



ISSUE BRIEF : Q4 2019

REPRODUCTIVE HEALTH CARE IN PENNSYLVANIA

▶ BUSINESSFORWARD

ABOUT BUSINESS FORWARD

Business Forward, a national trade association, works with more than 100,000 business leaders across the country, including more than 6,000 here in Pennsylvania. We've organized hundreds of briefings on how to help women succeed in the workplace, provide for their families, and grow our economy.

Our leaders represent a range of industries and business sizes. It is a highly active, civic-minded, bipartisan group.

Six in 10 members of our network are women, and they are substantially more active than the men in our network. They also carry two-thirds or more of the household duties that come with raising children. Helping women advocate for affordable health care, climate action, sensible immigration laws, and other reforms is among our most significant accomplishments.

This report is part of a series on women's progress in the workplace and the importance of reproductive health care to women's careers, their families' security, and America's economic competitiveness. More than 275 Pennsylvania business leaders have participated by signing a statement in support of reproductive health care, providing case studies and individual testimony, and participating in our briefings on developments in reproductive health care.

The proportion of women at every level in corporate America has hardly changed. Progress isn't just slow. It's stalled.

WOMEN IN THE WORKPLACE 2018
(OCTOBER 2018)

McKinsey
& Company

EXECUTIVE SUMMARY

Women are America's largest potential driver of economic growth. By simply helping women match men's labor force participation, we could grow our economy by \$1 trillion.¹ But women cannot realize their potential in the workplace if government makes it harder for them to plan when to have kids. Reproductive health is a critical, but often overlooked, service to working women.

1. After decades of gains, women's progress in the workplace has stalled. They remain overrepresented in low-paying jobs, underrepresented in high-paying jobs, overworked at home, and undermined at the office.
2. The cost to women and their families is enormous. In the U.S. women earn 82 cents for every dollar men make, and 80 cents² in Pennsylvania. They are working 26.4% more hours per year than they did in 1980³ to provide for their families.
3. The cost to our economy is also enormous. If women worked and earned at the rate men do, our economy would be \$1 trillion bigger.⁴
4. That's why so many of our global competitors are helping women succeed at work. They invest three times more supporting working women than the U.S. does.⁵ The U.S., once a leader, now ranks 20th out of the world's 22 advanced economies on women's labor participation rate.⁶
5. The Trump Administration, Republicans in Congress, and other officials here in Pennsylvania are restricting reproductive health care and family planning services.



**REPRODUCTIVE HEALTH CARE
INCLUDES ENSURING ACCESS
TO ABORTION AND
AFFORDABLE BIRTH CONTROL,
AND ENDING PREGNANCY
DISCRIMINATION.**

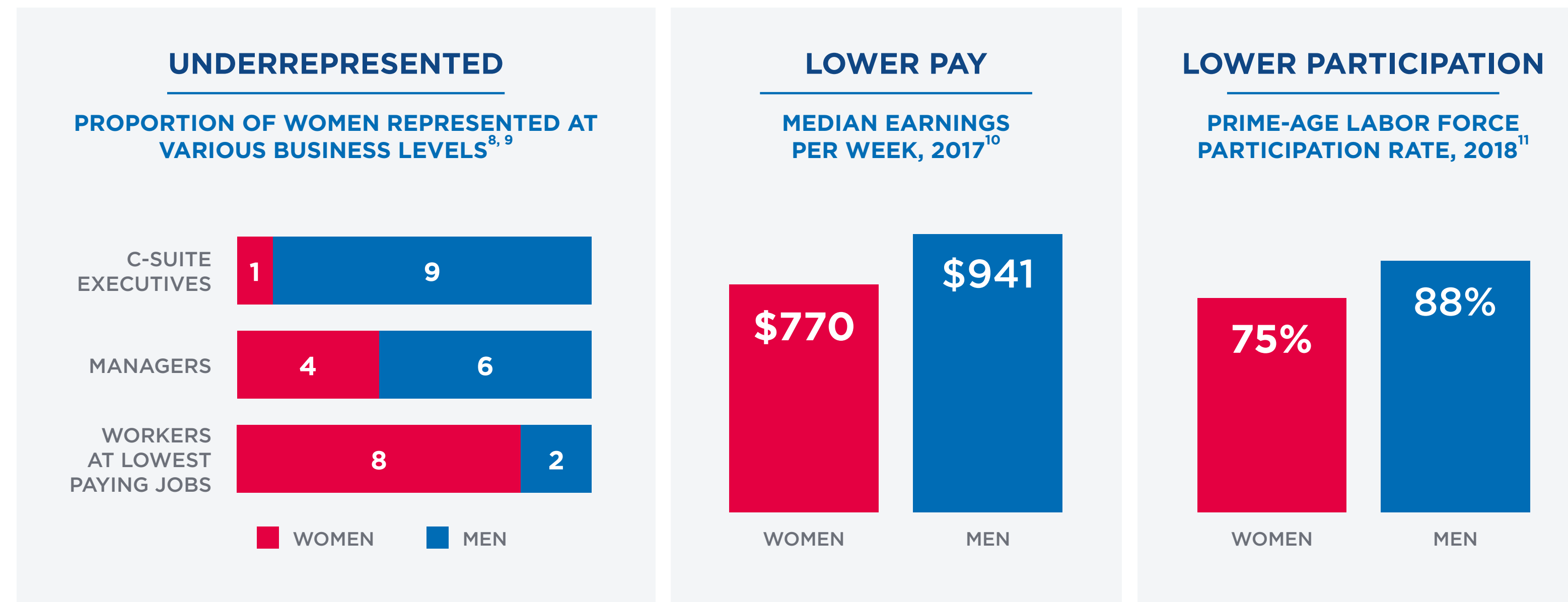


**FAMILY PLANNING CLINICS
PROVIDE BIRTH CONTROL,
OFFER PREGNANCY TESTS &
COUNSELING, HELP CLIENTS
WHO WANT TO CONCEIVE,
PROVIDE PRECONCEPTION
& STI/HIV SERVICES.**

WOMEN'S PROGRESS IS STALLED, AND TODAY'S GENDER GAP = \$1+ TRILLION IN LOST INCOME

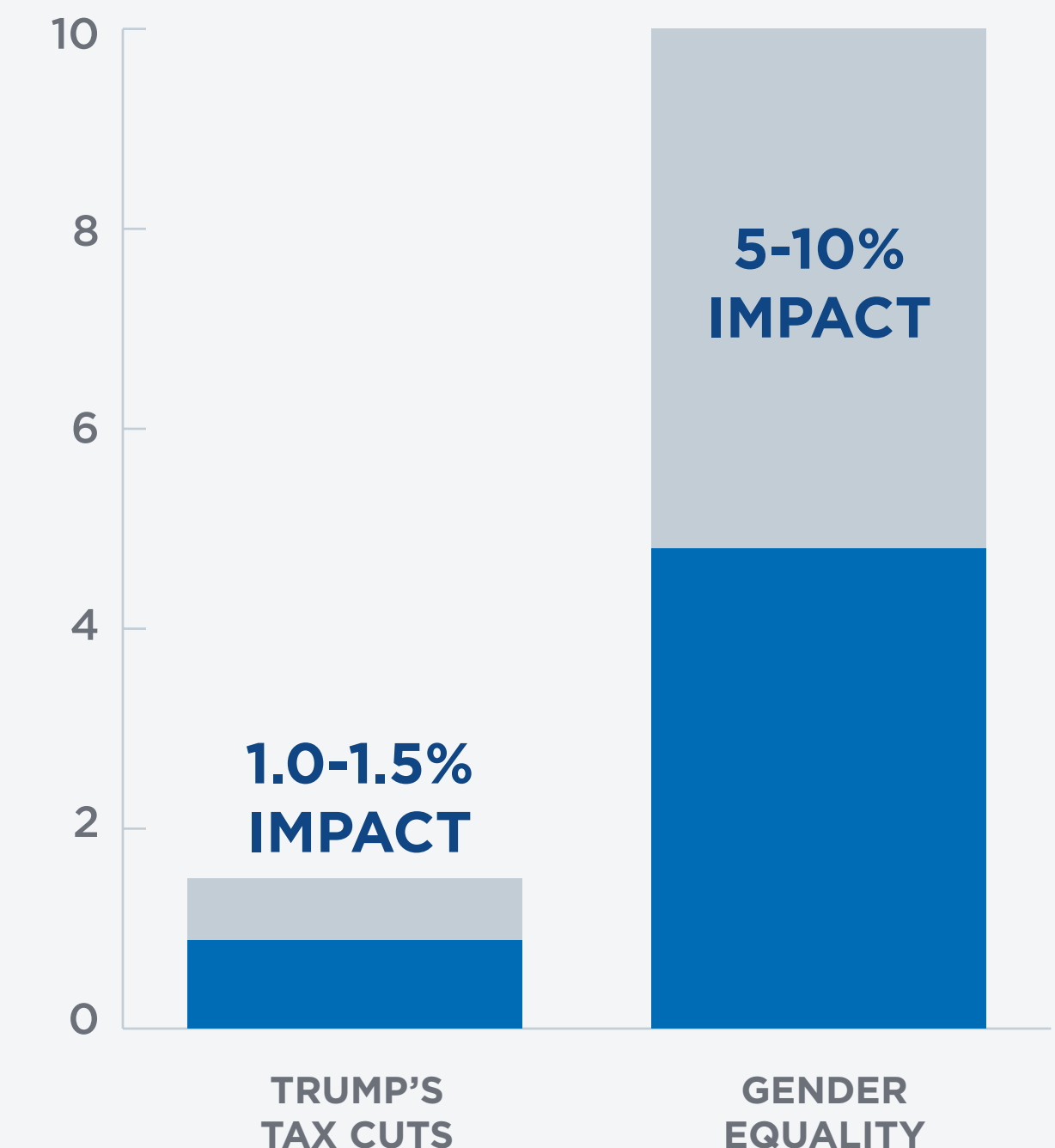
Women who work full-time earn just 82% of what their male counterparts earn. Women earn less, in part, because they tend to work in jobs and industries that pay less. In other words, they are overrepresented in low-paying jobs and underrepresented in higher paying ones. They are also less likely to be promoted. For every 100 men promoted to manager, 79 women are.⁷ Closing the gap requires both (1) helping more women enter the workforce and (2) helping more women enter higher paying fields, like engineering.

Women experience lower labor force participation rates than men. Helping women match men's participation rate would increase our GDP by 5-10%. McKinsey, S&P, and Citi estimate the impact of closing the gender gap is between \$1 trillion and \$1.6 trillion.



WHEREAS THE 2017 TAX LAW IS PROJECTED TO HAVE A LIMITED IMPACT ON THE ECONOMY, ENACTING POLICIES TO CLOSE THE GENDER GAP WOULD INCREASE GDP BY 5-10%.

PROJECTED IMPACT ON U.S. ECONOMY (% GDP GROWTH FROM 2018-2021)^{12, 13}



WOMEN IN PENNSYLVANIA EARN 80 CENTS FOR EVERY DOLLAR MEN MAKE

WAGE GAP¹³

Women in Pennsylvania who work full-time, year-round **earn 80 cents for every dollar** men with similar jobs earn.



Over a career that leads to a deficit of:

\$429,320

At the current rate, women will not reach parity with men until:

2068

WOMEN OF COLOR¹⁴

The gap is larger for women of color:

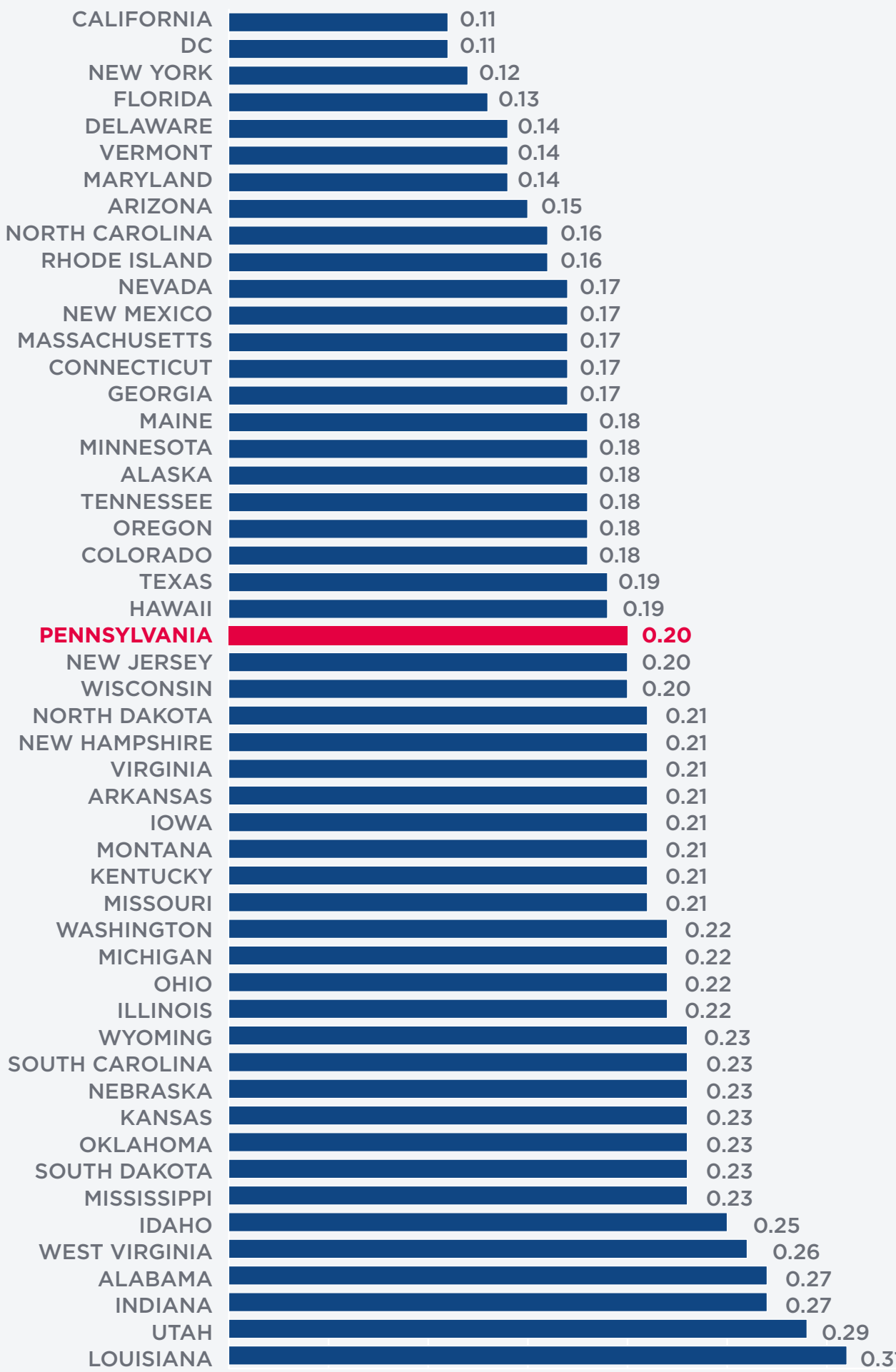
LATINAS
\$0.57

AFRICAN AMERICANS
\$0.68

SMALL BUSINESSES¹⁵

31%
of Pennsylvania businesses are women-owned.

WAGE GAP¹⁶



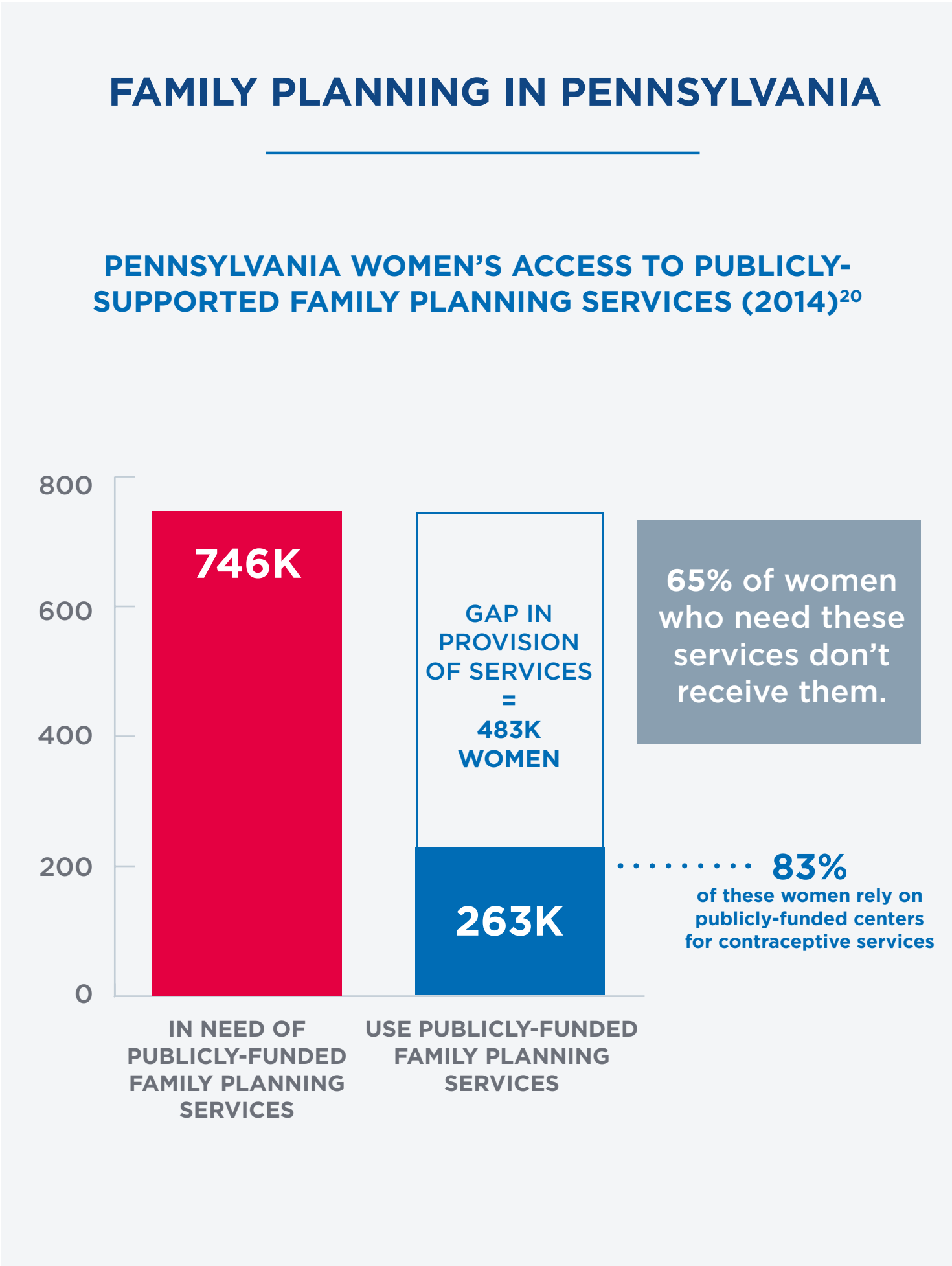
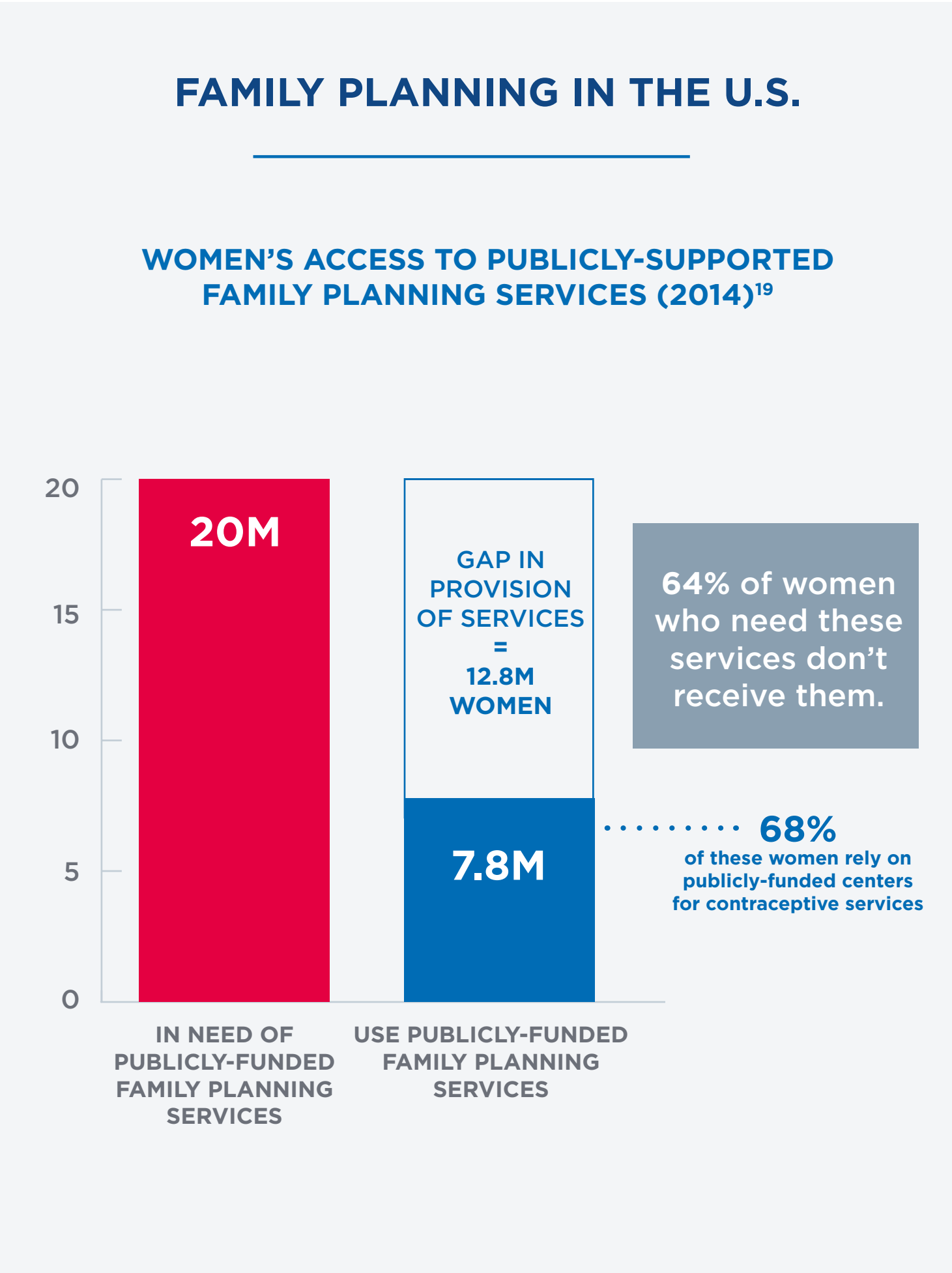
**LOWEST
WAGE GAP**

**PENNSYLVANIA
RANKING:
#24**

**HIGHEST
WAGE GAP**

FAMILY PLANNING SERVICES REDUCE UNPLANNED PREGNANCIES AND SAVE PENNSYLVANIA TAXPAYERS \$434M EVERY YEAR

Making contraception available to women who want it but could not otherwise afford it reduces the number of unplanned births, abortions, miscarriages, and babies born at low birth weight. Without publicly-supported family planning services, rates of unintended pregnancy and abortion in the U.S. would be 33% higher, and 46% higher in Pennsylvania. Many of the women who require publicly-funded family planning services are young, nonwhite, low-income, or uninsured.¹⁸



FAMILY PLANNING SERVICES SAVE TAXPAYERS MONEY

For every \$1 invested in publicly-supported family planning services, the government saves \$7.09 in Medicaid expenditures. That's because these services reduce reproductive cancers, STIs, and unintended births - all of which add to health care costs.²¹



YOU CAN SPEND...

\$1

ON FAMILY PLANNING

OR

\$7.09

IN MEDICAID EXPENSES

In 2010, family planning services in Pennsylvania saved the government²²:

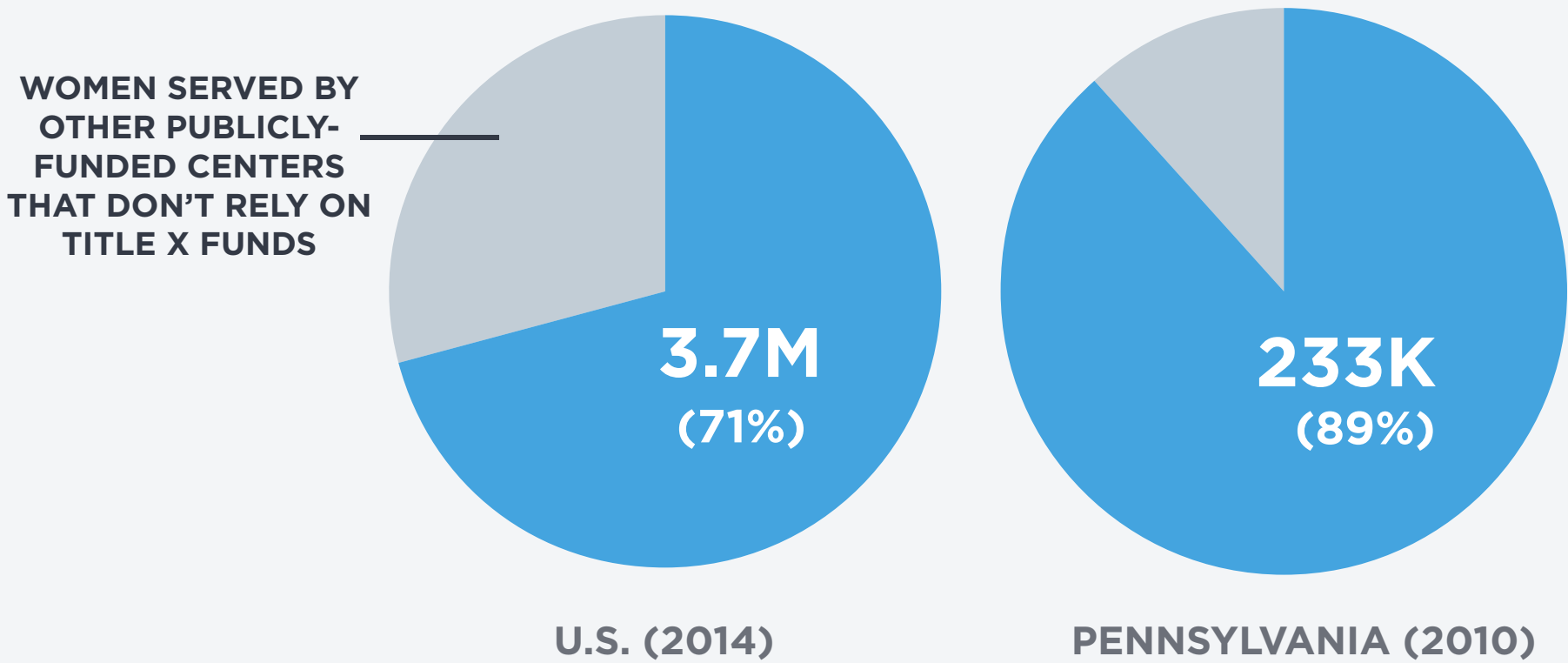
\$434 MILLION

THE TRUMP ADMINISTRATION AND PENNSYLVANIA LEGISLATURE POSE THREATS TO FUNDING FOR AND ACCESS TO FAMILY PLANNING

FEDERAL THREATS

In 2018, the Trump Administration proposed a new gag rule policy for Title X that will affect the nearly **4 million** people who rely on this program for affordable birth control and other related services.²³

WOMEN SERVED BY HEALTH CENTERS THAT RECEIVE SOME TITLE X FUNDING^{24, 25}

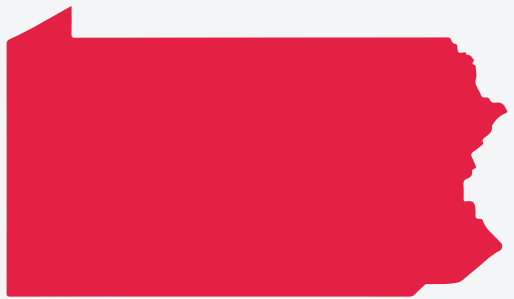


WOMEN IN PENNSYLVANIA ARE MORE RELIANT ON TITLE X CENTERS

Health centers that rely on Title X funding serve 89% of women that visit publicly-funded facilities in Pennsylvania. This is higher than the national percentage of 71%.

The rule prevents doctors, nurses and other Title X providers from informing patients about safe and legal access to abortion. It also blocks Title X funding from going to health centers that provide abortion services – regardless of how the funding is spent.

STATE-LEVEL THREATS



In 2017, the Pennsylvania legislature passed and Governor Wolf vetoed SB 3, a bill that would have banned abortion after 20 weeks and prohibited the most common method of abortion used after 15 weeks.²⁶

According to the Guttmacher Institute, Pennsylvania, when compared to other states, **is hostile** to abortion rights²⁷:

- In 2017, **85%** of Pennsylvania counties had no clinics that provided abortions and **48%** of Pennsylvania women lived in those counties.²⁸
- Patients are required to receive counseling and wait 24 hours before procedure is performed.²⁹
- Health plans offered in the state’s health exchange under the ACA only cover abortion in cases of life endangerment to the women.³⁰

FEMALE EXECUTIVES SUPPORT ACCESS TO REPRODUCTIVE HEALTH CARE

Business Forward conducted a survey with GBA Strategies and Bellwether Research & Consulting (December 2017).³¹ The poll surveyed 1,500 American women across age, race, professional status, educational attainment, geographic area, and political spectrum on their perspectives on the issues facing women in the workplace today.

Eighty-six percent of female executives believe that being able to time and plan parenthood is critical to a woman's professional development and her family's financial security – and 90% believe access to birth control is critical to family planning. There is significant evidence to support these beliefs. For example, 10% of the narrowing of the gender pay gap during the 1980s and 31% during the 1990s can be attributed to early access to the Pill.³²

Access to contraception helps women pursue higher degrees of education and establish in professional careers. The Pill accounted for more than 30% of the increase in the proportion of women in skilled careers from 1970 and 1990.³³

TIMING PARENTHOOD MATTERS

HOW IMPORTANT HAS THE ABILITY TO PLAN IF AND WHEN TO HAVE CHILDREN BEEN FOR YOUR ABILITY TO PURSUE YOUR PROFESSIONAL AND CAREER GOALS?³⁴

(PERCENT THAT BELIEVE IT IS IMPORTANT)

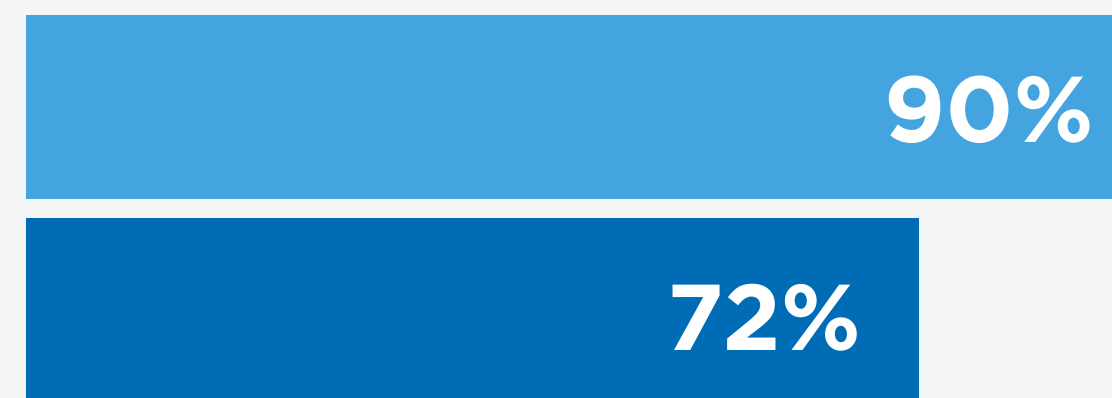


■ EXECUTIVES ■ TOTAL

BIRTH CONTROL IS CRITICAL TO TIMING PARENTHOOD

HOW IMPORTANT HAS ACCESS TO BIRTH CONTROL BEEN IN YOUR ABILITY TO PLAN THE SIZE OF YOUR FAMILY?³⁵

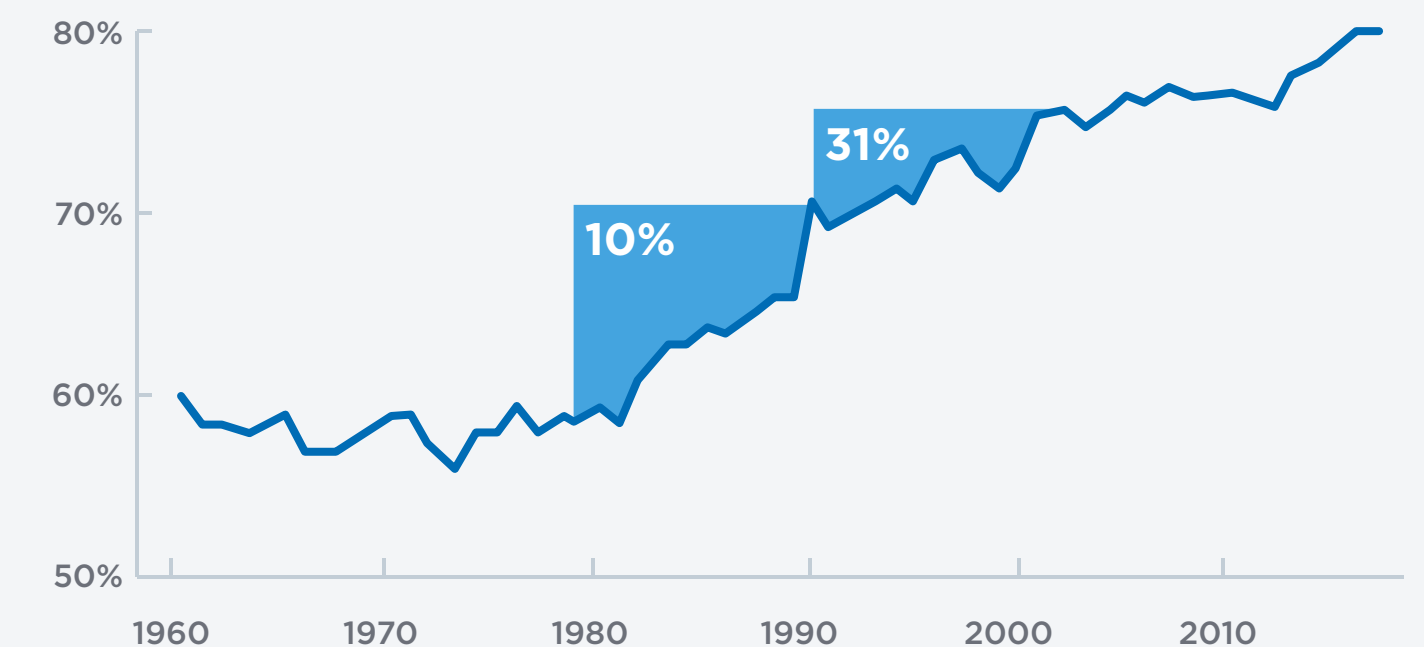
(PERCENT THAT BELIEVE IT IS IMPORTANT)



■ EXECUTIVES ■ TOTAL

LABOR FORCE PARTICIPATION AND BIRTH CONTROL

10% OF THE NARROWING OF THE GENDER PAY GAP DURING THE 1980S AND 31% DURING THE 1990S CAN BE ATTRIBUTED TO EARLY ACCESS TO THE PILL.³⁶

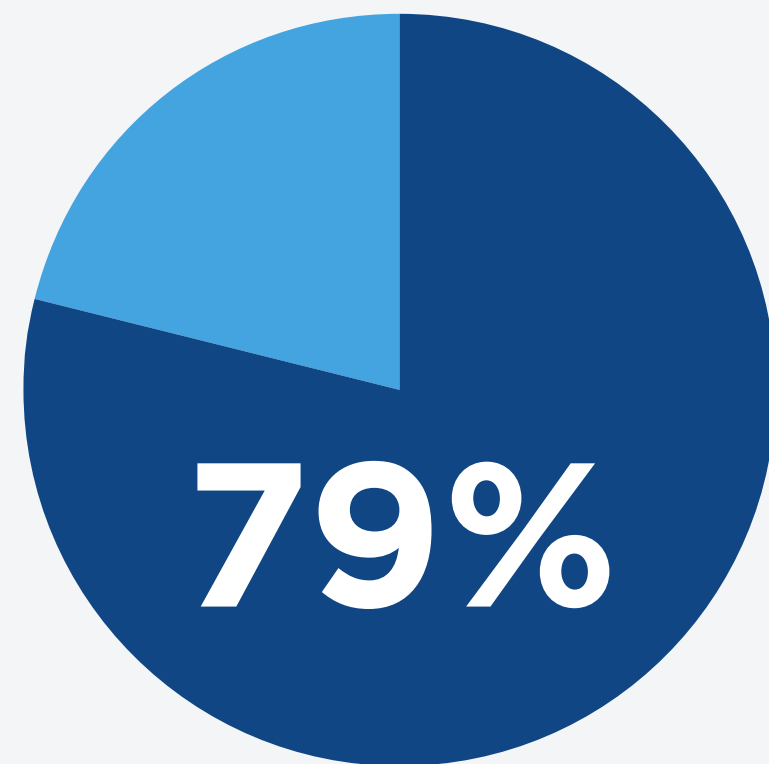


FEMALE SMALL BUSINESS OWNERS SUPPORT ACCESS TO REPRODUCTIVE HEALTH CARE

Nearly one-third of small businesses are owned by women. Their 11 million businesses contribute \$1.6 trillion to the U.S. economy each year. They are also more likely to provide health insurance to their employees than male small business owners. A survey of female small business owners by Small Business Majority (2018) demonstrates the importance of reproductive health care to their professional development and their families' financial security.³⁷

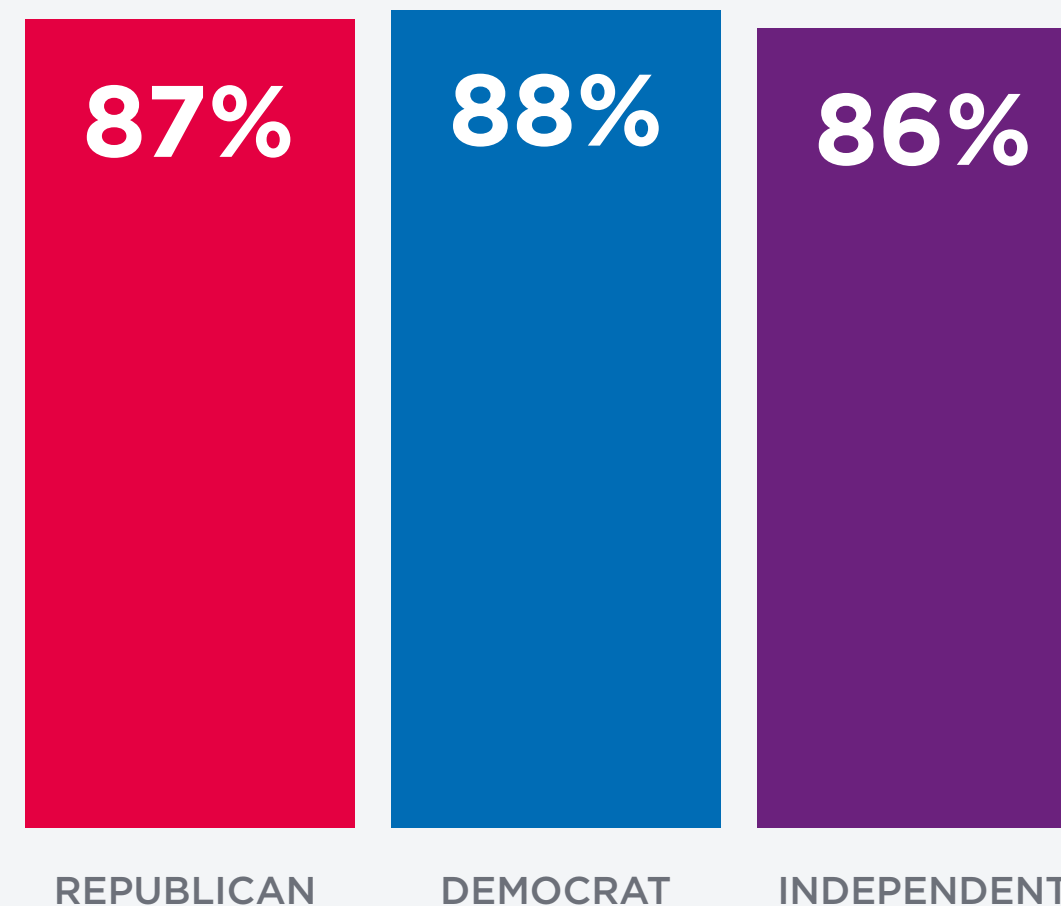
ACCESS TO HEALTH CARE

79% of female small business owners believe that access to reproductive health care is essential to women's economic security and wellbeing.³⁸



FREEDOM TO PLAN FAMILIES

Across party lines, female small business owners believe that women should have the freedom to plan if and when to have children.³⁹



FAMILY-FRIENDLY

Female small business owners generally support family-friendly policies.⁴⁰



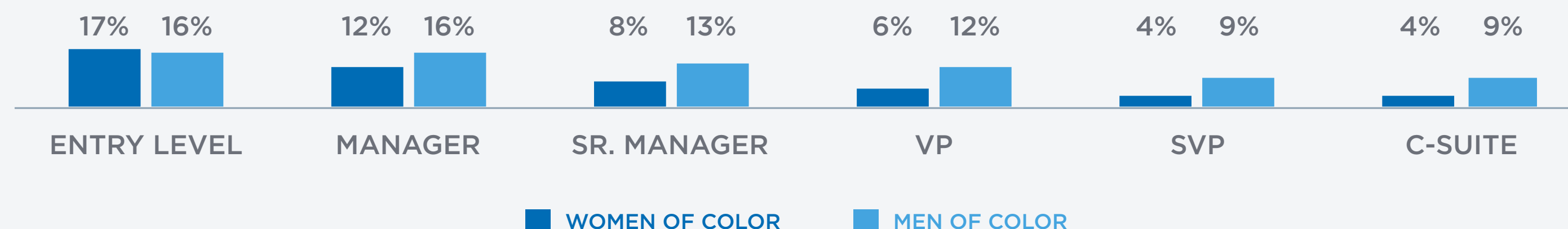
They are also more likely to provide health care to their workers.



FOR WOMEN OF COLOR WHO FACE ADDITIONAL BARRIERS IN THE WORKPLACE, ACCESS TO REPRODUCTIVE HEALTH CARE IS CRITICAL

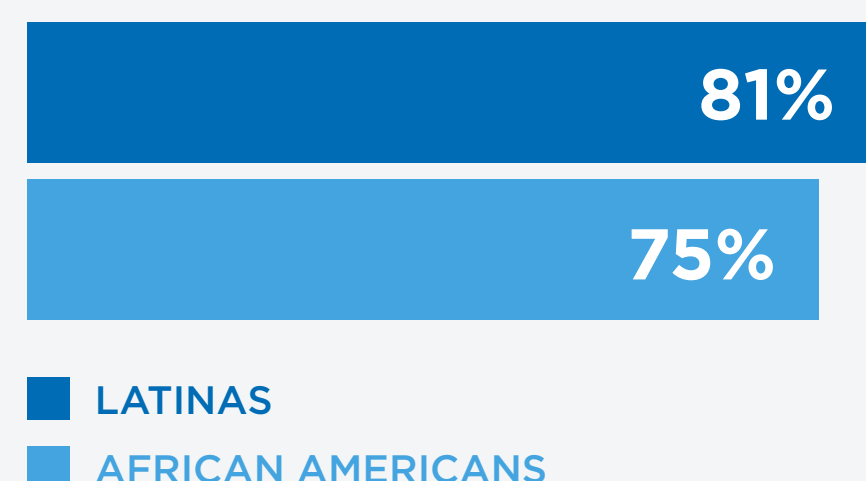
REPRESENTATION IN THE CORPORATE PIPELINE⁴¹

Women of color face greater institutional barriers to promotion in the workplace, and that suggests access to reproductive health care matters more to their careers.



FREEDOM TO PLAN FAMILIES⁴²

How important has the ability to plan if and when to have children been for your ability to pursue your personal professional or career goals? (% that believe it's important)



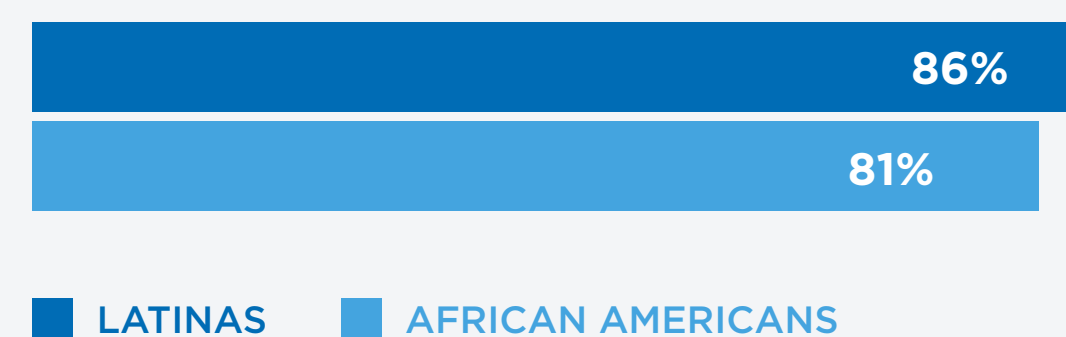
How important has access to birth control been in your ability to plan the size of your family? (% that believe it's important)



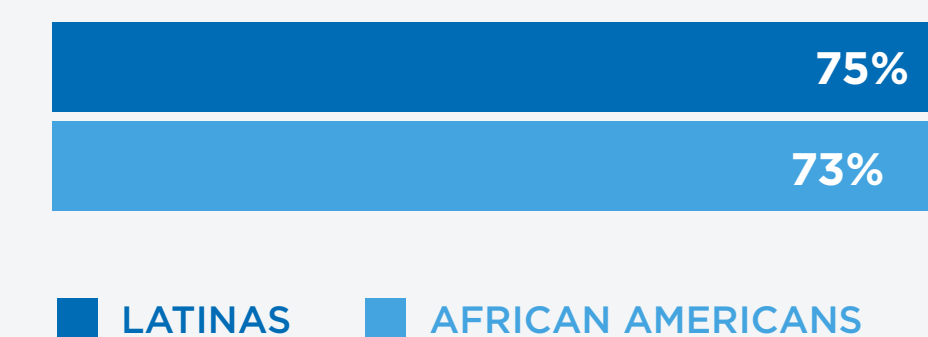
ACCESS TO BIRTH CONTROL AND HEALTH CARE⁴³

Women of color overwhelmingly support requiring insurance to cover birth control and making sure all women have coverage for routine medical care like mammograms and pap smears – even if they don't have health insurance.

REQUIRE COVERAGE FOR WOMEN'S ROUTINE MEDICAL CARE



REQUIRE COVERAGE OF BIRTH CONTROL

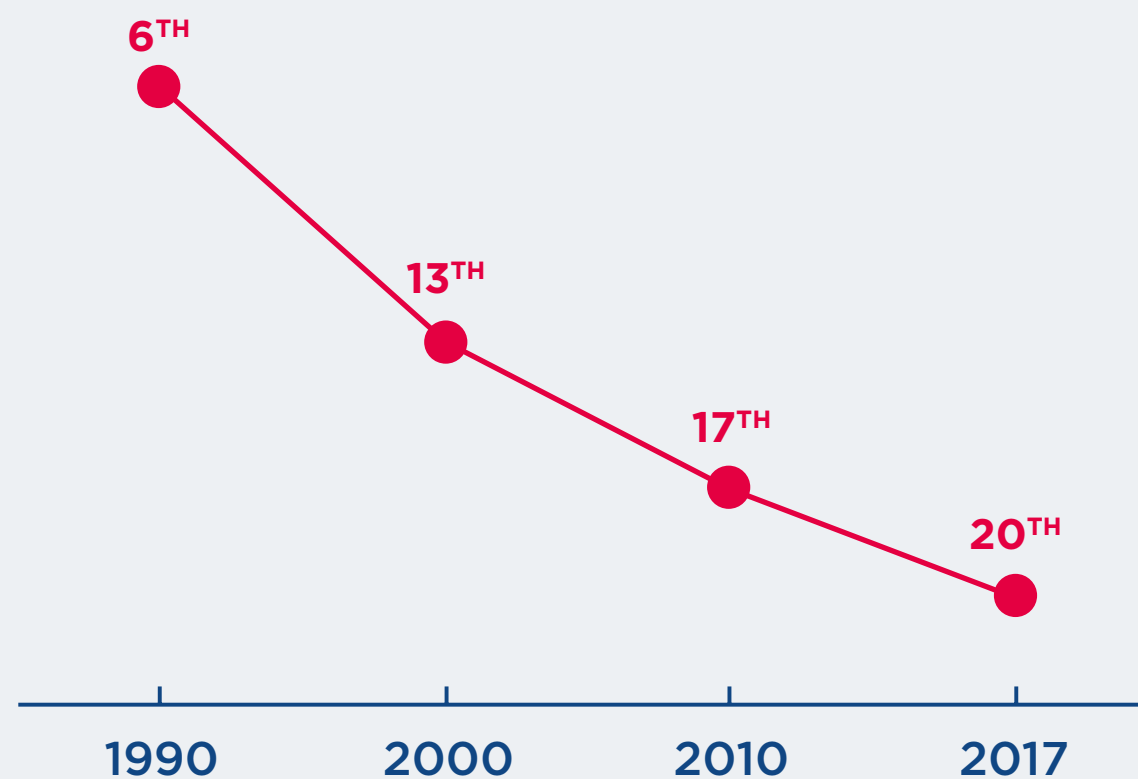


OUR GLOBAL COMPETITORS SPEND THREE TIMES MORE SUPPORTING WOMEN – AND IT’S BOOSTING THEIR ECONOMIES

Once a leader, the U.S. now ranks 20 out of 22 advanced economies in prime-age female labor participation.⁴⁴
In 2015, other OECD members spent more than three times more subsidizing family benefits (as a share of GDP) than the U.S.⁴⁵



U.S. RANKING FOR LABOR FORCE PARTICIPATION RATE, 1990-2017^{46, 47}



WOMEN'S LABOR FORCE PARTICIPATION RATE⁴⁹

U.S. = 66.2%
CANADA = 74%



The reason Canadian women are much more likely to be in the workforce than their U.S. counterparts comes down to three decades of public policies and business incentives.⁴⁸



- BETH ANN BOVINO
S&P GLOBAL

“While Canada began adjusting public policies and business incentives over three decades ago, the U.S. is just recently considering solutions, and these initiatives seem far from implementation.”

— Citi GPS,
Women in the Economy II
(November, 2017)



“If the U.S. expands women-friendly policies to the level of other European countries, the women’s labor force participation rate could reach 82.0%.”⁵⁰

— Blau & Kahn,
National Bureau of
Economic Research (2013)

PENNSYLVANIA BUSINESS LEADERS SUPPORT ACCESS TO REPRODUCTIVE HEALTH CARE

Dear Elected Officials,

Here’s what business leaders know: The freedom to plan our futures — including if and when to have children — is key to a woman’s professional and personal success. Without robust contributions from more than half the U.S. population, our workforce grinds to a halt — and so does economic growth.

Current U.S. policies pose a threat to the country’s economy and hurt national productivity. After decades of headway, gender equity has stalled. Even as women earn more college degrees, men earn more money. Women’s workforce participation in our country is almost dead last —ranking 20th — among 22 advanced global economies.

If we advanced policies that help women participate in the workforce at the rate men do, the U.S. economy would grow by an additional \$1 trillion each year.

Instead of limiting access to women’s health care, public officials should support policies that allow working women to thrive. Protecting and expanding reproductive health care can drive economic growth. Our families will be more stable, our businesses more productive, and our workforce stronger.

MORE THAN 275 PENNSYLVANIA BUSINESS LEADERS SIGNED THIS STATEMENT, INCLUDING:

Adria Fredericks, Pittsburgh
Alethea Bodine, Erie
Alexander Sickert, Jenkintown
Alice Gallina, Camp Hill
Alison Lorraine, Doylestown
Amanda Stevenson, Easton
Amy Keiper, Erie
Andre Petrilli, Glenside
Andrew Duvall, Towanda
Ann Snyder, Gordon
Ann Gaulin, Phoenixville
Ann Corcoran, Clarks Summit
AnneMarie Mandell, West Chester
Anthony Matz, Reading
Antonia Lutz, Lititz
April Richards, Greensburg
Arabel Elliott, Kutztown
Ashley Wentzel, Lancaster
Babette Jenny, Coatesville
Barbara Moore, Bethlehem
Barbara Laxon, Bradford
Barbara Harris, Danville
Barbara Sullivan, Shickshinny
Bernice Rhodes, Philadelphia
Beverly Ibanez, Tyrone
Beverly Rozycki, Sewickley
Beverly Albright, Clarks Summit
Bill Daniels, Wilkes Barre
Billie Funk, Macungie
Boni Weaver, Ephrata
Bonnie Thol, Milanville
Brian Moore, Philadelphia
Caren Leonard, Easton
Carol Corker, Scranton
Carol Koontz, Pittsburgh
Cecelia Haugh, Waynesboro
Charlene Villinger, Irwin
Charlene Hunter, Monroeville
Charlotte Gubish, Bethlehem
Cheri Bennett, Shippensburg
Chet Mohr, Philadelphia
Chris Roam, West Grove
Christine Emmert, Valley Forge
Christine Stangl, Collegeville
Christopher Brett, Philadelphia
Claire Noyes, Elkins Park
Connie Hershman, Philadelphia
Dawn Peden, Clairton
Dawn Crist, Philadelphia
Debora Tamraz, Saylorsburg
Deborah Specht, East Greenville
Deborah Ahrens, Abington
Debra Istvanik-Strotman, Monongahela
Dee Pond, Elizabethtown
Denise McClain, Philadelphia
Dennis Donegan, Greensburg
Diana Thompson, Philadelphia
Diana Pepler, Glassport
Diane Gibson, Pittsburgh
Diane K, Mansfield
Diane Kokowski, Pittsburgh
Diann Black, State College
Donna Smith, Havertown
Donna Patterson, Coraopolis
Donna Iliff, Bensalem
Dorothy Racht, Archbald
Eileen Borenstein, Oreland
Eileen Frey, Kresgeville
Eleanor Gonzales, Green Lane
Elizabeth Kevilus, Pottstown
Ellen Poist, Philadelphia
Ellen Kenney, Philadelphia
Erica Nielsen, Camp Hill
Esther Biagini, Brookhaven
Ethan Coane, Pittsburgh

Eugenia Crownover, Danville
Fabianne Trimble, Oil City
Florence Echtman, Wynnewood
Frances Homer, West Chester
Francine Perlish, Morrisville
Frank Yaccino, Coatesville
Frank Materia, Reading
Freda Pyles, Russell
Gary Lyman, Bethel Park
Georgette Mahon, Wilkes Barre
Gerald Ellefson, Gettysburg
Gloria Tobias, Reading
Gudrun Weinberg, Swarthmore
Harold Dunlap Sr., Windsor
Helen Curcio, Johnstown
Helen Book, Lebanon
Henry Randall, Boswell
Ibrook Tower, York
Ivan Frank, Pittsburgh
Jack Barrett, Bushkill
James Chlubna, Glenside
James Wells, Mercer
James Smith, Apollo
Jane Renshaw, Pittsburgh
Janean Clare, Morton
Janemarie E Shockley, Aston
Janet Butchko, Saylorsburg
Janet Elfring, Philadelphia
Janine DeCresenzo, Philadelphia
Jaye Lander, Lancaster
Jean Hackney, Philadelphia
Jean Kreuzberger, Douglassville
Jean Mollack, Doylestown
Jeff Cattani, Glenside
Jeffrey Onink, Corry
Jerry Matthews, Pittsburgh
Jill Workman, Glenside
Jim Gergat, Bechtelsville
Jo Heen, Butler
Jo Anne Shaffer, Tunkhannock
Joan Brooks, Ephrata
Joan Hutchinson, Perkasie
Joan Kusich, Greenville
Joan Harding, Pittston
Joan Jordan, Pittsburgh
Joan Steinmetz, Macungie
Joel Bolden, Port Matilda
John Imhof, Saint Marys
John Kalinchok, McAdoo
Joshua Pechulis, Kingston
Joyce Ellis, Media
Joyce Wasser, Pittsburgh
Joyce Rudzianski, Montrose
Judy Spezziale, Irwin
Judy Gentry, Mount Holly Springs
Julia Ann High, Ephrata
Julie Kaye, Emmaus
Karen Miller, Johnstown
Karen Gaston, Roaring Spring
Karen Mills, Hamburg
Karen Brown, York
Kate Silverman, Pittsburgh
Katherine Neuber, Feasterville Trevose
Kathleen Hughes, Robesonia
Kathleen O'Donnell, Philadelphia
Kathleen Marabella, Williamsport
Kathleen Bussells, Collegeville
Kathleen Hoffman, Beaver
Kathleen Schmick, Lititz
Kathleen M Smith, Philadelphia
Kathy Reifsnnyder, Millville
Kathy Kroll, Stroudsburg
Kaye Elder, Hermitage
Keley Baldwin, Altoona
Kim Pinkley, York

Kristen Lightbody, Germansville
Larry Gaugler, Emmaus
Larry Cravetz, Norristown
Laureen Farr, Towanda
Lawrence McConahy, Sharpsville
Leewellyn Fischer, New Oxford
Leslee Kahler, Parkesburg
Lilith Routh, Philadelphia
Linda Noble, Orrtanna
Linda Thompson, Drexel Hill
Linda Shivek, Nazareth
Linda Cragg, Pittsburgh
Linda Buckley, Lake Ariel
Linda Quick, Derry
Linda Russell, Holmes
Lois Sites, Muncy
Ludwig S. McIntyre II, Warminster
Luise Peirson, Susquehanna
Lynn Warner, Hummelstown
Lynn Welden, Bethlehem
Marcus Smolensky, Dalmatia
Margaret Loch, Valencia
Margaret Moore, Johnstown
Mariana Eckardt, Philadelphia
Marie Robinson, McKees Rocks
Marilyn Cancel, Albrightsville
Marilyn Simmons, Mount Carmel
Mark Fallon, Homestead
Marnie Kulp, Wayne
Mary Fisher, Philadelphia
Mary Griffith, Pittston
Mary Darpino, Pittsburgh
Mary Barnes, Titusville
Mary Zarenski, Kingston
Mary Ciasullo, Oreland
Mary Beth Klein, Jeannette
Maryjo Hafez, Harborscreek
Melinda Mohoski, Schaefferstown
Merle Lean, Blue Bell
Michael Matto, Bradford
Michael Smith, Conshohocken
Mike Golden, Bensalem
Monica Driscoll, Crescent
Mostafa Assadisamie, Glen Mills
Murray Callahan, Havertown
Nagwa Cramer, Allentown
Nancy Bellers, Easton
Nancy Wenner, Port Matilda
Nancy Verzella, Beaver Falls
Nancy Smith, Centre Hall
Nathana Marunich, Pittsburgh
Nicholas Ciasullo, Oreland
Noreen Barkley, Heilwood
Pamela Malone, Pittsburgh
Pamela Scullion, Hatfield
Pat Trich, McKeesport
Patrice Kerr, Pittsburgh
Patricia Miller, Manchester
Patricia Parsons, Philadelphia
Patricia Barnhart, Elkins Park
Patricia Guthrie, Chalfont
Patricia Bennett, Bethlehem
Patricia Stitzinger, Glenside
Patsy Mather, Levittown
Paul Dourlet, Media
Peg Vanarsdale, Levittown
Peggy Shaffer, Elizabethtown
Randi Marks-Yosen, Havertown
Ray Washlaski, New Alexandria
Reba Van Riper, Washington
Rebecca Mink, Cheswick
Regina Brooks, Pittsburgh
Ria Swift, Northampton
Richard Hybki, Reading
Robert Smith, York

Robert Johnson, New Freedom
Robin Isaacson, Hershey
Robin D'Anna, Towanda
Rochelle Durepo Spokane, Allentown
Roger Bove, West Chester
Rose-Marie Rose, Erie
Rosemary Grinnell, Millerton
Rosie Lynn, Pittsburgh
Roy Derr, Schaefferstown
Saeid Kamalpour, Wexford
Sally Sheppard, Ambler
Sally Lane, Lafayette Hill
Samantha Elliott, Hershey
Sandra Knight, Elizabethtown
Sandra Simms, Irwin
Sarah Odom, Pottsville
Scott Miller, Allentown
Sharon Wallace, Levittown
Sharon Desmond, Reading
Sherry Pasquarello, Pittsburgh
Sherry Altschuler, Bryn Mawr
Stanley Tracton, Philadelphia
Stephanie Myers, York
Sue O'Donnell, McKeesport
Susan Babbitt, Philadelphia
Susan Folk, York
Susan Shaak, Reading
Suzanne Lindenmuth, Fleetwood
Suzanne Stewart, Morton
Suzanne Bunting, Hatfield
Suzanne Glumac, Crescent
Tom Ufert, Philadelphia
Tom Meiman, Pittsburgh
Tracey Dellinger, Pequea
Trudy DeWolf, Erie
Valerie Vogel, Pittsburgh
Vanna Cleary, Bloomsburg
Victoria Castro, Elkins Park
Victoria Grant, Pittsburgh
Victoria B., Philadelphia
Wanda Hankerson, Philadelphia
Wanita Roach, Wilkes Barre
Warren R. Giordano, Williamstown
Wayne Ott, Orbisonia
Wayne McRae, Lock Haven
Wendy Futrick, Reading
William Meyers, Youngsville
William Miller, Girard
William Rapp, Bristol
William Brigham Adair, Coatesville

REFERENCES

For more resources on this topic see:

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<https://www.americanprogress.org/issues/women/news/2018/10/23/459779/state-fact-sheets-economic-security-women-families/>

Center for American Progress - The Women's Leadership Gap.

<https://www.americanprogress.org/issues/women/reports/2018/11/20/461273/womens-leadership-gap-2/>

Citi GPS - Women in the Economy II.

<https://www.citibank.com/commercialbank/insights/assets/docs/2017/Women-in-the-Economy-II//files/assets/common/downloads/Women%20in%20the%20Economy%20II.pdf?uni=607693e53b83467400b37f63a58349f4>

S&P - The Key to Unlocking U.S. GDP Growth: Women.

<https://www.spglobal.com/en/research-insights/featured/the-key-to-unlocking-u-s-gdp-growth-women>

Washington Center for Equitable Growth.

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ENDNOTES

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2. National Partnership for Women and Families. “America’s Women and the Wage Gap.” September 2019. <http://www.nationalpartnership.org/our-work/re-sources/economic-justice/fair-pay/americas-women-and-the-wage-gap.pdf>

3. Heather Boushey & Kavya Vaghul. “Women have made the difference for family economic security.” Washington Center for Equitable Growth. April 4, 2016.

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A group of five diverse business professionals are seated around a conference table in a modern office setting. A woman on the left is gesturing while speaking to the others. The table is equipped with laptops, papers, and a coffee cup. Large windows in the background provide a view of a city skyline.

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