect on the economic security of women and girls. (30%)
- Lack of confidence is affecting women’s ability to get ahead. (29%)
Top solutions for women with a disability (n=397)

- Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses (52%)
- The option to work remotely (51%)
- Flexible work schedules (48%)
- Raise income and asset limits in public benefit programs so more families can access them (47%)
- Raising the minimum wage (45%)
- Raise or eliminate income and asset limits in public benefit programs for people with disabilities (39%)
- Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters (39%)
- Removing barriers and speed up processes to apply for/receive public benefits (37%)
- Paid family leave (35%)
- Close the gender pay gap (35%)
Top challenges & solutions: LGBTQI+
### Top challenges for LGBTQI+ (n=188)

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inflation is making it harder for workers to survive and/or support their families.</td>
<td>58%</td>
</tr>
<tr>
<td>Working women struggling to make ends meet</td>
<td>54%</td>
</tr>
<tr>
<td>Housing costs are eating up too much of women’s income.</td>
<td>47%</td>
</tr>
<tr>
<td>Women want to work but the jobs available to them pay wages that are too low to support them and their families.</td>
<td>36%</td>
</tr>
<tr>
<td>Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families.</td>
<td>34%</td>
</tr>
<tr>
<td>Single moms are most negatively impacted by caregiving responsibilities.</td>
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<tr>
<td>The pay gap is undermining women’s economic security.</td>
<td>30%</td>
</tr>
<tr>
<td>Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities.</td>
<td>29%</td>
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<tr>
<td>Lack of confidence is affecting women’s ability to get ahead.</td>
<td>28%</td>
</tr>
<tr>
<td>Lack of education about economic and financial systems, practices, and products is having a detrimental long-term effect on the economic security of women and girls.</td>
<td>27%</td>
</tr>
</tbody>
</table>
**Top solutions for LGBTQI+**\(^{(n=188)}\)

- **The option to work remotely**: 80%
- **Flexible work schedules**: 76%
- **Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses**: 74%
- **Raise income and asset limits in public benefit programs so more families can access them**: 66%
- **Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters**: 65%
- **Raising the minimum wage**: 59%
- **Close the gender pay gap**: 56%
- **Affordable and accessible childcare**: 51%
- **Removing barriers and speed up processes to apply for/receive public benefits**: 49%
- **Paid family leave**: 49%
- **Promoting women into leadership roles at work**: 49%
Survey Findings
Political Party Affiliation
Political Party Affiliation

- Democrat: 49%
- Independent: 19%
- Republican: 12%
- Prefer not to say: 11%
- Not sure: 8%
- Some other political party: 1%

How often do you vote?

- I don’t vote
- I rarely vote
- I sometimes vote
- I vote in almost every election
- I vote in every election
Inflation is making it harder for workers to survive and/or support their families.

Working women struggling to make ends meet

Housing costs are eating up too much of women’s income.
Flexible work schedules

Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses

The option to work remotely

TOP 3 SOLUTIONS
Inflation is making it harder for workers to survive and/or support their families.

Working women struggling to make ends meet

Housing costs are eating up too much of women’s income.

Single moms are most negatively impacted by caregiving responsibilities.

Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families.

Women want to work but the jobs available to them pay wages that are too low to support them and their families.

Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities.

The pay gap is undermining women’s economic security.

Lack of confidence is affecting women’s ability to get ahead.

Lack of education about economic and financial systems, practices, and products is having a detrimental long-term effect on the economic security of women and girls.

Women are unaware of community-based and/or public sector resources that could help them navigate financial challenges.

Income and/or asset limits in public benefit programs are barriers to women’s economic security.
Flexible work schedules
Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses

The option to work remotely

Raising the minimum wage

Raise income and asset limits in public benefit programs so more families can access them

Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters

Paid family leave

Close the gender pay gap

Affordable and accessible childcare

Promoting women into leadership roles at work

High school classes to teach girls about economic and financial systems and career pathways

Supporting women to mentor other women

TOP 12 SOLUTIONS BY PARTY AFFILIATION

<table>
<thead>
<tr>
<th>Flexible work schedules</th>
<th>50% Democrat</th>
<th>45% Republican</th>
<th>51% Independent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses</td>
<td>49% Democrat</td>
<td>41% Republican</td>
<td>56% Independent</td>
</tr>
<tr>
<td>The option to work remotely</td>
<td>45% Democrat</td>
<td>46% Republican</td>
<td>48% Independent</td>
</tr>
<tr>
<td>Raising the minimum wage</td>
<td>39% Democrat</td>
<td>36% Republican</td>
<td>48% Independent</td>
</tr>
<tr>
<td>Raise income and asset limits in public benefit programs so more families can access them</td>
<td>44% Democrat</td>
<td>37% Republican</td>
<td>41% Independent</td>
</tr>
<tr>
<td>Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters</td>
<td>39% Democrat</td>
<td>32% Republican</td>
<td>39% Independent</td>
</tr>
<tr>
<td>Paid family leave</td>
<td>36% Democrat</td>
<td>28% Republican</td>
<td>37% Independent</td>
</tr>
<tr>
<td>Close the gender pay gap</td>
<td>35% Democrat</td>
<td>29% Republican</td>
<td>30% Independent</td>
</tr>
<tr>
<td>Affordable and accessible childcare</td>
<td>39% Democrat</td>
<td>22% Republican</td>
<td>31% Independent</td>
</tr>
<tr>
<td>Promoting women into leadership roles at work</td>
<td>34% Democrat</td>
<td>20% Republican</td>
<td>33% Independent</td>
</tr>
<tr>
<td>High school classes to teach girls about economic and financial systems and career pathways</td>
<td>31% Democrat</td>
<td>21% Republican</td>
<td>32% Independent</td>
</tr>
<tr>
<td>Supporting women to mentor other women</td>
<td>31% Democrat</td>
<td>17% Republican</td>
<td>34% Independent</td>
</tr>
</tbody>
</table>
Top challenges for Democratic Women (n=508)

- 54%: Inflation is making it harder for workers to survive and/or support their families.
- 45%: Working women are struggling to make ends meet.
- 43%: Housing costs are eating up too much of women’s income.
- 31%: The pay gap is undermining women’s economic security.
- 28%: Single moms are most negatively impacted by caregiving responsibilities.
- 27%: Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families.
- 27%: Women want to work but the jobs available to them pay wages that are too low to support them and their families.
- 26%: Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities.
- 24%: Lack of confidence is affecting women’s ability to get ahead.
- 23%: Hiring of women of color is increasing but workplace racial and gender bias is impeding their advancement.
- 21%: Lack of education about economic and financial systems, practices, and products is having a detrimental long-term effect on the economic security of women and girls.
Top solutions for Democratic Women (n=508)

- Flexible work schedules: 50%
- Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses: 49%
- The option to work remotely: 45%
- Raising the minimum wage: 44%
- Raise income and asset limits in public benefit programs so more families can access them: 39%
- Close the gender pay gap: 39%
- Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters: 39%
- Paid family leave: 36%
- Affordable and accessible childcare: 35%
- Promoting women into leadership roles at work: 34%
Inflation is making it harder for workers to survive and/or support their families.

Working women struggling to make ends meet.

Housing costs are eating up too much of women’s income.

Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families.

Single moms are most negatively impacted by caregiving responsibilities.

Women want to work but the jobs available to them pay wages that are too low to support them and their families.

Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities.

Women are unaware of community-based and/or public sector resources that could help them navigate financial challenges.

Lack of confidence is affecting women’s ability to get ahead.

The pay gap is undermining women’s economic security.
Top solutions for Republican Women (n=121)

- The option to work remotely: 46%
- Flexible work schedules: 45%
- Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses: 41%
- Raising the minimum wage: 37%
- Raise income and asset limits in public benefit programs so more families can access them: 36%
- Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters: 32%
- Paid family leave: 28%
- Work policies, norms, and culture that support and value workers who are also caregivers: 25%
- Close the gender pay gap: 22%
- Affordable and accessible childcare: 21%
- High school classes to teach girls about economic and financial systems and career pathways: 21%
Top challenges for Independent Women (n=204)

63%  Inflation is making it harder for workers to survive and/or support their families.
48%  Housing costs are eating up too much of women’s income.
47%  Working women struggling to make ends meet.
39%  Low-wage workers are working extra jobs and/or long hours to make ends meet, leaving little time to spend with their families.
35%  Single moms are most negatively impacted by caregiving responsibilities.
34%  Women want to work but the jobs available to them pay wages that are too low to support them and their families.
34%  Women are losing jobs, income, advancement opportunities, and spending down savings due to caregiving responsibilities.
31%  Lack of education about economic and financial systems, practices, and products is having a detrimental long-term effect on the economic security of women and girls.
29%  The pay gap is undermining women’s economic security.
30%  Lack of confidence is affecting women’s ability to get ahead.
Top solutions for **Independent Women** *(n=204)*

- 56%: Public and employer support to help workers cover rising housing, energy, health, transportation, food and other everyday expenses
- 51%: Flexible work schedules
- 48%: The option to work remotely
- 48%: Raise income and asset limits in public benefit programs so more families can access them
- 41%: Raising the minimum wage
- 39%: Teach women and girls - in schools, community, churches, etc. - about how to be financially independent and why it matters
- 37%: Paid family leave
- 34%: Supporting women to mentor other women
- 33%: Promoting women into leadership roles at work
- 32%: High school classes to teach girls about economic and financial systems and career pathways
- 32%: Raise or eliminate income and asset limits in public benefit programs for people with disabilities
The economy may be recovering, but women workers are struggling. Since women are more likely than ever to be key breadwinners, their families are struggling. The lack of support for working caregivers is hurting families, businesses, and our national economy.

Why does it matter?
What do we do about it?

- Ask if policies benefit working women. If they don’t, change the policy.
- Redesign systems so all women – especially the most marginalized – can strive, thrive, and meet their full potential.
- Acknowledge that gender economic inequity is not a “women’s issue” – it’s everyone’s issue!
Where we are now

2023:

• Taking findings on the road

• Galvanizing leaders to advance solutions

• Support interviewees to tell their own stories
WE ADVISORS

- Aimee Allison, She the People
- Dr. Mariko Chang, Author
- Erin Currier, W.K. Kellogg Foundation
- Melany De La Cruz-Viesca, UCLA Asian American Studies Center
- Noreen Farrell, Equal Rights Advocates
- Christy Finsel, Oklahoma Native Assets Coalition
- Angela Glover Blackwell, PolicyLink
- Naomi Goldberg, Movement Advancement Project
- Surina Khan, Women’s Foundation of California
- Dr. Lisa Servon, University of Pennsylvania
WE FUNDERS

- AARP
- Annie E. Casey Foundation
- Blue Shield of California Foundation
- S&P Global Foundation
- Chavez Family Foundation
- Friedman Family Foundation
- Individuals: Robert Friedman, Martha Records and Richard Rainaldi
WE TEAM

• Founder and Project Lead: Heather McCulloch, Entrepreneur-in-Residence
• Senior Research Partner: Céline Apollon
• Aspen FSP Partners: Joanna Smith-Ramani and Ida Rademacher, Co-Executive Directors

Contact Information:
Heather.McCulloch@AspenInstitute.org
(415) 378-6703

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“We need to advocate, stand together, write letters, be informed, network, step in our power and be positive. You can’t isolate. Silence is consent, so don’t be silent!”

Download findings aggregated by gender identity and sexual orientation; income, age, marital, parental and disability status; and economic or physical abuse: