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2022 Clearing the Path: Galvanizing the Economic Impact of Women can be viewed and downloaded at www.wfalabama.org.

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# Alabama's thriving economy of tomorrow requires removing barriers for women today.

Women's Foundation of Alabama is a catalytic organization changing the trajectory of women in Alabama. As a core part of our strategy for change, we use research to shine a light on the systems and structures obstructing the path for women in Alabama and to share the broad impact of the realities of gender and racial disparity so that together, we can secure a better future for all.

Beginning with findings from our 2019 research publication which focused on how to make the state's workforce development system work for women, Clearing the Path is meant to tell a compelling narrative through data to help shape policies, programs, and practices that promote inclusive economic growth. For Alabama to experience true economic vitality, we must pave the way for women to be fully participatory in the workforce and economy.

# If previous reports have functioned as a flashlight, our 2022 report must sound the alarms for action.

More than two million women have dropped out of the workforce nationally since the pandemic took hold. Right here in our own backyard, more than 300,000 unemployment claims were filed by women in Alabama in 2020. Yet if you walk down any Main Street, it is not uncommon to be greeted by windows lined with hiring signs. While the old solution to women's underemployment was to create more jobs, it has become abundantly clear that in just a few years, Alabama will have more work than workers.

But the opportunity is greater than creating jobs, the opportunity is adding \$22 billion to Alabama's economy. Clearing the Path: Galvanizing the Economic Impact of Women paints a promising picture of the benefits Alabama's economy could experience if civic sector leaders, policy makers, businesses, and

community leaders align strategies to close the gender and racial wage and wealth gaps and raise the labor force participation rate for women.

When Alabama builds on the strong contributions women are already making to our economy, everyone benefits. Over 74 percent of women in Alabama are breadwinners. Put simply, women are the backbones of families and communities. And yet this same segment of our population – women – are paid 67 cents for every dollar men are paid largely as a result of antiquated structures, systems, and practices. Not closing the wage gap harms everyone and robs families and communities of the vibrancy and prosperity for which we are all reaching and striving.

Women's Foundation of Alabama remains steadfast in our commitment to providing data-centric solutions to accelerating economic opportunity by presenting *Clearing the Path: Galvanizing the Economic Impact of Women.* This illuminating, data-driven story is the first in recent history to define the economic impact of women in Alabama. While it may be first, it is not the last. As Alabama evolves, solutions evolve, and we will continue to be the leading voice transforming the future for women. Our goal is simple. With this tool we aim to equip you, our partners, with data-informed solutions to prioritize women's participation in the workforce, strengthening women's economic impact, and growing Alabama's economy overall.

You have the power to join us in making the transformative opportunities outlined in the report a reality for Alabama.

Melanie R. Bridgeforth, MSW

President & CEO



# Alabama's economy doesn't work without women.

Women make up half the state's workforce, representing more than one million workers. Almost four out of every ten businesses across the state are owned by women, yet few women are CEOs at major Alabama companies. Women workers generate more than \$43 billion in earnings annually, accounting for one out of every three dollars earned by working people in the state. These earnings in turn are spent and invested at businesses across the state, growing the economy and supporting more hiring and job creation.



Yet women are paid too little—they earn less than men, both within the same occupation and because they are often disproportionately working in lower-wage jobs. Women in Alabama on average earn 67 cents for every dollar men earn. Gender and racial pay gaps are costing Alabama billions of dollars in income, stifling potential economic growth and contributing to the workforce shortage that many elected officials and business leaders have raised concerns about as COVID recedes. Closing pay gaps would provide a quantifiable and significant boost to Alabama's economy.

Simultaneous to the workforce shortage, Alabama is continuing to recruit industry and grow our workforce, setting a goal of attaining 500,000 skilled workers by 2025 to grow our economy. According to Women's Foundation of Alabama's 2019 Clearing the Path report, raising labor force participation rates to the national average would add 80,941 women to help narrow the workforce gap.

Alabama's prosperity depends on removing the barriers that hold women back from fully participating in the economy, where women can make the most of their skills, talents, and hard work, and the state can fully benefit from their important role. Clearing the Path: Galvanizing the Economic Impact of Women provides policy makers and business and community leaders in Alabama with four strategies for removing these barriers, closing these gaps, and ensuring women can fully participate in the economy and reap the fruits of their labor:

# 1. Close the gender pay gap

Currently, women in Alabama are paid considerably less than men—in virtually every county, level of education, and occupation. This is even more true for women of color, who make even less than their white counterparts. If we closed the gender pay gap for all women—white, black, and brown included—Alabama would see almost 59,000 new jobs created, \$15 billion in new income spent in businesses across the state, and the state's overall economy (GDP) would grow by almost \$22 billion (a nine percent growth rate). Closing the gender pay gap requires the next two strategies: increasing women's participation in the workforce and ending occupational segregation.

# 2. Pave the way for women to participate in the workforce

Women in Alabama have a lower labor force participation rate than men, meaning they are far less likely than men to have a job or be looking for work. Fewer women working translates into lower earnings for women and less economic growth for the state, a pattern seen across the United States? and the world. As a result, closing the gap in Alabama women's workforce participation will go a long way to ensuring pay parity between men and women and boosting the overall economy. Recent studies suggest that a ten percent gain in women's workforce participation yields a five percent gain in wages for everyone. Specifically, this report estimates that closing the labor force participation gap will generate an additional \$8.5 billion in earnings, the overall economy will grow by \$12 billion (or 4.8 percent), and total employment will rise by almost 33,000 in the first year.

# 3. Create fair access to occupations

Men and women tend to work in different occupations in Alabama (as in the United States as a whole). The occupations that employ more women (e.g., retail, childcare, food preparation) usually pay the least—and certainly pay less than the occupations that employ more men. Due to the legacy of discrimination, women of color are often more highly represented in the lowest paid occupations than their white counterparts. Addressing occupational segregation will go a long way towards closing the earnings gap and ensuring broader women's participation in the economy, since occupational segregation accounts for as much as half of the gender wage gap.

Closing the gender pay gap in Alabama would create 59,000 new jobs, \$15 billion in new income spent in businesses across the state, and grow the state's economy by almost \$22 billion.

## INTRODUCTION

# 4. Close the wealth gap between men and women

Disparities in pay inevitably translate into disparities in wealth, which is a household's stock of financial resources, including things like retirement funds, investments, and home value. Women in Alabama, and especially those from communities of color, hold significantly less wealth than men across a range of measures from debt to zero net worth, to home ownership. Closing gender and racial wealth gaps will ensure more broadly shared prosperity across Alabama.

Clearing the Path: Galvanizing the Economic Impact of Women begins by defining the contributions of women to Alabama's economy and why it's critical women can fully participate in the workforce. The report then examines four strategies for strengthening women's economic impact. Each strategy section includes an exploration of what's driving where we are now and offers specific policy recommendations Alabama's lawmakers and business and community leaders should pursue to bring these strategies to fruition.





Recognizing the stakes:
The critical role of women in Alabama's economy

# COVID revealed the truth—women play an irreplaceable role in Alabama's economy.

If women are doing well in the labor force—participating and benefiting fully from their labor—then the overall economy will also do well. If barriers prevent women from succeeding, then the overall economy will also struggle to be successful. The health of the female labor force is inextricably linked to the health of Alabama's overall economy.



# Women are an irreplaceable part of Alabama's economy

Alabama's economy depends on women. Women are business owners, executives, leaders, employees, and consumers. They make up almost half of Alabama's labor force and contribute \$43 billion in earnings every year to the state's economy. These earnings are spent and invested at businesses across Alabama, growing the economy and supporting more hiring and job creation.

One way of quantifying the irreplaceable role women play in Alabama's economy involves using IMPLAN to model the scenario of what would happen if women—specifically their earnings— were removed from the state's economy completely. This kind of analysis gives us a rigorous way to measure in real dollars and cents precisely the impact women have on Alabama's economy.<sup>A</sup>

First, removing women from the economy would create 1,004,129 <sup>12</sup> job vacancies, with only currently unemployed men to fill them. But there are only a little over 68,000 men who are in the labor force but not presently employed. Alabama would see a hiring crisis that makes the current post-COVID hiring challenges look like a hiccup.

Second, all \$43 billion in women's labor income—one out of every three dollars earned in Alabama—would disappear. Since those earnings are mostly spent buying goods and services from Alabama's businesses, employers across the state would see their sales revenues fall through the floor, leading to wage cuts, layoffs, and reduced purchasing of materials from suppliers across the state.



These ripple effects would result in the additional loss of 196,302 jobs—roughly equivalent to the number of Alabama and Auburn fans who fill Bryant Denny Stadium and Jordan-Hare Stadium on game day. In turn, those job losses bring with it an additional loss of earnings—another \$9 billion in labor income would vanish from Alabama's families and businesses.<sup>8</sup>

Unsurprisingly, the downstream impact on Alabama's GDP from losing women's contribution to the economy would be catastrophic. The state would see an immediate 30 percent contraction in state GDP—in effect, wiping out more than a quarter-century of economic growth and putting the size of Alabama's post-woman economy (\$238 billion, according to IMPLAN's 2019 estimates) on par with that of Kazakhstan (\$163 billion) and Algeria (\$168 billion), according to the World Bank.<sup>13</sup>

A IMPLAN measures changes in a regional economy, rather than a static condition. So to use the software properly, we had to model the question of what would happen if we removed women and their earnings from the economy. See Appendix 2 for more details on our methodology.

BThe results presented here and throughout the paper (unless otherwise noted) are produced using IMPLAN, which measures the ripple effects of economic changes across multiple rounds of purchasing by businesses, their suppliers, and households. In this particular analysis, we modeled the change in labor income resulting from removing women and their \$43 billion in annual earnings from the economy. For labor income changes like those modeled here, the software only produces "induced effects," which are specific estimates of the economic impacts of increased household spending. See Appendix 2 for more details on our methodology.

# **COVID** revealed how women undergird Alabama's economy

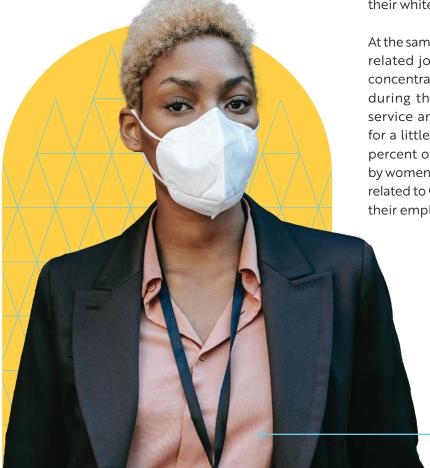
Women's impact on Alabama's economy goes beyond dollars and cents—during the worst months of the COVID-19 pandemic, women played an outsized role in responding to the pandemic, while suffering the brunt of job loss and challenges to re-entering the labor force. As the pandemic has waned, those challenges have revealed the connection between the robustness of the female labor force and the health of the overall economy.

Most importantly, women were disproportionately working in frontline occupations when the pandemic hit, laboring in public-facing jobs that put them at increased risk of illness. They accounted for 81 percent of the healthcare workers and two-thirds of all other frontline workers, including grocery stores, agriculture, education, and child care occupations. Unsurprisingly, after the first six months of the pandemic, 56 percent of people testing positive for COVID-19 were women.<sup>14</sup>

Even among frontline workers, risks were not evenly shared. Workers of color, especially Black workers, were over-represented in frontline work—while only accounting for about 25 percent of all employed people, Black workers made up more than a third of all essential workers and 40 percent of child care workers. Adding to the challenge, workers of color were experiencing higher infection and mortality rates from COVID-19, while simultaneously lacked health insurance coverage at significantly higher rates than their white peers.<sup>15</sup>

At the same time, women also bore the brunt of COVID-related job losses, as they were disproportionately concentrated in the occupations that suffered layoffs during the pandemic—especially workers in food service and retail occupations. Despite accounting for a little less than half of the overall labor force, 55 percent of unemployment claims in 2020 were filed by women. In addition, burnout and unsafe conditions related to COVID-19 have caused many women to leave their employment for good.

Even among frontline workers, risks were not evenly shared. Workers of color, especially Black workers, were over-represented in frontline work."



# Removing barriers to women's success boosts the overall economy

As the pandemic lingers into its third year, women are facing a wide array of barriers to returning to the labor force, notably low wages, lack of adequate, affordable child care, and significant family caregiving roles. Because of the important role played by women, removing these barriers—as we propose doing in the following four strategies—will not only improve the economic well-being of women themselves, but also strengthen the overall health of Alabama's economy.

Considerable research from the United States and across the world demonstrates the broad-based economic growth that results from ensuring women are fully engaged and benefiting from their participation in the economy. Most importantly, the more women who enter the labor force, the more earnings rise for everyone—a recent study in the Harvard Business Review showed that metro areas experiencing a ten percent increase in female labor force participation over the past 30 years saw as much as a five percent growth in wages. In effect, increasing women's participation in the labor force serves to reduce the wage stagnation so many other regions experienced. Some researchers have estimated that if women throughout the United States entered the labor force at the same rate as men, the American economy would grow by an additional \$5.87 trillion over the next decade, helping to offset the expected negative effects of the coming wave of Baby Boomer retirements.19

There are similar results from across the world. Places where women participate more equally in the economy tend to achieve faster, more broadly shared economic growth than those where fewer women are included. Female entrepreneurship also rises with greater gender inclusion. Supporting women business owners also helps women increase their earnings, as firms owned by women tend to hire other women, especially at senior levels. At the same time as women see their earnings rise, poverty tends to go down—sometimes considerably so. For example, if employed single women in Alabama were paid the same as comparable men, the poverty rate for women would be cut by nearly half. It



Ensuring women can participate fully and benefit in the state's economy will increase earnings for everyone, reduce poverty and reliance on public assistance, and spur broadly-shared economic growth.



# WOMEN WORKING ACROSS ALABAMA



# Katie McDonald

Recent Jefferson State Community College Graduate St. Clair County

Since she was a little girl, Katie knew she wanted to work in the medical field. Her compassion, drive, and desire to care for her community never wavered, but her priorities shifted when she had children before finishing her training. "Spending all that money on classes and test and books, that's not the priority anymore. Your children are. That was not the right thing for us financially." After working in sales, customer service, and restaurants, Katie didn't think that her dreams for a career in medicine would be possible, until she came across a unique program funded by Women's Foundation of Alabama at Jefferson State Community College that was deliberately aimed at bringing moms back into the labor force through job training, coaching and other supportive services including child care and transportation. "Had that not have been presented to me," she reflects, "I would have

never come back. I would still be in a situation doing enough just to get by and pay the bills."

Now, working as a medical assistant, Katie has a keen eye for the challenges that women in Alabama face, particularly those in the rural parts of the state. She notes how women often receive conflicting messages. "We're told, 'You need to stay home and spend time with your children. They grow up so fast you don't want to miss it.' But then, if you do that, people question why you aren't helping support the household, to help pay some of these bills. It's hard for women."

Today, Katie's joy and a sense of value in her work has allowed her continue her education while comfortably supporting her family. She refuses to settle, "I'm going to advance. There's always something else to learn, there's always somewhere I can be better."



Close the Gender Pay Gap

# Alabama women face a significant gender pay gap.

Women are paid less than men for the same work—often with the same level of education and within the same occupation. This gap translates into billions of dollars lost from the state's economy every year, and is a critically important metric for measuring how women both contribute to and benefit from Alabama's economy. The smaller the gap, the more women are able to benefit from the fruits of their labor and the more their contributions boost the overall performance of the economy. As a result, closing the gap will improve the health of Alabama's economy and ensure more broadly shared prosperity.

Table 1. Alabama's women face bigger gender pay gaps than other women across the South

\$31,307

Alabama (By Race)	Male Earnings	Female Earnings	Female-Male Gap (White Men)	Women's earnings for every dollar of men's earnings	
All	\$38,204	\$25,450	(\$18,201)	\$0.58	
White	\$43,651	\$27,330	(\$16,321)	\$0.63	
Black	\$27,435	\$22,672	(\$20,979)	\$0.52	
Hispanic	\$26,481	\$18,077	(\$25,574)	\$0.41	
Asian American	\$42,577	\$24,505	(\$19,146)	\$0.56	
Native American/Indigenous	\$32,154	\$25,115	(\$18,536)	\$0.58	
Southern Region (by race)	Male Earnings	Female Earnings	Female-Male Gap (White Men)	Women's earnings for every dollar of men's earnings	
All	\$39,118	\$27,975	(\$17,966)	\$0.64	
White	\$45,941	\$31,277	(\$14,664)	\$0.72	
Black	\$30,495	\$26,259	(\$19,682)	\$0.60	
Hispanic	\$30,645	\$21,810	(\$24,131)	\$0.50	
Asian American	\$51,941	\$32,036	(\$13,905)	\$0.73	

Notes: 1) "Earnings" represent the amount of income received regularly for people 16 years old and over before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc. 2) "Median earnings" divides the earnings distribution into two equal parts: one-half of the cases falling below the median and one-half above the median. 3) American Community Survey values reflect a period value for a 60-month period, not a cumulative count or a snapshot on a given day.

Source: US Census Bureau, American Community Survey, Five-Year Estimates, 2015-19

\$23,966

(\$21,975)

\$0.55

Native American/Indigenous

# What is happening?

- Women in Alabama on average are paid 67 cents for every dollar a man is paid over the past five years. This
  is considerably worse than the national average of 77 cents on the dollar,<sup>22</sup> and even lags the historically
  lower-wage Southeast, where women's earnings are 72 cents for every dollar made by men (see Figure 1).
- Women of color are paid even less. As seen in Figure 2, the pay gaps between women of color and white men are profound. Black women are paid 52 cents for every dollar white men are paid. For Hispanic women, they earn just 41 cents on the dollar, and for Asian and Native American women, it is 56 cents and 58 cents respectively (see Figures 2 and 3).

Figure 2. For every \$1.00 earned by the typical white man in Alabama during 2015-19...



Notes: 1) "Earnings" represent the amount of income received regularly for people 16 years old and over before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc. 2) "Median earnings" divides the earnings distribution into two equal parts: one- half of the cases falling below the median and one-half above the median. 3) American Community Survey values reflect a period value for a 60-month period, not a cumulative count or a snapshot on a given day.

Source: US Census Bureau, American Community Survey, Five-Year Estimates, 2015-19

# CLOSE THE GENDER PAY GAP

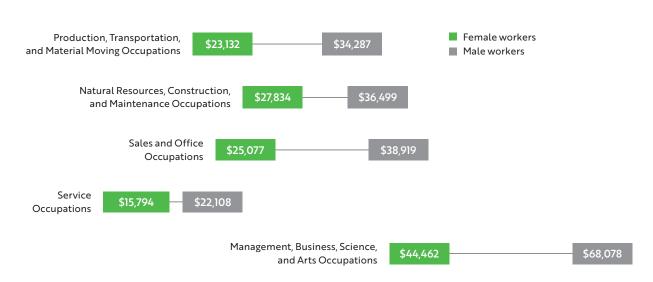
• Education doesn't eliminate the pay gap—women in Alabama earn less than men at every level of education. Even women with graduate degrees earn only 88 cents for every dollar earned by men in Alabama. However, the gender pay gap is especially damaging for women at the lower end of the educational spectrum. Not only are they likely working in low-wage jobs or occupations, but they are also experiencing the worst pay gap. Women with a high school diploma or less make just 73 to 75 cents for every dollar earned by similarly educated men (see Table 3 below).

Table 3. Women in Alabama earn less than men across every level of education, 2015-2019

Education	Male Earnings	Female Earnings	Female-Male Gap	Women's earnings for every dollar of men's earnings
Less Than High School Graduate	\$22,172	\$16,189	(\$5,983)	\$0.73
High School Graduate or Equivalent	\$29,892	\$22,350	(\$7,542)	\$0.75
Some College or Associates Degree	\$33,590	\$27,354	(\$6,236)	\$0.81
Bachelor's Degree	\$50,516	\$41,331	(\$9,185)	\$0.82
Graduate or Professional Degree	\$60,823	\$53,388	(\$7,435)	\$0.88

Source: US Census Bureau, American Community Survey, Five-Year Estimates, 2015-19

Figure 4. In Alabama, female workers earn less than male workers in every major occupational group.



Source: US Census Bureau, American Community Survey, Five-Year Estimates, 2015-19

• Changing occupations doesn't reduce the pay gap either—women in Alabama earn less than men across every occupation. As seen in Figures 4 and 5, women earn less than men in every occupation, ranging from the highest-paying (Architecture and engineering, where women earn \$75,061 annually to men earning \$82,651) to the lowest paying (Food preparation and service, where women earn \$12,916 annually to men earning \$13,568).

Figure 5. Women in Alabama are paid less than men in every occupation

Major Occupational Category	All	Female	Male	Women's earnings for every dollar of men's earnings
Architecture and Engineering Occupations	\$81,637	\$75,061	\$82,651	\$0.91
Computer and Mathematical Occupations	\$71,716	\$60,237	\$75,782	\$0.79
Legal Occupations	\$64,994	\$45,093	\$107,254	\$0.42
Management Occupations	\$62,820	\$48,844	\$76,585	\$0.64
Business and Financial Operations	\$56,576	\$50,808	\$67,523	\$0.75
Life, Physical, and Social Science Occupations	\$51,920	\$48,408	\$53,767	\$0.90
Healthcare Practitioners and Technical Occupations	\$49,319	\$45,830	\$68,891	\$0.67
Installation, Maintenance, and Repair Occupations	\$44,110	\$31,745	\$44,629	\$0.71
Educational Instruction, and Library Occupations	\$42,680	\$39,896	\$51,739	\$0.77
Community and Social Service Occupations	\$40,431	\$39,540	\$42,801	\$0.92
Protective Service Occupations	\$39,285	\$27,695	\$42,496	\$0.65
Transportation Occupations	\$37,174	\$20,456	\$40,509	\$0.50
Production Occupations	\$33,002	\$25,569	\$38,830	\$0.66
Arts, Design, Entertainment, Sports, and Media Occupations	\$32,234	\$26,717	\$42,469	\$0.63
Construction and Extraction Occupations	\$31,695	\$28,192	\$31,780	\$0.89
Office and Administrative Support Occupations	\$29,393	\$28,401	\$34,305	\$0.83
Farming, Fishing, and Forestry Occupations	\$26,360	\$21,476	\$27,084	\$0.79
Sales and Related Occupations	\$25,628	\$17,313	\$41,522	\$0.42
Material Moving Occupations	\$22,377	\$20,039	\$24,110	\$0.83
Healthcare Support Occupations	\$21,233	\$20,936	\$25,510	\$0.82
Building, Grounds Cleaning, and Maintenance Occupations	\$19,069	\$14,789	\$23,602	\$0.63
Personal Care and Service Occupations	\$14,900	\$14,616	\$16,349	\$0.89
Food Preparation and Serving Related Occupations	\$13,157	\$12,916	\$13,568	\$0.95
ALL OCCUPATIONS	\$33,620	\$27,606	\$41,396	\$0.67

Source: US Census Bureau, American Community Survey, Five-Year Estimates, 2015-19

• The pay gap covers every region of Alabama, though it is wider in some regions than in others. From the Wiregrass to Muscle Shoals and everywhere in between, women are paid less than men in every county in the state except one—Greene County (see the map in Figure 6). A few patterns stand out. First, the counties with the largest pay gaps tend to be in the western part of the state, right along the Mississippi state line and many in the Black Belt region. For instance, women in Washington County make 39 cents for every dollar earned by a man. Choctaw (47 cents), Clarke, (50 cents), and Marengo (51 cents) have similarly large gaps. These are mostly rural counties, with very high poverty rates, and the pay gaps likely reflect the elevated occupational segregation and historically lower labor force participation prevalent in these areas compared to other regions of the state. In contrast, the counties with the lowest pay gap (Lowndes and Macon) are also Black Belt Counties, but on the opposite side of the state from the large pay gap counties. More study is needed on why these particular (eastern) Black Belt counties are performing differently.

At the same time, there are two urban areas with large pay gaps—Madison County, home to Huntsville, Redstone Arsenal, and the U.S. Space and Rocket Center; and Shelby County, home to expanding Birmingham metro suburbs.

# WOMEN WORKING ACROSS ALABAMA



# Stacia Robinson

Agency Principal, The BeneChoice Companies

Montgomery County

Stacia Robinson knows that there is added labor that comes with being a female business owner. "We always have to keep fighting to just to be acknowledged for even being in the room, and even then, we still have to deal with stereotypes." With over thirty years of experience owning her own companies, Stacia has had to experience the challenges that come from others' doubts and biases. "Having to walk into a room that doesn't look like you, it keeps women out of the labor force. They're not going to apply." In addition, she says, "Companies don't even cast the net into places where they would find well qualified people."

As the owner of The BeneChoice Companies LLC, an active community member, and the first Black woman to sit on the Montgomery Area Chamber of Commerce Executive Committee, Stacia has had a unique vantage

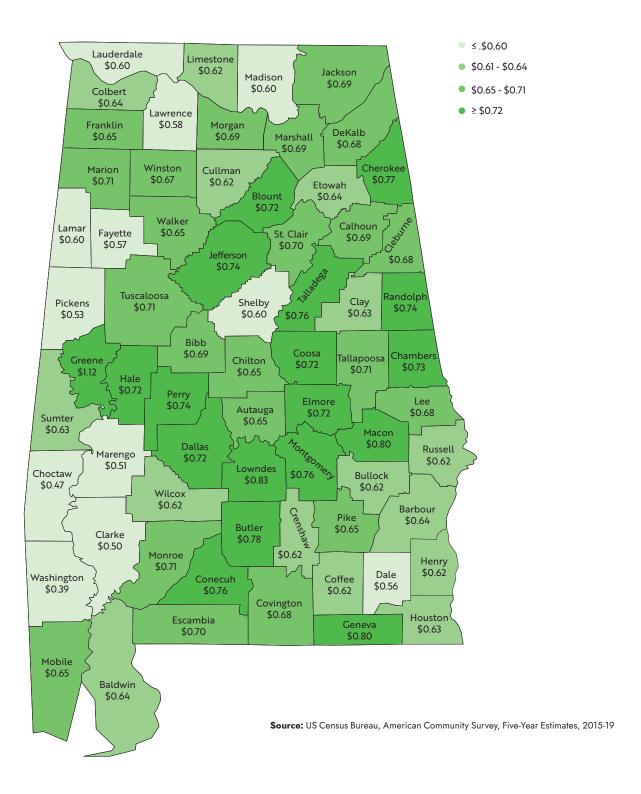
point, seeing how things are done across businesses and industries.

"We've got to flip the script and show what businesses gain by paying a fair wage for women and men," she shares. "Organizations that don't have opportunities for women to actually lead are not going to have that innovation factor fueling their growth."

As she reflects on her career and her hopes for the next generation, Stacia wants young women to learn to see the worth of what they bring to the table. Being able to quantify the value of their unique skills and perspectives will empower them to ask for what they need in the workplace, whether that's a raise or more flexible hours. Stacia says, "We've got to do a much better job of communicating the power of our value and our skills. They're going to try to pay you as little as possible, so if you don't ask or aren't aware of what you could get, [the wage gap] is going to look the same 50 years from now."

Figure 6.

For every \$1.00 earned by a male worker in a given Alabama county, a female worker earns...



# What is driving the pay gap?

There are several important, inter-related factors that explain why women in Alabama earn less than men.

# **Discriminatory business practices**

Paying women less than men, and even refusing to hire them based on their gender, race, marriage, or parenting status, was legal until the 1963 Equal Pay Act and Title VII of the Civil Rights Act were passed.<sup>23</sup> While these laws changed the formal policies around hiring practices in the U.S., the attitudes that shaped discriminatory laws have not entirely dissipated. As a result, discrimination continues on the job, especially in workplaces that discourage open discussion of wages or where employees fear retaliation. In addition, employers may discriminate in pay when they rely on prior salary history in hiring and compensation decisions.<sup>24</sup> Generally, employers are still less likely to hire women than men, and less likely to hire candidates of color.<sup>25</sup> As a result, discriminatory business practices hold down women's wages and exacerbate the pay gap. Alabama has taken steps to reduce this problem by passing its own Equal Pay Act, which gives women more legal tools to address discrimination through the courts, but more work remains. Women's Foundation of Alabama was integral in Alabama's passage of its own Equal Pay Act which was an initial step to reduce this problem. This Act gives women more legal tools to address discrimination through the courts, but more work remains.

# The "motherhood penalty"

Having children disadvantages women even more in both career opportunities and pay. This is known as the "motherhood penalty." Employers are less likely to hire women who are mothers than women without children. Women with children also get paid less than other women and receive fewer benefits. Research has demonstrated that U.S. women experience a wage penalty of about five percent for each child they have. Men who are fathers, on the other hand, get paid about 19 percent more than men who do not have children.

### Low labor force participation among women

As discussed in the next section, women participate in the labor force (e.g., they either have a job or are looking for one) at much lower rates than men. This is in large part due to very specific barriers that hold women back from working and ultimately hold down their wages over the long run, since they cannot earn an income if they cannot work. These barriers include the caregiving burdens related to being a primary caregiver, and—most importantly—the lack of available, affordable child care to support mothers in the labor force. These factors especially impact women of color since they are disproportionately the sole caregiver and only breadwinner for the family. In Alabama, 74 percent of women are breadwinners.<sup>29</sup>

## **Occupational segregation**

Women are paid less than men in every occupation but adding to the pay gap problem is the reality that women are most heavily represented in the occupations that pay the lowest wages while men are over-represented in the occupations that pay the highest wages (see below for details). For example, men are more likely to be doctors and lawyers and women are more likely (by the numbers) to be health aides and clerks. Due to the historical legacy of legalized segregation, women of color are most likely to be concentrated in the very lowest-wage occupations like domestic work, retail, food services, and farm work. Bottom line: women earn less than men in large part because they disproportionately are employed in lower wage occupations. In fact, as much half of the pay gap is due to occupational segregation (see Section 3 for more details).<sup>30</sup>

# What the pay gap means for women and the economy

Alabama's economy would experience an immediate, significant boost if women were paid the same as men—so closing the gender pay gap is a crucial economic development strategy. Specifically, ensuring women in Alabama are paid the same as men for the same work would generate the following statewide economic impacts, according to our IMPLAN analysis (see the Appendix for county-level impacts of closing the wage gap):

- Increase the total amount of labor income earned by the state's workers by \$12.8 billion. This represents an 11 percent growth in the amount people earn. IMPLAN also estimates that the induced effects of closing the gap would add an additional \$2.5 billion in earned income on top, so that total earnings in Alabama would rise by \$15.4 billion. These are historically large impacts, especially for a single year.
- Create 59,000 new jobs, thanks to the ripple effects of households and businesses spending their new labor income. This is enough new jobs to employ the entire population of Dothan. 31
- Grow Alabama's GDP by almost \$22 billion in one year—roughly equal to all the economic growth Alabama has experienced since 2004.<sup>32</sup> In other words, closing the gender pay gap would grow Alabama's GDP as much in one year as it took the state to grow on its own in 15 years.



# Recommendations to close the gender wage gap

# Strengthen equal pay protections

Strengthen equal pay protections by extending the statute of limitations to three years (two years from the date of discovery) and clarifying that employees have a clear remedy to pursue redress.

# **Enact additional pay protections**

Businesses are uniquely positioned to help close the gender wage gap through transparency in recruitment efforts including posting salary and wage ranges in job advertisements and job descriptions; utilizing job applications that do not ask applicants to reveal prior wage and salary levels; and curtailing the practice of taking retaliatory action against employees who discuss salaries with colleagues.

# Increase wages for Alabama workers

One major way to close the pay gap is to raise the wage floor for all workers. This will benefit women especially since they are over-represented in minimum wage and low-wage work compared to men. Past research from Women's Foundation of Alabama finds that a single-parent worker with 2 children (ages 0-3 and 3-5) needs an annual wage of \$52,680 to meet their basic needs. Alabama has no minimum wage law, and as a result, relies on the federal minimum of \$7.25 an hour (roughly \$15,080 working full time). The federal minimum wage has not gone up since 2009, and \$7.25 is not enough to keep a family out of poverty. For a family of three, the 2022 Federal Poverty Level is \$23,030.

# Acknowledge benefits cliffs impact on Alabama families

As reported in our past reports, public benefits can help bring a living wage within reach. However, when women boost their wages by working more hours or completing training, these increased earnings may make them ineligible for some of the benefits. This "benefits cliff" often provides a strong financial disincentive for women to earn more income. The first step towards addressing this problem is working with employers and workforce training entities in creating awareness of the cliffs and their impacts on the Alabama workforce. Another step is forging partnerships among the State, businesses, and nonprofits to help employees bridge the financial gaps created by benefits cliffs.



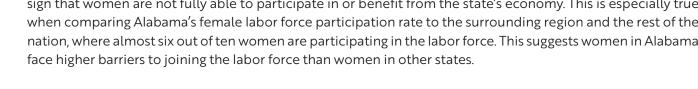
Pave the way for women to participate in the labor force

# Women in Alabama face barriers to working, and as a result, are participating in the labor force at much lower rates than men and their female counterparts in other states.

This is both a key driver of the gender pay gap—since fewer women working means lower aggregate female earnings—and another important metric for measuring women's overall participation and ability to benefit from Alabama's economy. As with closing the gender pay gap, increasing labor force participation and closing this gap will reap significant economic benefits for Alabama, including at the county level.

# What is happening?

Women in Alabama have lower labor force participation rates than men and lower than other women across the Southern region and the United States as a whole. 52 percent of working-age women in Alabama (e.g., women aged 16 and older) participate in the labor force, compared to 63 percent of men (see Figure 7). This means that barely half of all working age women in Alabama are in a position to look for work or have a job—a clear warning sign that women are not fully able to participate in or benefit from the state's economy. This is especially true when comparing Alabama's female labor force participation rate to the surrounding region and the rest of the nation, where almost six out of ten women are participating in the labor force. This suggests women in Alabama face higher barriers to joining the labor force than women in other states.



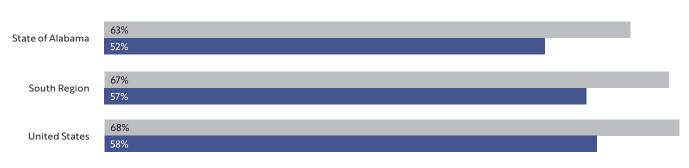


Figure 7. Women have lower labor force participation rates in Alabama than in the South and United States

 Labor force participation women Labor force participation men Source: US Census Bureau, American Community Survey, Five-Year Estimates, 2015-19 • Women of color in Alabama generally have higher labor force participation rates than white women, but mostly lower than men. As seen in Table 8 and Figure 9, women in every racial category have lower labor force participation than men—with one exception: Black women, who participate in the labor force at a marginally higher rate (58 percent) than Black men (57 percent). At the same time, Asian Americans have the largest participation gap between men (76 percent) and women (54 percent).

Table 8. Women have lower participation rates in the labor force, 2015-2019

	All Persons		Ма	les	Females		
Characteristics	Civilian Labor Force	Labor Force Participation Rate	Civilian Labor Force	Labor Force Participation Rate	Civilian Labor Force	Labor Force Participation Rate	
All Persons	2,229,479	57%	1,161,308	63%	1,068,171	52%	
Asian Americans	33,782	64%	18,497	76%	15,285	54%	
Black	581,568	57%	261,781	57%	319,787	58%	
Hispanic	85,199	64%	53,306	75%	31,893	52%	
Native American	11,628	55%	6,274	59%	5,354	51%	
Other	30,810	63%	17,826	72%	12,985	53%	
White ()	1,487,692	56%	805,787	63%	681,905	50%	

Source: US Census Bureau, American Community Survey, Five-Year Estimates, 2015-19



# PAVE THE WAY FOR WOMEN TO PARTICIPATE IN THE LABOR FORCE

- There are only four counties in Alabama where women's labor force participation rates are higher than men's. Women have a higher participation rate than men in Lowndes (3.4 percent higher), Escambia (0.2 percent higher), Perry (18 percent), and Bibb (2.5 percent)—but these are likely the result of very low male labor force participation rather than abnormally high participation from women.
- Women in Alabama's urban counties generally have higher rates of labor force participation than women in rural counties—and this is especially true in Alabama's Black Belt. As seen in Table 9, the five counties with the lowest female participation in the labor force are all rural Black Belt counties (Pickens, Greene, Choctaw, Clarke, Washington), where historical political factors and economic disinvestment have inflicted exceptionally high poverty, low employment, and low educational attainment on the residents. Good paying jobs are few and far between in these counties, and it is not surprising that women face unusually high obstacles to entering the labor force under these conditions. At the other end of the spectrum, the counties with the highest labor force participation rates are all urban counties with close proximity to the state's largest cities and universities—Lee County (home to Auburn University), Montgomery (the state capital), Madison (home to Huntsville, Redstone Arsenal, UAH, the U.S. Space and Rocket Center), Jefferson (home to Birmingham), and Shelby (a fast-growing Birmingham suburb). These urban areas attract women with high educational attainment, pay commensurately higher salaries (although still less than men's), and provide more access to child care services at a price point that works for them.

Table 9. Alabama urban counties have higher female participation in the labor force than rural counties

	Labor force participation rate			
Counties with the lowest rate <b>♦</b>	Women	Men		
Pickens	36%	59%		
Greene	36%	48%		
Choctaw	38%	48%		
Clarke	38%	54%		
Washington	39%	51%		

	Labor force participation rate			
Counties with the highest rate $\hat{T}$	Women	Men		
Lee	56%	66%		
Montgomery	58%	65%		
Madison	58%	71%		
Jefferson	58%	67%		
Shelby	59%	73%		

**Source:** US Census Bureau, American Community Survey, Five-Year Estimates, 2015-19



# What is driving low women's participation in the labor force?

There are a number of key barriers that keep women from fully participating in the labor force, many of which also reinforce the gender pay gap. They include:

# **Caregiving burdens**

Women are often primary caregivers for their families. These responsibilities often raise significant challenges to women's ability to maintain full-time, continuous work—they take more time out of the labor force and are two times as likely as men to work part-time. COVID hit these families particularly hard when schools closed, and many women had to leave their job to provide care for their children.

### Lack of child care

Labor force participation for women with young children is limited, in large part by barriers in access to quality child care. Even though 65 percent of children under five have a working single parent or both parents in the labor force, there are only enough child care seats for about 36 percent of Alabama's young children. Approximately 60 percent of Alabama families live in an area considered to be a child care desert. In addition, women who need child care face an average annual cost of \$5,980, which is 11 percent of the median household income in Alabama. Without affordable, quality child care services, women are unable to work, so businesses will continue to struggle to find workers until the child care shortage is resolved.

# Caregiving burdens fall especially on women of color

Women of color are more likely than white women to bear child care burdens while simultaneously having responsibility for their household's financial wellbeing. A disproportionate percentage of Black and Latina women are single parents, and therefore the sole breadwinner of a household and primary caregiver for children. At the same time, because of occupational segregation, women of color are less likely to hold jobs that provide paid family leave or other caregiving supports. They are also more likely to live in a child care desert and to have difficulties affording the high cost of child care. This results in even greater barriers for women of color in maintaining full-time, continuous, well-paid work.

## Lack of work family policies

Lack of work family policies like paid sick leave or paid family leave that allow all parents to care for themselves, their newborns, and their sick children without sacrificing their paycheck. The United States is one of only two countries in the world to not require women have access to paid parental leave. This often forces women to choose between a paycheck and caring for their newborn. The lack of paid leave policies pushes many women out of the labor force altogether, which in turn hits women with the "motherhood penalty" when they do return to work.

### **Other factors**

Other factors include regional cultural norms about gender roles, which influence both employer hiring practices and how women view their decision to stay home or go to work. In addition, married women are less likely to participate in the labor force in places where their commute times are longer, a likely byproduct of caregiving burdens.

# What low female labor force participation means for the economy

Increasing women's participation in the labor force plays a critical role in improving both the economic outcomes of individual women and the performance of Alabama's economy as a whole. Specifically, Alabama would see the following impacts if women participated in the labor force at the same rate as men, according to our IMPLAN analysis (see the Appendix for county-level impacts of closing the labor force participation gap):

- Closing the labor force participation gap would put an additional 209,767 women into Alabama's labor force. This would involve increasing the female labor force participation rate from 52.4 percent to the men's participation rate of 62.6 percent, raising the total number of women in Alabama's labor force by 19.6 percent. Such an influx into the labor force would immediately help fulfill the Governor's goal of adding 500,000 new workers to the job market<sup>43</sup> and address the worker shortage businesses are frequently expressing concerns about.<sup>44</sup>
- Ensuring women and men participate in the labor force at the same rates would generate an additional \$7.1 billion in labor income in Alabama's economy. A recent study in the Harvard Business Review found that for every ten percent increase in women's labor force participation, everyone's earnings in the region will rise by five percent. Following this logic, closing the labor force gap and adding 209,767 new women to the labor force would generate \$7.1 billion in new earnings for Alabama.
- The ripple effects of women entering the labor force at rates equal to men would result in creating 32,736 new jobs, seeing labor income go up by almost \$9 billion, and produce almost \$12 billion in GDP growth (see Figure 13). The job growth is roughly the same as bringing the entire population of the city of Gadsden into the labor market and producing in one year as much GDP as Alabama saw created over the entire decade from 2011 to 2019.



# Recommendations to increase women's participation in the workforce

# Increase the supply of child care

Increase the supply of child care by expanding and supporting licensed home-based and center-based providers, exploring shared services and child care cooperatives, and expanding employer-sponsored care.

# Support child care affordability and quality for families at all income levels

Support child care affordability and quality for families at all income levels by expanding child tax credits and expanding state-funded child care subsidies to support consumers and providers. In the recently enacted budget, state lawmakers took a historic step forward in meeting this goal by appropriating \$17.8 million in child care funding and more is needed to truly meet the needs of working families in Alabama. As part of any public investments in child care, agencies managing funding can explore wage supplements and pay scales to increase compensation for child care professionals.

# Prioritize child care in Alabama's economic and labor force policymaking

Prioritize child care in Alabama's economic and labor force policymaking. These policy changes will not be possible without building greater infrastructure to elevate and develop child care policy at the state level. We continue to recommend incorporating family voices into labor force leadership and establishing an intra-agency council on child care and the labor force.

# Encourage public and private sectors to strengthen paid family and sick leave policies.

Encourage public and private sectors to strengthen paid family and sick leave policies. No parent should have to choose between earning a paycheck and caring for a newborn or taking a few days off work to recover from an illness. COVID reminded us that sick workers spread contagions to customers and co-workers and providing paid sick days protects everyone.

# WOMEN WORKING ACROSS ALABAMA



# **Courtney Kelly**

Bevill State Community College Student Marion County

When Courtney talks about studying to become a surgical technician, you can hear the excitement in her voice. She describes the importance of keeping a surgical field sanitary and its life-or-death consequences for a patient. She says she loves it.

Her enthusiasm is impressive for any student, but Courtney says it's her determination that will make her successful. Courtney is a single mom of two children under three years old. After high school, she attended two semesters of college before dropping out. She enrolled in the Surgical Technology program at Bevill State Community College funded by Women's Foundation of Alabama after her best friend, who is also a single mom, completed her nursing degree and encouraged Courtney to consider returning to school.

The biggest barrier standing in Courtney's way was child care. Courtney explains that many of the women she knows are not able to work or seek additional education because they do not have access to affordable child care. For Courtney child care subsidies made returning to school possible.

Courtney's days start early and run late into the evening. She wakes up every day before 4:30 am to take her children to daycare before driving the hour and a half to campus. After school, she picks up her kids and stops by the grocery store before going home to cook dinner, clean the house, give the kids baths, and put them to bed. "It can be really difficult," she says, "but you have to be able to put in the effort to get the goals that you want in the end."







# Occupational segregation occurs when women are overrepresented in lower-paying occupations and under-represented in the highest-paying occupations.

It is one of the largest factors driving the gender and racial pay gaps in Alabama<sup>45</sup> and represents a significant barrier holding women back from fully benefiting from the economy. Breaking up occupational segregation would go a long way to ensuring pay parity between men and women and between women of color and white workers.

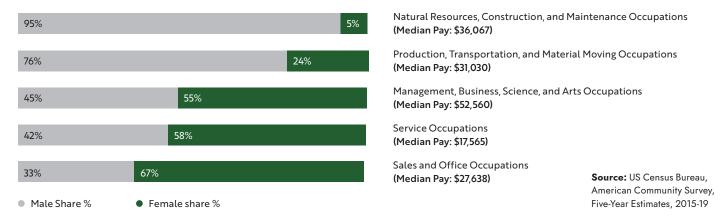
# What is happening?

- Women are disproportionately working in the lowest-wage occupations. For example, women make up 90 percent of the lowest healthcare support occupations, 80 percent of personal care assistants, and 80 percent of office and administrative support services, which pay on average between \$14,600 and \$28,401 per year (See Table 10). Moreover, women are especially concentrated in the ultra-low-wage occupations of sales (\$17,313) and food service. In addition, women of color experience this problem in even greater degree. For example, almost half (48 percent) of Black women work in sales and office occupations that earn between \$16,000 and \$25,000 annually.
- Men are largely working in higher-wage occupations. As seen in Table 10 and Figure 11, men are most heavily represented in higher-wage occupations like architects, computer and math, and management occupations, which pay men between \$72,000 and \$85,000 per year—a sharp contrast with the average wage women are earning in their top occupations.
- Roughly three times the number of women are working in minimum wage jobs In Alabama than men. By the
  numbers, five percent of women earn minimum wage or less. Only 1.7 percent of men are paid the minimum
  wage or below.<sup>46</sup>

Table 10. Women in Alabama are overrepresented in occupations that pay lower wages

Ear	nings Rank (1 = Highest) and Major Occupational Category	All	Female	Male	% Female-Male Earnings	% Female	% Male
1	Architecture & Engineering Occupations	\$81,637	\$75,061	\$82,651	91	15	85
2	Computer & Mathematical Occupations	\$71,716	\$60,237	\$75,782	79	29	71
3	Legal Occupations	\$64,994	\$45,093	\$107,254	42	50	50
4	Management Occupations	\$62,820	\$48,844	\$76,585	64	40	60
5	Business & Financial Operations	\$56,576	\$50,808	\$67,523	75	56	44
6	Life, Physical, & Social Science Occupations	\$51,920	\$48,408	\$53,767	90	39	61
7	Healthcare Practitioners & Technical Occupations	\$49,319	\$45,830	\$68,891	67	78	22
8	Installation, Maintenance, & Repair Occupations	\$44,110	\$31,745	\$44,629	71	4	96
9	Educational Instruction, & Library Occupations	\$42,680	\$39,896	\$51,739	77	75	25
10	Community & Social Service Occupations	\$40,431	\$39,540	\$42,801	92	60	40
11	Protective Service Occupations	\$39,285	\$27,695	\$42,496	65	22	78
12	Transportation Occupations	\$37,174	\$20,456	\$40,509	50	7	93
13	Production Occupations	\$33,002	\$25,569	\$38,830	66	29	71
14	Arts, Design, Entertainment, Sports, & Media Occupations	\$32,234	\$26,717	\$42,469	63	53	47
15	Construction & Extraction Occupations	\$31,695	\$28,192	\$31,780	89	4	96
16	Office & Administrative Support Occupations	\$29,393	\$28,401	\$34,305	83	80	20
17	Farming, Fishing, & Forestry Occupations	\$26,360	\$21,476	\$27,084	79	17	83
18	Sales & Related Occupations	\$25,628	\$17,313	\$41,522	42	54	46
19	Material Moving Occupations	\$22,377	\$20,039	\$24,110	83	23	77
20	Healthcare Support Occupations	\$21,233	\$20,936	\$25,510	82	90	10
21	Building & Grounds Cleaning & Maintenance Occupations	\$19,069	\$14,789	\$23,602	63	39	61
22	Personal Care & Service Occupations	\$14,900	\$14,616	\$16,349	89	79	21
23	Food Preparation & Serving Related Occupations	\$13,157	\$12,916	\$13,568	95	59	41
All	Occupations	\$33,620	\$27,606	\$41,396	67	48	52

Figure 11. In Alabama, occupations primarily held by Female Workers tend to pay less than occupations primarily held by Male Workers



# What is driving occupational segregation?

As with the pay and labor force participation gaps, there are several historical and current factors that promote occupational segregation and promote its negative impacts on women. Some examples include:

### Perceptions of work women do

Occupations are lower-paying because they are perceived as "women's work" and having less status than those associated with men. This type of gender discrimination has its roots in the shift of the labor market caused by the Industrial Revolution. Before industrialization, women and men in the United States had more similar roles, often working together on the family farm. When industrialization began, more men began working for pay outside of the household, leaving women to continue the unpaid working of caring for the home and family. This change in roles led to a view that men's work was worthy of pay, while women's work, because it was often unpaid inside the household, was of less value. Women were viewed as having the main role of being a wife and mother, and their work outside the home was considered secondary. When women did begin taking up work outside the home, many used this viewpoint to justify paying them less.

### Historical legacies of racial discrimination

While occupational segregation affects all women, it impacts women to differing degrees based on their race or ethnicity. These differences are born from a history of policies and discrimination against women of color. Industrialization, specifically the invention of the cotton gin, fueled the growth of slavery in the U.S., in which millions of people were forced into harsh labor for no pay. After slavery ended, Southern states passed laws that prohibited Black people from holding well-paying jobs. Many formerly enslaved people lacked the economic capital to purchase their own land, and were forced into sharecropping, which generated wealth for landowners while trapping Black workers in poverty and debt. In the North, while explicit policies did not exist, Black women still faced discrimination that forced them into low-paying work.

## **Design of labor protections**

Women of color are overrepresented in occupations that were explicitly excluded from federal labor protections, many of which still lack those protections today. When policies were put in place that protected other workers, such as the federal minimum wage, or the Fair Labor Standards Act of 1930, these laws did not cover segments of the labor force that were majority female, Black, and Latina. This allowed for employers to continue exploiting women, especially women of color. Today, women of color are disproportionately found in roles that are low-paid and offer limited protections. Women who are Black or Latina are more likely than white women to work in the service industry and to be full-time minimum wage workers. In addition, 58 percent of domestic service jobs in the U.S. are held by Latina or Black women. At the same time, women of color are also under-represented in the highest-paying jobs. For example, Latinas comprise only one percent of engineering and computing jobs.

# What occupational segregation means for Alabama's economy

Occupational segregation is a key driver of the gender wage gap—perhaps as much as half of the difference between men and women's earnings can be explained by the fact that women are overrepresented in low-wage occupations. It also has downstream implications on poverty and the wealth gap (see next section), in that low-wage occupations don't pay enough to build wealth, savings, or even escape poverty. As a result, breaking down occupational segregation would contribute to closing the pay gap. In addition, taking this approach would take the state along way in redressing the legacy of racial discrimination and creating new pathways to prosperity for women of color too often stuck in low-wage jobs.

# WOMEN WORKING ACROSS ALABAMA



# **Valerie Gray**

Executive Director, Chambers County
Development Authority, Chambers County

When you're Valerie Gray, the Executive Director of the Chambers County Development Authority, it is easy to see how the gender wage gap presents a real threat to the success of your community. In an area where education and health care are among two of the largest industries, Gray says she's, "probably recruiting more for females to work in Chambers County than men." With that, she continues, "these are scary numbers because the women I see entering the labor force now, they follow the dollars and where they think they will be valued more."

Chambers County has much of the infrastructure and resources that appeal to businesses, but if they cannot recruit and retain the skilled labor force, it becomes a much harder sell for Gray to bring them to the area.

"I'm hoping that we can be showing girls in high school that you can get a two year degree or you can gain a skill or a trade, and you can be making \$70-80,000 right out of school if you can work in a plant, if you can weld. I think that the stigma has to change that those are just jobs for men."

Gray knows that you have to show companies that fair and equitable compensation makes good business sense. For her, the connection is clear. She mentions a company who pays their workers fairly. For the women who work there, she reflects, "their drive and determination to take on more comes a lot from knowing that they are being compensated fairly." It benefits the company and the community, she continues, "It's like sales tax dollars turning over in the community. Women will be more apt to give an extra 110% as long as they know they are being compensated fairly."



# Recommendations to create fair access to occupations

# Promote job training programs

Specifically, state legislators should grow the state's investment in post-secondary education labor force models, like those of the Women's Foundation of Alabama, that strengthen the pipeline for women to move into in-demand jobs. This could include additional investment in career pathways, youth and adult apprenticeship programs, and sector strategies that prepare women for in-demand jobs in high-wage sectors. In addition, the state should leverage existing federally-funded wrap-around services from TANF, SNAP Employment & Training, and the Labor force Innovation and Opportunity Act to ensure marginalized women workers have the supports they need to begin and complete training programs. Taken together, these policies will break down occupational segregation by providing pathways out of low-wage work and into higher-wage jobs where training and skills can command a higher premium.

# Disrupt traditional job recruitment strategies

Businesses and labor force training providers can cast a wider net to recruit from populations diverse in race, gender, and age. Multiple state departments have career exploration and STEM initiatives but too few students, parents, and caregivers see the path to a well-paying career through existing efforts. Through intentional public/private partnerships, Alabama businesses can expand their labor force pipeline by exposing diverse audiences to careers and increasing work-based learning opportunities that allow individuals to experience careers firsthand.





Close wealth gap between men and women

# Households headed by women hold less wealth than those headed by men, and women of color hold even less wealth than white women.

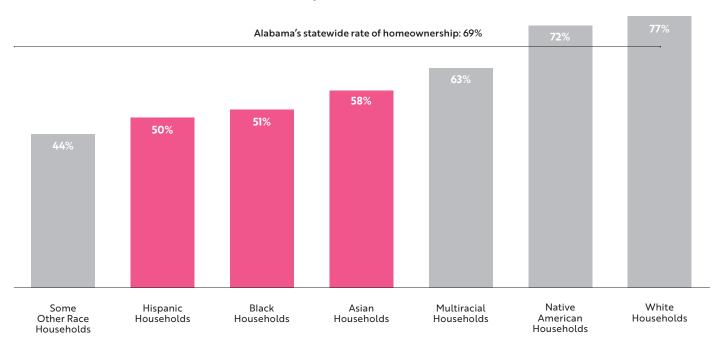
This is not just a problem that affects women. It will hurt the entire Alabama economy if left unaddressed since too much wealth and income inequality actually limits economic growth over the long run. As a result, policymakers must address the wealth gap as a means of ensuring women can fully participate in and benefit from the economy.

# What is happening?

- Wealth is the stock of financial resources to which a household adds and subtracts over time. It is also a key driver of long-term economic well-being.<sup>59</sup> Households traditionally build wealth slowly, often by setting aside some current income for future expenses (including retirement), or for investments like home ownership. Unlike income, wealth can be passed across generations, affording subsequent generations chances to build even greater wealth.
- The standard measure of wealth used in the United States is net worth, which is the difference between the total market value of the assets owned by a household and the debts it owes. For a population, median net worth is the value that divides the group in half (50th percentile).
- Half of all American households had a net worth greater than \$121,700 in 2019, but most families of color do not have anywhere close to this amount, according to the Survey of Consumer Finances, a nationally representative study sponsored by the Federal Reserve System's Board of Governors. This figure, however, masks notable differences across demographic groups. For instance, the median net worth of the four self-identified racial groups tracked in the survey ranged from \$24,100 among Black households to \$36,200 for Hispanic households to \$74,500 for multiracial or other households to \$188,200 for white households.

- Median net worth tends to be lower for households that earn less, are headed by younger persons, have less formal education, live in non-metropolitan areas, and rent their homes. That last point is crucial since a primary residence often is a household's most valuable asset. Given the patterns of racial segregation embedded into the country's housing markets, this results in the typical household headed by a person of color having less wealth. In 2019, the median home value for Black households equaled \$150,000, versus \$200,000 for Hispanic households, \$225,000 for all households, and \$230,00 for White households.
- Homeownership is a key driver for wealth for most Alabamians, but families of color are less likely to own their homes than white families, thus contributing to the racial wealth gap. For example, only about half of households headed by Black or Hispanic individuals owned a primary residence, in contrast to the more than three-quarters of white-headed households who owned their homes. In addition, white homeowners were also much less likely than African-American and Hispanic homeowners to have burdensome housing payments, defined as those spending more than 30 percent of their incomes on their rent or mortgage.
- Lower wages contribute to less wealth. Households earning less income are obviously less able to save as much as households with higher incomes—if they are able to save at all. Magnifying the challenge, jobs that pay lower wages also tend to provide fewer employment benefits that either shield people from expenses (like medical insurance) or help build wealth like employer-sponsored retirement accounts. Just last year, the US Bureau of Labor Statistics found that barely four out of ten workers among the lowest 25 percent of earners had access to a retirement plan, versus 90 percent of those in the top quarter of income earners.

Figure 12 In Alabama, homeownership rates for Black, Hispanic, and Asian households are below the statewide rate of 69 percent.

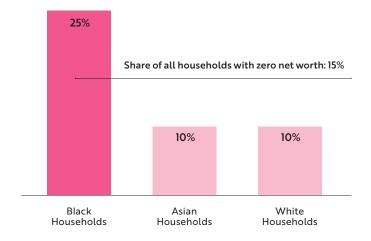


Source: US Census Bureau, American Community Survey, Five-Year Estimates, 2015-19

#### CLOSE THE WEALTH GAP

As a result many Alabama households with modest incomes own few assets—and lack the opportunity to build them. In fact, four out of every ten Alabama households lack enough liquid assets to support themselves at the poverty level for 90 days in the event of an emergency. In other words, it is almost impossible to build wealth while living just one emergency away from poverty or even destitution. Worse still, 13 percent of the state's households actually have zero or negative net worth. 69

Figure 13. In Alabama, 25 percent of all Black households have zero net worth, compared to 15 percent of all households in the state.



Note: Data are not available for households headed by persons from other racial and ethnic groups. Source: Prosperity Now analysis of U.S. Census Bureau, 2016 Survey of Income and Program Participation; accessed March 2, 2022, https://scorecard.prosperitynow.org/



# WHAT DOES THIS MEAN FOR WOMEN?

There is unfortunately very little data available at the state or local level that systematically measures wealth, especially when it comes to race and gender. But what data does exist can be used to craft a portrait, or a composite image, of a woman-headed household in Alabama and the ways her wealth compares to others.

Imagine an Alabama woman with two children, who hopes to buy a home, and who works in a femaledominated healthcare support occupation like a home health aide or nursing assistant.

The Alabama Department of Labor estimates that this broad occupational category pays an average pretax annual salary of \$29,456, and national research indicates that most service workers receive neither employer-sponsored medical or retirement benefits. 70 If the household rented a two-bedroom apartment at the statewide median rent of \$777/month, rent alone would consume approximately a third of the household's budget.<sup>21</sup>

After paying for other core expenses like taxes, food, transportation, and child care, even the most frugal household would virtually have no income left to save.

# What is driving the wealth gap?

As our composite image of a woman caught in the wealth gap suggests, there are a range of historical and policy factors explaining why women have less wealth than men and why people of color have less wealth than whites. Several of the most important factors include:

- Women have less wealth because they are paid less than men, especially in communities of color. Our composite Black woman earned less than \$30,000 every year working in an occupation that pays \$4,000 per year less than the state's overall average and in which men are typically paid \$5,000 more than women are. As a result, she has little to no opportunity to save money, buy a home, or build wealth, no matter how frugal she is. Closing the pay gap would go a long way towards closing the wealth gap.
- Government policies explicitly blocked women in communities of color from building wealth through home ownership.

Historical policies like red lining, blockbusting, and restrictive covenants prevented families of color from purchasing homes and building wealth at the very moment when white Americans were able to use the GI Bill to buy homes in the postwar suburbs. This had the practical effect of shutting out workers of color from the single greatest expansion of homeownership and wealth-building in American history, creating through deliberate policy the wealth gap we see today. More recently, subprime lenders targeted women and people of color, causing many to lose the wealth they had accumulated. Today, gender and racial discrimination continue to prevent women from accessing home loans.

- Women face more barriers in saving for retirement.

  Because women earn less than men, they have less to save, and because of occupational segregation, they are often working in jobs that do not provide retirement or pension options. Similarly, because their lifetime earnings are lower, they earn less in social security benefits.
- Women have more debt than men.<sup>75</sup>
  Student loans debt is particularly burdensome, with women owing two-thirds of the total U.S. student loan debts.<sup>76</sup> Women on average take out more student debt than men, and when women earn less than men, it takes them longer to pay off higher education loans. This is particularly true for Black women.<sup>71</sup>

# What state policymakers can do to reduce the wealth gap

The gender wealth gaps show that women in Alabama, especially from communities of color, are not fully benefitting from their participation in the economy. Their hard work is undermined by historical legacies of discrimination that pushed women of color into lower paying occupations. Reversing these legacies requires closing the gender pay gap, encouraging private companies to provide opportunities to save for retirement, breaking down occupational segregation through targeted job training programs. Other policies include attention to home ownership, assetbuilding, and affordable housing, ideas which are beyond the scope of a paper focused on work and wages.

# Conclusion

Women play a crucial role in Alabama's economy. As a result, Alabama's prosperity in the post-COVID world depends on removing the barriers that hold women back from fully participating in the economy, where they can make the most of their skills, talents, and hard work, and the state can fully benefit from their important role

Unfortunately, women in Alabama are paid too little—they earn less than men, both within the same occupation and because they are often disproportionately working in lower-wage occupations and men in higher-wage occupations. Compared to the rest of the Southeast, Alabama's women participate in the labor force at much lower rates, and their earnings are much lower than men's for the same work and with the same education. They also hold significantly less wealth than men. Even more troubling, looking below the surface reveals that women of color face even larger disparities than their white counterparts in wages in wealth—a legacy of Alabama's discriminatory past that continues into the present.

Clearing the Path: Galvanizing the Economic Impact of Women has provided policy makers and business and community leaders in Alabama with four strategies for removing these barriers, closing these gaps, and ensuring women can fully participate in the economy and reap the fruits of their labor, including:

- 1. Close the gender pay gap
- 2. Pave the way for women to participate in the workforce
- 3. Create fair access to occupations
- 4. Close the wealth gap between men and women with special attention to communities of color.

Addressing these challenges will create thousands of new jobs and increase the state's total labor income and GDP by tens of billions of dollars.



Table Al. Women's share of Alabama's economy

	Number of	Womens Share	IMPLAN Induce	d Effects of Removin	g Women	Total Economic	: Impact of Women	
Geography	Employed Women	of Earnings	Employment	Labor Income	Output	Employment	Labor Income	Output
State of Alabama	1,004,129	\$42,772,441,684	(196,302)	(\$8,501,049,927)	(\$29,096,970,061)	1,200,431	\$51,273,491,611	\$71,869,411,745
Autauga	11,328	\$511,350,298	(938)	(\$29,018,988)	(\$126,473,357)	12,266	\$540,369,286	\$637,823,655
Baldwin	45,034	\$1,872,523,962	(6,746)	(\$262,374,463)	(\$878,931,828)	51,780	\$2,134,898,425	\$2,751,455,790
Barbour	3,943	\$125,850,634	(265)	(\$8,488,477)	(\$36,612,364)	4,208	\$134,339,111	\$162,462,998
Bibb	3,857	\$146,776,076	(197)	(\$6,475,141)	(\$28,738,970)	4,054	\$153,251,218	\$175,515,047
Blount	9,913	\$528,137,212	(876)	(\$27,257,438)	(\$123,160,374)	10,789	\$555,394,649	\$651,297,585
Bullock	1,791	\$55,742,856	(94)	(\$3,339,862)	(\$14,115,672)	1,885	\$59,082,718	\$69,858,527
Butler	4,295	\$178,473,289	(560)	(\$17,840,815)	(\$72,049,321)	4,855	\$196,314,104	\$250,522,610
Calhoun	23,054	\$925,491,385	(2,802)	(\$99,941,399)	(\$354,574,025)	25,856	\$1,025,432,784	\$1,280,065,410
Chambers	2,576	\$329,900,883	(748)	(\$20,954,786)	(\$92,348,815)	3,324	\$350,855,669	\$422,249,698
Cherokee	7,119	\$213,690,289	(563)	(\$18,201,532)	(\$79,865,116)	7,682	\$231,891,821	\$293,555,405
Chilton	4,306	\$306,763,279	(779)	(\$26,224,567)	(\$105,073,242)	5,085	\$332,987,846	\$411,836,520
Choctaw	8,024	\$47,910,720	(22)	(\$829,967)	(\$3,275,612)	8,046	\$48,740,686	\$51,186,332
Clarke	1,971	\$91,973,051	(728)	(\$22,685,356)	(\$95,422,951)	2,699	\$114,658,407	\$187,396,002
Clay	3,285	\$87,781,729	(36)	(\$1,081,057)	(\$5,206,448)	3,321	\$88,862,786	\$92,988,177
Celburne	2,638	\$112,466,180	(266)	(\$6,205,315)	(\$37,648,793)	2,904	\$118,671,495	\$150,114,973
Coffee	10,382	\$407,879,538	(1,051)	(\$37,034,857)	(\$138,976,620)	11,433	\$444,914,394	\$546,856,158
Colbert	10,946	\$436,145,925	(860)	(\$33,304,578)	(\$123,028,943)	11,806	\$469,450,503	\$559,174,868
Conecuh	2,070	\$90,242,026	(143)	(\$4,720,545)	(\$19,566,619)	2,213	\$94,962,571	\$109,808,645
Coosa	2,074	\$88,282,066	(49)	(\$1,268,094)	(\$9,117,253)	2,123	\$89,550,160	\$97,399,319
Covington	6,755	\$282,548,652	(942)	(\$33,344,706)	(\$129,497,359)	7,697	\$315,893,358	\$412,046,011
Crenshaw	2,572	\$88,765,066	(171)	(\$5,097,036)	(\$24,128,971)	2,743	\$93,862,102	\$112,894,037
Cullman	15,363	\$546,253,706	(1,573)	(\$60,531,950)	(\$208,568,901)	16,936	\$606,785,656	\$754,822,607
Dale	8,538	\$245,498,120	(239)	(\$7,831,630)	(\$34,377,856)	8,777	\$253,329,751	\$279,875,977
Dallas	7,334	\$303,699,560	(804)	(\$30,560,402)	(\$106,890,693)	8,138	\$334,259,962	\$410,590,253
DeKalb	12,828	\$472,506,757	(1,401)	(\$46,738,547)	(\$187,420,499)	14,229	\$519,245,303	\$659,927,256
Elmore	17,534	\$961,763,140	(1,732)	(\$53,610,799)	(\$226,785,225)	19,266	\$1,015,373,940	\$1,188,548,366
Escambia	6,290	\$269,676,201	(676)	(\$22,591,504)	(\$93,108,856)	6,966	\$292,267,705	\$362,785,057
Etowah	20,584	\$727,240,993	(2,947)	(\$110,378,671)	(\$382,544,892)	23,531	\$837,619,663	\$1,109,785,885
Fayette	2,793	\$80,419,568	(142)	(\$4,017,546)	(\$18,937,692)	2,935	\$84,437,114	\$99,357,259
Franklin	5,358	\$190,602,973	(382)	(\$11,459,967)	(\$50,696,530)	5,740	\$202,062,940	\$241,299,503
Geneva	4,686	\$241,320,084	(370)	(\$11,092,094)	(\$53,806,999)	5,056	\$252,412,177	\$295,127,082
Greene	1,153	\$81,997,719	(77)	(\$1,752,027)	(\$9,476,177)	1,230	\$83,749,746	\$91,473,896
Hale	2,771	\$110,440,174	(174)	(\$4,300,459)	(\$22,630,898)	2,945	\$114,740,633	\$133,071,072
Henry	3,410	\$120,223,055	(161)	(\$4,900,875)	(\$23,679,861)	3,571	\$125,123,930	\$143,902,917

Table A1. Women's share of Alabama's economy (continued)

	Number of		IMPLAN Induce	ed Effects of Removi	ng Women	Total Economic Impact of Women			
Geography	Employed Women	of Earnings	Employment	Labor Income	Output	Employment	Labor Income	Output	
State of Alabama	1,004,129	\$42,772,441,684	(196,302)	(\$8,501,049,927)	(\$29,096,970,061)	1,200,431	\$51,273,491,611	\$71,869,411,745	
Houston	21,517	\$801,792,671	(2,745)	(\$108,247,760)	(\$363,550,399)	24,262	\$910,040,431	\$1,165,343,070	
Jackson	9,242	\$379,361,665	(817)	(\$25,799,691)	(\$108,108,282)	10,059	\$405,161,357	\$487,469,948	
Jefferson	152,886	\$8,542,318,005	(24,692)	(\$1,293,306,777)	(\$3,994,055,465)	177,578	\$9,835,624,782	\$12,536,373,469	
Lamar	2,280	\$75,374,587	(136)	(\$3,361,402)	(\$18,147,156)	2,416	\$78,735,989	\$93,521,743	
Lauderdale	18,695	\$638,374,653	(2,425)	(\$86,880,169)	(\$312,417,026)	21,120	\$725,254,822	\$950,791,679	
Lawrence	5,407	\$191,811,364	(305)	(\$8,676,404)	(\$42,413,547)	5,712	\$200,487,768	\$234,224,911	
Lee	35,289	\$1,314,871,273	(4,126)	(\$139,823,529)	(\$530,971,725)	39,415	\$1,454,694,802	\$1,845,842,998	
Limestone	18,199	\$730,769,348	(1,143)	(\$40,214,526)	(\$166,130,375)	19,342	\$770,983,874	\$896,899,723	
Lowndes	1,855	\$97,874,888	(59)	(\$1,723,048)	(\$9,155,067)	1,914	\$99,597,936	\$107,029,955	
Macon	3,844	\$144,761,978	(155)	(\$4,004,686)	(\$21,535,510)	3,999	\$148,766,663	\$166,297,488	
Madison	82,473	\$3,547,877,940	(10,296)	(\$434,778,614)	(\$1,429,218,234)	92,769	\$3,982,656,554	\$4,977,096,174	
Marengo	3,399	\$96,507,780	(181)	(\$5,709,467)	(\$23,463,293)	3,580	\$102,217,247	\$119,971,073	
Marion	5,558	\$221,524,852	(514)	(\$16,193,694)	(\$65,172,833)	6,072	\$237,718,545	\$286,697,685	
Marshall	16,948	\$657,363,189	(1,732)	(\$58,596,483)	(\$229,369,838)	18,680	\$715,959,673	\$886,733,028	
Mobile	86,317	\$3,591,670,804	(13,567)	(\$555,900,706)	(\$1,812,761,013)	99,884	\$4,147,571,509	\$5,404,431,817	
Monroe	3,298	\$147,210,052	(312)	(\$9,385,485)	(\$40,388,969)	3,610	\$156,595,537	\$187,599,021	
Montgomery	51,847	\$2,598,025,111	(7,035)	(\$310,733,831)	(\$1,030,502,783)	58,882	\$2,908,758,943	\$3,628,527,895	
Morgan	23,892	\$1,043,435,317	(2,288)	(\$80,345,871)	(\$288,179,427)	26,180	\$1,123,781,188	\$1,331,614,744	
Perry	1,500	\$52,268,424	(67)	(\$1,614,179)	(\$8,582,446)	1,567	\$53,882,604	\$60,850,870	
Pickens	2,850	\$71,269,008	(112)	(\$3,117,797)	(\$16,360,127)	2,962	\$74,386,805	\$87,629,135	
Pike	6,790	\$205,015,112	(500)	(\$15,928,928)	(\$61,771,707)	7,290	\$220,944,039	\$266,786,819	
Randolph	4,133	\$200,406,632	(477)	(\$14,717,617)	(\$64,754,657)	4,610	\$215,124,248	\$265,161,289	
Russell	11,600	\$399,132,036	(496)	(\$15,095,746)	(\$64,506,684)	12,096	\$414,227,782	\$463,638,720	
St. Clair	50,059	\$2,408,384,875	(857)	(\$28,842,674)	(\$118,286,154)	50,916	\$2,437,227,549	\$2,526,671,029	
Shelby	17,832	\$937,842,950	(11,334)	(\$536,492,284)	(\$1,827,898,189)	29,166	\$1,474,335,234	\$2,765,741,140	
Sumter	2,131	\$56,678,115	(87)	(\$2,164,604)	(\$10,733,810)	2,218	\$58,842,719	\$67,411,925	
Talladega	15,535	\$759,715,099	(1,443)	(\$53,351,371)	(\$197,359,110)	16,978	\$813,066,471	\$957,074,209	
Tallapoosa	7,354	\$323,761,567	(889)	(\$34,412,489)	(\$119,003,299)	8,243	\$358,174,057	\$442,764,866	
Tuscaloosa	45,710	\$1,920,888,558	(6,700)	(\$240,849,836)	(\$893,544,267)	52,410	\$2,161,738,395	\$2,814,432,825	
Walker	11,138	\$432,945,050	(1,064)	(\$43,796,153)	(\$147,932,137)	12,202	\$476,741,203	\$580,877,187	
Washington	2,483	\$40,962,712	(34)	(\$1,015,363)	(\$5,415,315)	2,517	\$41,978,076	\$46,378,027	
Wilcox	1,589	\$47,766,286	(60)	(\$1,859,294)	(\$8,392,049)	1,649	\$49,625,580	\$56,158,335	
Winston	3,904	\$139,082,829	(233)	(\$7,825,907)	(\$32,685,786)	4,137	\$146,908,736	\$171,768,615	
Henry	3,410	\$120,223,055	(161)	(\$4,900,875)	(\$23,679,861)	3,571	\$125,123,930	\$143,902,917	

Table A2. Alabama's gender pay gaps

Geography	Number of Employed Women	Men's Median Earnings	Women's Median Earnings	Earnings Gap Between Men and Women	Amount women earn for every dollar earned by men
State of Alabama	1,004,129	\$38,204	\$25,450	(\$12,754)	0.67
Autauga	11,328	\$43,106	\$27,829	(\$15,277)	0.65
Baldwin	45,034	\$41,027	\$26,057	(\$14,970)	0.64
Barbour	3,943	\$30,668	\$19,738	(\$10,930)	0.64
Bibb	3,857	\$31,360	\$21,794	(\$9,566)	0.69
Blount	9,913	\$41,252	\$29,576	(\$11,676)	0.72
Bullock	1,791	\$32,023	\$19,917	(\$12,106)	0.62
Butler	4,295	\$27,450	\$21,307	(\$6,143)	0.78
Calhoun	23,054	\$33,768	\$23,228	(\$10,540)	0.69
Chambers	7,119	\$34,305	\$25,154	(\$9,151)	0.73
Cherokee	4,306	\$33,677	\$25,791	(\$7,886)	0.77
Chilton	8,024	\$36,047	\$23,420	(\$12,627)	0.65
Choctaw	1,971	\$42,893	\$20,371	(\$22,522)	0.47
Clarke	3,285	\$45,253	\$22,456	(\$22,797)	0.50
Clay	2,638	\$33,533	\$21,074	(\$12,459)	0.63
Celburne	2,576	\$37,500	\$25,527	(\$11,973)	0.68
Coffee	10,382	\$40,722	\$25,234	(\$15,488)	0.62
Colbert	10,946	\$38,147	\$24,596	(\$13,551)	0.64
Conecuh	2,070	\$30,313	\$22,934	(\$7,379)	0.76
Coosa	2,074	\$32,661	\$23,523	(\$9,138)	0.72
Covington	6,755	\$35,797	\$24,412	(\$11,385)	0.68
Crenshaw	2,572	\$35,457	\$22,069	(\$13,388)	0.62
Cullman	15,363	\$37,176	\$22,937	(\$14,239)	0.62
Dale	8,538	\$36,165	\$20,344	(\$15,821)	0.56
Dallas	7,334	\$31,974	\$22,956	(\$9,018)	0.72
DeKalb	12,828	\$32,135	\$21,705	(\$10,430)	0.68
Elmore	17,534	\$42,555	\$30,480	(\$12,075)	0.72
Escambia	6,290	\$34,664	\$24,321	(\$10,343)	0.70
Etowah	20,584	\$34,664	\$22,078	(\$12,586)	0.64
Fayette	2,793	\$35,761	\$20,244	(\$15,517)	0.57
Franklin	5,358	\$33,658	\$21,830	(\$11,828)	0.65
Geneva	4,686	\$31,944	\$25,588	(\$6,356)	0.80
Greene	1,153	\$22,448	\$25,207	\$2,759	1.12
Hale	2,771	\$30,348	\$21,941	(\$8,407)	0.72
Henry	3,410	\$35,972	\$22,467	(\$13,505)	0.62

Table A2. Alabama's gender pay gaps (continued)

Geography	Number of Employed Women	Men's Median Earnings	Women's Median Earnings	Earnings Gap Between Men and Women	Amount women earn for every dollar earned by men
State of Alabama	1,004,129	\$38,204	\$25,450	(\$12,754)	0.67
Houston	21,517	\$37,217	\$23,494	(\$13,723)	0.63
Jackson	9,242	\$34,561	\$23,762	(\$10,799)	0.69
Jefferson	152,886	\$40,094	\$29,860	(\$10,234)	0.74
Lamar	2,280	\$37,096	\$22,093	(\$15,003)	0.60
Lauderdale	18,695	\$37,306	\$22,517	(\$14,789)	0.60
Lawrence	5,407	\$42,032	\$24,361	(\$17,671)	0.58
Lee	35,289	\$32,400	\$21,920	(\$10,480)	0.68
Limestone	18,199	\$41,212	\$25,664	(\$15,548)	0.62
Lowndes	1,855	\$30,192	\$25,180	(\$5,012)	0.83
Macon	3,844	\$23,696	\$18,846	(\$4,850)	0.80
Madison	82,473	\$47,373	\$28,480	(\$18,893)	0.60
Marengo	3,399	\$43,204	\$22,096	(\$21,108)	0.51
Marion	5,558	\$31,647	\$22,406	(\$9,241)	0.71
Marshall	16,948	\$32,135	\$22,273	(\$9,862)	0.69
Mobile	86,317	\$39,168	\$25,469	(\$13,699)	0.65
Monroe	3,298	\$35,669	\$25,173	(\$10,496)	0.71
Montgomery	51,847	\$34,379	\$26,185	(\$8,194)	0.76
Morgan	23,892	\$36,181	\$25,078	(\$11,103)	0.69
Perry	1,500	\$25,574	\$18,833	(\$6,741)	0.74
Pickens	2,850	\$35,856	\$18,891	(\$16,965)	0.53
Pike	6,790	\$28,492	\$18,504	(\$9,988)	0.65
Randolph	4,133	\$34,788	\$25,911	(\$8,877)	0.74
Russell	11,600	\$36,004	\$22,205	(\$13,799)	0.62
St. Clair	50,059	\$53,490	\$32,004	(\$21,486)	0.60
Shelby	17,832	\$42,832	\$29,943	(\$12,889)	0.70
Sumter	2,131	\$26,472	\$16,740	(\$9,732)	0.63
Talladega	15,535	\$33,518	\$25,542	(\$7,976)	0.76
Tallapoosa	7,354	\$35,137	\$24,813	(\$10,324)	0.71
Tuscaloosa	45,710	\$33,035	\$23,506	(\$9,529)	0.71
Walker	11,138	\$36,650	\$23,812	(\$12,838)	0.65
Washington	2,483	\$44,035	\$17,004	(\$27,031)	0.39
Wilcox	1,589	\$31,366	\$19,372	(\$11,994)	0.62
Winston	3,904	\$31,238	\$21,046	(\$10,192)	0.67

Table A3. Economic impacts of closing Alabama's gender pay gaps

	New Earnings	IMPLAN Induc	ed Effects		Total Economic	Total Economic Impact of Closing Gender Pay Gap			
Geography	from Closing Pay Gap	Employment	Labor Income	Output	Employment	Labor Income	Output		
State of Alabama	\$12,806,661,266	58,776	\$2,545,332,054	\$8,712,035,712	58,776	\$51,273,491,611	\$21,518,696,978		
Autauga	\$173,057,856	317	\$9,820,986	\$42,802,768	317	\$540,369,286	\$215,860,624		
Baldwin	\$674,158,980	2,429	\$94,461,862	\$316,439,093	2,429	\$2,134,898,425	\$990,598,073		
Barbour	\$43,096,990	91	\$2,906,841	\$12,537,741	91	\$134,339,111	\$55,634,731		
Bibb	\$36,896,062	49	\$1,627,699	\$7,224,303	49	\$153,251,218	\$44,120,365		
Blount	\$115,744,188	192	\$5,973,618	\$26,991,276	192	\$555,394,649	\$142,735,464		
Bullock	\$21,681,846	37	\$1,299,079	\$5,490,458	37	\$59,082,718	\$27,172,304		
Butler	\$26,384,185	83	\$2,637,456	\$10,651,244	83	\$196,314,104	\$37,035,429		
Calhoun	\$242,989,160	736	\$26,239,765	\$93,093,946	736	\$1,025,432,784	\$336,083,106		
Chambers	\$65,145,969	148	\$4,137,970	\$18,236,244	148	\$350,855,669	\$83,382,213		
Cherokee	\$33,957,116	89	\$2,892,371	\$12,691,213	89	\$231,891,821	\$46,648,329		
Chilton	\$101,319,048	257	\$8,661,559	\$34,704,026	257	\$332,987,846	\$136,023,074		
Choctaw	\$44,390,862	20	\$768,991	\$3,034,962	20	\$48,740,686	\$47,425,824		
Clarke	\$74,888,145	593	\$18,471,326	\$77,697,191	593	\$114,658,407	\$152,585,336		
Clay	\$32,866,842	14	\$404,765	\$1,949,375	14	\$88,862,786	\$34,816,217		
Celburne	\$30,842,448	73	\$1,701,730	\$10,324,712	73	\$118,671,495	\$41,167,160		
Coffee	\$160,796,416	414	\$14,600,076	\$54,788,094	414	\$444,914,394	\$215,584,510		
Colbert	\$148,329,246	293	\$11,326,583	\$41,841,020	293	\$469,450,503	\$190,170,266		
Conecuh	\$15,274,530	24	\$799,008	\$3,311,882	24	\$94,962,571	\$18,586,412		
Coosa	\$18,952,212	11	\$272,232	\$1,957,273	11	\$89,550,160	\$20,909,485		
Covington	\$76,905,675	256	\$9,075,949	\$35,247,317	256	\$315,893,358	\$112,152,992		
Crenshaw	\$34,433,936	66	\$1,977,253	\$9,360,162	66	\$93,862,102	\$43,794,098		
Cullman	\$218,753,757	630	\$24,240,735	\$83,523,883	630	\$606,785,656	\$302,277,640		
Dale	\$135,079,698	131	\$4,309,175	\$18,915,625	131	\$253,329,751	\$153,995,323		
Dallas	\$66,138,012	175	\$6,655,276	\$23,278,064	175	\$334,259,962	\$89,416,076		
DeKalb	\$133,796,040	397	\$13,234,588	\$53,070,396	397	\$519,245,303	\$186,866,436		
Elmore	\$211,723,050	381	\$11,801,910	\$49,924,620	381	\$1,015,373,940	\$261,647,670		
Escambia	\$65,057,470	163	\$5,450,040	\$22,461,851	163	\$292,267,705	\$87,519,321		
Etowah	\$259,070,224	1,050	\$39,320,978	\$136,276,684	1,050	\$837,619,663	\$395,346,908		
ayette	\$43,338,981	77	\$2,165,099	\$10,205,728	77	\$84,437,114	\$53,544,709		
ranklin	\$63,374,424	127	\$3,810,375	\$16,856,313	127	\$202,062,940	\$80,230,737		
Geneva	\$29,784,216	46	\$1,369,009	\$6,640,969	46	\$252,412,177	\$36,425,185		
Greene*	\$0	0	\$0	\$0	0	\$83,749,746	\$0		
Hale	\$23,295,797	37	\$907,121	\$4,773,669	37	\$114,740,633	\$28,069,466		
Henry	\$46,052,050	62	\$1,877,305	\$9,070,691	62	\$125,123,930	\$55,122,741		

<sup>\*</sup>There is not a gender pay gap in Greene County. As a result, there is no earnings increase from closing the gap.

Table A3. Economic impacts of closing Alabama's gender pay gaps (continued)

	New Earnings	IMPLAN Induc	ed Effects		Total Economic Impact of Closing Gender Pay Gap			
Geography	from Closing Pay Gap	Employment	Labor Income	Output	Employment	Labor Income	Output	
State of Alabama	\$12,806,661,266	58,776	\$2,545,332,054	\$8,712,035,712	58,776	\$51,273,491,611	\$21,518,696,978	
Houston	\$295,277,791	1,011	\$39,864,619	\$133,885,433	1,011	\$335,142,410	\$429,163,224	
Jackson	\$99,804,358	215	\$6,787,511	\$28,441,666	215	\$106,591,869	\$128,246,024	
Jefferson	\$1,564,635,324	4,523	\$236,885,757	\$731,562,588	4,523	\$1,801,521,081	\$2,296,197,912	
Lamar	\$34,206,840	62	\$1,525,487	\$8,235,626	62	\$35,732,327	\$42,442,466	
Lauderdale	\$276,480,355	1,050	\$37,627,841	\$135,307,957	1,050	\$314,108,196	\$411,788,312	
Lawrence	\$95,547,097	152	\$4,321,982	\$21,127,483	152	\$99,869,079	\$116,674,580	
Lee	\$369,828,720	1,161	\$39,327,619	\$149,344,348	1,161	\$409,156,339	\$519,173,068	
Limestone	\$282,958,052	443	\$15,571,293	\$64,326,627	443	\$298,529,345	\$347,284,679	
Lowndes	\$9,297,260	6	\$163,675	\$869,651	6	\$9,460,935	\$10,166,911	
Macon	\$18,643,400	20	\$515,750	\$2,773,485	20	\$19,159,150	\$21,416,885	
Madison	\$1,558,162,389	4,522	\$190,946,728	\$627,686,221	4,522	\$1,749,109,117	\$2,185,848,610	
Marengo	\$71,746,092	135	\$4,244,548	\$17,443,149	135	\$75,990,640	\$89,189,241	
Marion	\$51,361,478	119	\$3,754,577	\$15,110,598	119	\$55,116,055	\$66,472,076	
Marshall	\$167,141,176	440	\$14,898,743	\$58,319,579	440	\$182,039,919	\$225,460,755	
Mobile	\$1,182,456,583	4,467	\$183,014,671	\$596,800,573	4,467	\$1,365,471,254	\$1,779,257,156	
Monroe	\$34,615,808	73	\$2,206,956	\$9,497,292	73	\$36,822,764	\$44,113,100	
Montgomery	\$424,834,318	1,150	\$50,811,824	\$168,509,898	1,150	\$475,646,142	\$593,344,216	
Morgan	\$265,272,876	582	\$20,426,355	\$73,263,943	582	\$285,699,231	\$338,536,819	
Perry	\$10,111,500	13	\$312,268	\$1,660,303	13	\$10,423,768	\$11,771,803	
Pickens	\$48,350,250	76	\$2,115,173	\$11,099,021	76	\$50,465,423	\$59,449,271	
Pike	\$67,818,520	165	\$5,269,252	\$20,433,937	165	\$73,087,772	\$88,252,457	
Randolph	\$36,688,641	87	\$2,694,369	\$11,854,699	87	\$39,383,010	\$48,543,340	
Russell	\$160,068,400	199	\$6,054,017	\$25,869,840	199	\$166,122,417	\$185,938,240	
St. Clair	\$229,836,648	82	\$2,752,510	\$11,288,268	82	\$232,589,158	\$241,124,916	
Shelby	\$1,075,567,674	12,998	\$615,277,598	\$2,096,329,885	12,998	\$1,690,845,272	\$3,171,897,559	
Sumter	\$20,738,892	32	\$792,043	\$3,927,571	32	\$21,530,935	\$24,666,463	
Talladega	\$123,907,160	235	\$8,701,442	\$32,188,654	235	\$132,608,602	\$156,095,814	
Tallapoosa	\$75,922,696	208	\$8,069,793	\$27,906,497	208	\$83,992,489	\$103,829,193	
Tuscaloosa	\$435,570,590	1,519	\$54,613,843	\$202,615,400	1,519	\$490,184,433	\$638,185,990	
Walker	\$142,989,644	351	\$14,464,645	\$48,857,848	351	\$157,454,289	\$191,847,492	
Washington	\$67,117,973	56	\$1,663,687	\$8,873,068	56	\$68,781,660	\$75,991,041	
Wilcox	\$19,058,466	24	\$741,847	\$3,348,378	24	\$19,800,313	\$22,406,844	
Winston	\$39,789,568	67	\$2,238,878	\$9,350,926	67	\$42,028,446	\$49,140,494	

Table A4. Alabama's labor force participation gaps

Geography	Number of Women in Labor Force	Number of Men in Labor Force	Female LF Participation Rate	Male LF Participation Rate	Women Added to Labor Force if Participation was Equal to Men's	Total Earnings Gain from Closing Labor Force Participation Gap
State of Alabama	1,068,171	1,161,308	52.4%	62.6%	209,767	\$7,132,771,147
Autauga	11,700	13,758	51.4%	66.3%	3,400	\$139,444,933
Baldwin	47,154	52,163	52.8%	63.0%	9,120	\$326,619,099
Barbour	4,304	4,958	44.7%	45.1%	40	\$1,167,575
Bibb*	4,243	4,803	49.6%	48.3%	0	\$0
Blount	10,286	12,394	44.1%	54.9%	2,512	\$101,607,692
Bullock	1,849	2,644	49.2%	57.3%	304	\$10,946,025
Butler	4,633	3,876	53.3%	54.2%	78	\$1,854,832
Calhoun	25,161	26,945	51.7%	61.8%	4,934	\$155,453,217
Chambers	2,687	3,381	43.8%	58.5%	903	\$34,115,978
Cherokee	7,421	8,066	51.4%	62.2%	1,558	\$49,223,470
Chilton	4,461	5,982	41.2%	56.7%	1,676	\$62,459,587
Choctaw	8,473	10,253	47.5%	60.3%	2,279	\$77,721,591
Clarke	2,143	2,388	37.7%	47.8%	578	\$18,999,398
Clay	3,976	4,874	38.0%	53.8%	1,658	\$59,232,551
Celburne	2,783	3,060	49.1%	59.2%	576	\$16,047,299
Coffee	11,022	12,219	52.9%	64.8%	2,485	\$89,235,768
Colbert	11,445	12,426	48.7%	59.3%	2,494	\$82,496,175
Conecuh	2,216	2,447	41.4%	51.6%	541	\$14,737,028
Coosa	2,119	2,207	46.6%	48.3%	79	\$2,320,565
Covington	7,475	8,699	47.4%	61.4%	2,214	\$73,482,144
Crenshaw	2,670	3,199	46.3%	60.4%	813	\$28,578,388
Cullman	16,119	19,944	47.5%	61.6%	4,774	\$168,847,873
Dale	9,398	10,156	47.4%	60.5%	2,600	\$92,101,383
Dallas	8,321	7,808	49.1%	56.9%	1,316	\$34,088,667
DeKalb	13,513	17,345	47.3%	63.1%	4,514	\$144,889,525
Elmore	18,239	17,593	53.7%	57.3%	1,229	\$44,802,050
Escambia*	7,060	7,305	48.3%	48.2%	0	\$0
Etowah	21,530	23,619	49.4%	59.6%	4,453	\$132,918,886
Fayette	3,001	3,765	42.9%	58.6%	1,095	\$38,975,101
Franklin	5,635	7,846	46.1%	64.7%	2,277	\$76,457,764
Geneva	4,949	5,934	44.5%	58.2%	1,515	\$50,691,001
Greene	1,285	1,422	36.1%	47.7%	415	\$9,963,235
Hale	3,081	2,926	48.8%	53.8%	317	\$7,728,584
Henry	3,589	3,764	48.9%	56.2%	529	\$16,580,872

<sup>\*</sup>Women in these counties have a higher labor force participation rate than men. As a result, there are no additional earnings gained.

Table A4. Alabama's labor force participation gaps (continued)

Geography	Number of Women in Labor Force	Number of Men in Labor Force	Female LF Participation Rate	Male LF Participation Rate	Women Added to Labor Force if Participation was Equal to Men's	Total Earnings Gain from Closing Labor Force Participation Gap
State of Alabama	1,068,171	1,161,308	52.4%	62.6%	209,767	\$7,132,771,147
Houston	23,035	24,382	52.2%	62.7%	4,622	\$147,909,829
Jackson	9,714	11,739	44.3%	57.8%	2,966	\$99,869,261
Jefferson	163,634	162,467	58.1%	66.8%	24,522	\$846,066,848
Lamar	2,484	3,269	43.2%	61.1%	1,032	\$38,749,280
Lauderdale	19,759	22,521	49.3%	62.5%	5,319	\$174,678,662
Lawrence	5,621	7,516	40.4%	59.0%	2,598	\$104,389,217
Lee	37,455	41,394	56.0%	65.9%	6,631	\$211,987,306
Limestone	19,582	23,625	51.5%	62.5%	4,147	\$151,785,716
Lowndes*	2,042	1,765	48.1%	46.5%	0	\$0
Macon	4,272	3,695	49.1%	52.2%	268	\$5,684,923
Madison	87,221	99,027	58.0%	70.6%	18,916	\$772,725,363
Marengo	3,689	3,676	44.4%	51.0%	543	\$16,838,260
Marion	5,804	6,731	46.4%	57.5%	1,391	\$41,570,283
Marshall	17,676	23,266	46.4%	64.0%	6,697	\$226,078,842
Mobile	91,261	94,066	52.6%	61.4%	15,347	\$499,098,731
Monroe	3,875	3,720	41.9%	47.3%	501	\$13,776,237
Montgomery	55,295	52,837	57.6%	64.8%	6,978	\$218,174,337
Morgan	25,147	29,534	51.6%	63.9%	6,035	\$209,443,991
Perry*	1,688	1,173	41.2%	33.9%	0	\$0
Pickens	3,191	4,628	35.7%	59.3%	2,120	\$73,567,741
Pike	7,311	7,596	50.0%	58.5%	1,239	\$32,363,938
Randolph	4,248	4,896	44.8%	55.5%	1,014	\$34,348,488
Russell	12,547	12,694	52.6%	62.2%	2,273	\$72,934,474
St. Clair	51,930	58,922	58.9%	73.2%	12,593	\$589,309,444
Shelby	19,026	21,652	53.7%	62.4%	3,071	\$120,953,622
Sumter	2,386	2,367	40.9%	50.0%	527	\$12,180,181
Talladega	16,908	17,151	49.7%	55.1%	1,853	\$56,970,418
Tallapoosa	8,137	8,638	47.4%	54.5%	1,224	\$39,387,548
Tuscaloosa	48,299	51,150	54.8%	63.9%	8,015	\$260,398,180
Walker	12,268	14,375	46.1%	57.8%	3,125	\$107,251,191
Washington	2,602	3,417	39.1%	51.5%	828	\$31,220,516
Wilcox	1,821	1,715	40.4%	43.3%	132	\$3,182,112
Winston	4,302	5,535	43.5%	57.8%	1,422	\$44,391,424

<sup>\*</sup>Women in these counties have a higher labor force participation rate than men. As a result, there are no additional earnings gained.

Table A5. Economic impacts of closing Alabama's labor force participation gaps

	New Earnings	IMPLAN Induce	ed Effects		Total Economi	c Impact of Closing	Labor Force Participation Group
Geography	from Closing LF Gap	Employment	Labor Income	Output	Employment	Labor Income	Output
State of Alabama	\$7,132,771,147	32,736	\$1,417,642,792	\$4,852,237,103	32,736	\$8,550,413,939	\$11,985,008,250
Autauga	\$139,444,933	256	\$7,913,461	\$34,489,212	256	\$147,358,395	\$173,934,145
Baldwin	\$326,619,099	1,177	\$45,765,241	\$153,309,612	1,177	\$372,384,341	\$479,928,711
Barbour	\$1,167,575	2	\$78,752	\$339,670	2	\$1,246,326	\$1,507,245
Bibb*	\$0	0	\$0	\$0	0	\$0	\$0
Blount	\$101,607,692	168	\$5,244,026	\$23,694,678	168	\$106,851,718	\$125,302,370
Bullock	\$10,946,025	19	\$655,837	\$2,771,844	19	\$11,601,862	\$13,717,869
Butler	\$1,854,832	6	\$185,416	\$748,792	6	\$2,040,248	\$2,603,624
Calhoun	\$155,453,217	471	\$16,786,987	\$59,557,197	471	\$172,240,205	\$215,010,415
Chambers	\$34,115,978	77	\$2,166,993	\$9,550,051	77	\$36,282,971	\$43,666,029
Cherokee	\$49,223,470	130	\$4,192,715	\$18,396,896	130	\$53,416,185	\$67,620,366
Chilton	\$62,459,587	159	\$5,339,543	\$21,393,797	159	\$67,799,130	\$83,853,384
Choctaw	\$77,721,591	35	\$1,346,386	\$5,313,754	35	\$79,067,977	\$83,035,344
Clarke	\$18,999,398	150	\$4,686,244	\$19,712,064	150	\$23,685,642	\$38,711,462
Clay	\$59,232,551	24	\$729,466	\$3,513,159	24	\$59,962,017	\$62,745,710
Celburne	\$16,047,299	38	\$885,409	\$5,371,939	38	\$16,932,707	\$21,419,237
Coffee	\$89,235,768	230	\$8,102,475	\$30,405,265	230	\$97,338,244	\$119,641,033
Colbert	\$82,496,175	163	\$6,299,498	\$23,270,692	163	\$88,795,673	\$105,766,867
Conecuh	\$14,737,028	23	\$770,891	\$3,195,338	23	\$15,507,920	\$17,932,367
Coosa	\$2,320,565	1	\$33,333	\$239,654	1	\$2,353,897	\$2,560,219
Covington	\$73,482,144	245	\$8,671,924	\$33,678,248	245	\$82,154,068	\$107,160,392
Crenshaw	\$28,578,388	55	\$1,641,018	\$7,768,451	55	\$30,219,406	\$36,346,840
Cullman	\$168,847,873	486	\$18,710,520	\$64,468,973	486	\$187,558,393	\$233,316,845
Dale	\$92,101,383	90	\$2,938,124	\$12,897,240	90	\$95,039,507	\$104,998,623
Dallas	\$34,088,667	90	\$3,430,243	\$11,997,914	90	\$37,518,910	\$46,086,581
DeKalb	\$144,889,525	430	\$14,331,913	\$57,470,643	430	\$159,221,438	\$202,360,167
Elmore	\$44,802,050	81	\$2,497,365	\$10,564,392	81	\$47,299,415	\$55,366,442
Escambia*	\$0	0	\$0	\$0	0	\$0	\$0
Etowah	\$132,918,886	539	\$20,174,069	\$69,918,282	539	\$153,092,955	\$202,837,168
ayette	\$38,975,101	69	\$1,947,092	\$9,178,095	69	\$40,922,192	\$48,153,196
ranklin	\$76,457,764	153	\$4,597,008	\$20,336,216	153	\$81,054,772	\$96,793,981
Geneva	\$50,691,001	78	\$2,329,973	\$11,302,543	78	\$53,020,974	\$61,993,544
Greene	\$9,963,235	9	\$212,882	\$1,151,415	9	\$10,176,117	\$11,114,649
Hale	\$7,728,584	12	\$300,945	\$1,583,706	12	\$8,029,530	\$9,312,291
Henry	\$16,580,872	22	\$675,917	\$3,265,869	22	\$17,256,788	\$19,846,741

<sup>\*</sup>Women in these counties have a higher labor force participation rate than men. As a result, there are no additional earnings gained.

Table A5. Economic impacts of closing Alabama's labor force participation gaps (continued)

	New Earnings	IMPLAN Induc	ed Effects		Total Economic	Total Economic Impact of Closing Gender Pay Gap			
Geography	from Closing Pay Gap	Employment	Labor Income	Output	Employment	Labor Income	Output		
State of Alabama	\$12,806,661,266	58,776	\$2,545,332,054	\$8,712,035,712	58,776	\$51,273,491,611	\$21,518,696,978		
Houston	\$147,909,829	506	\$19,968,888	\$67,065,564	506	\$167,878,716	\$214,975,392		
Jackson	\$99,869,261	215	\$6,791,925	\$28,460,162	215	\$106,661,187	\$128,329,423		
Jefferson	\$846,066,848	2,446	\$128,094,504	\$395,587,933	2,446	\$974,161,353	\$1,241,654,781		
Lamar	\$38,749,280	70	\$1,728,061	\$9,329,262	70	\$40,477,341	\$48,078,542		
Lauderdale	\$174,678,662	664	\$23,773,049	\$85,486,772	664	\$198,451,711	\$260,165,434		
Lawrence	\$104,389,217	166	\$4,721,947	\$23,082,662	166	\$109,111,164	\$127,471,879		
Lee	\$211,987,306	665	\$22,542,749	\$85,604,780	665	\$234,530,055	\$297,592,086		
Limestone	\$151,785,716	237	\$8,352,828	\$34,506,398	237	\$160,138,544	\$186,292,114		
Lowndes*	\$0	0	\$0	\$0	0	\$0	\$0		
Macon	\$5,684,923	6	\$157,267	\$845,717	6	\$5,842,191	\$6,530,641		
Madison	\$772,725,363	2,243	\$94,694,482	\$311,282,744	2,243	\$867,419,845	\$1,084,008,107		
Marengo	\$16,838,260	32	\$996,163	\$4,093,774	32	\$17,834,424	\$20,932,034		
Marion	\$41,570,283	96	\$3,038,830	\$12,230,019	96	\$44,609,113	\$53,800,301		
Marshall	\$226,078,842	596	\$20,152,368	\$78,884,349	596	\$246,231,210	\$304,963,191		
Mobile	\$499,098,731	1,885	\$77,247,986	\$251,901,349	1,885	\$576,346,717	\$751,000,080		
Monroe	\$13,776,237	29	\$878,314	\$3,779,688	29	\$14,654,552	\$17,555,925		
Montgomery	\$218,174,337	591	\$26,094,493	\$86,538,525	591	\$244,268,829	\$304,712,862		
Morgan	\$209,443,991	459	\$16,127,459	\$57,844,936	459	\$225,571,449	\$267,288,927		
Perry*	\$0	0	\$0	\$0	0	\$0	\$0		
Pickens	\$73,567,741	115	\$3,218,360	\$16,887,812	115	\$76,786,100	\$90,455,553		
Pike	\$32,363,938	79	\$2,514,560	\$9,751,358	79	\$34,878,499	\$42,115,296		
Randolph	\$34,348,488	82	\$2,522,511	\$11,098,558	82	\$36,870,999	\$45,447,046		
Russell	\$72,934,474	91	\$2,758,486	\$11,787,480	91	\$75,692,960	\$84,721,954		
St. Clair	\$589,309,444	210	\$7,057,535	\$28,943,525	210	\$596,366,979	\$618,252,969		
Shelby	\$120,953,622	1,462	\$69,191,419	\$235,744,062	1,462	\$190,145,041	\$356,697,684		
Sumter	\$12,180,181	19	\$465,176	\$2,306,706	19	\$12,645,356	\$14,486,887		
Talladega	\$56,970,418	108	\$4,000,776	\$14,799,799	108	\$60,971,195	\$71,770,218		
Tallapoosa	\$39,387,548	108	\$4,186,487	\$14,477,469	108	\$43,574,035	\$53,865,018		
Tuscaloosa	\$260,398,180	908	\$32,649,921	\$121,130,036	908	\$293,048,101	\$381,528,216		
Walker	\$107,251,191	263	\$10,849,390	\$36,646,447	263	\$118,100,581	\$143,897,638		
Washington	\$31,220,516	26	\$773,879	\$4,127,386	26	\$31,994,394	\$35,347,902		
Wilcox	\$3,182,112	4	\$123,863	\$559,065	4	\$3,305,975	\$3,741,177		
Winston	\$44,391,424	74	\$2,497,815	\$10,432,406	74	\$46,889,239	\$54,823,831		

<sup>\*</sup>Women in these counties have a higher labor force participation rate than men. As a result, there are no additional earnings gained.

#### APPENDIX: METHODOLOGY

In putting together this report, we conducted several basic analyses, which included assessment of the gender gaps in earnings, labor force participation, and wealth. We also used portions of these analyses as inputs for our IMPLAN analysis, which we explain in detail below.

#### **Data**

Unless otherwise specified in the text, we used American Community Survey 5-year estimates (2015-2019) for both state and county-level analyses of earnings, labor force, and employment (ages 16+). At the state level, we used data on gender, race, occupation, and education, but due to lack of adequate sample size, we were only able to use gender data at the county-level. In addition to these ACS data, we also used Gross Domestic Product for Alabama 2000-2020 (in chained 2020 dollars) from the US Bureau of Economic Analysis. Finally, we used IMPLAN's proprietary data on Alabama's economy, as described below.

## Analyzing Alabama's Gender Pay Gap

Using our ACS data, we compared the average earnings of women to the average earnings of men by race, occupation, and education. To determine the amount women earned for every dollar men earned, we simply divided women's median earnings by men's median earnings. To calculate the gender pay gap itself, we simply subtracted men's median earnings from women's (see Figure A2 for results). We then calculated the amount of labor income Alabama would gain from closing the pay gap by multiplying the pay gap amount by the number of employed women in Alabama, thus giving us the 12.8 billion statewide number reported in Figure A3. We used these reported results as the inputs for our IMPLAN analysis of the economic impact of closing the gender pay gap in Alabama and all 67 counties.

# Analyzing Alabama's Gender Gap in Labor Force Participation

Using our ACS data, we calculated how many women would need to join the labor force for the female labor force participation rate to equal that of men. We then calculated what this would mean as a percent increase in women in the labor force. Next, we relied on the Harvard Business Review finding that for every ten percent gain in women's labor force participation yields a five percent gain in wages for everyone to calculate the amount total earnings would increase if women's participation equaled that of men: we divided the percentage gain in female participation in half and multiplied that number by average earnings for the entire labor force to find the average per worker earnings gain that would result from closing the gap. Since the entire labor force benefits from the gain in female participation, we multiplied this average earnings gain by the entire civilian labor force aged 16+. This gave us the total earnings gain from closing the gender participation gap—this is the \$7.2 billion in new statewide labor income we report in Figure A4 and used as the input for our IMPLAN analysis on closing the participation gap.

## **Using IMPLAN to Assess Economic Impacts**

We used IMPLAN, the proprietary economic impact analysis software package, to estimate the economic importance of women and the consequences of closing the gaps in pay and labor force participation. IMPLAN is an input-output modeling program that permits researchers to estimate the projected effects of an exogenous change in demand—such as increase in overall labor income due to closing the gender pay gap—in a specified geographic region, such as the state of Alabama. The software is typically used by economic developers looking to assess the impacts of new plant locations or tax changes, but it has also been used to model the impacts of minimum wage changes, and so is well suited to assessing changes in earnings like those we examine.

Specifically, we used IMPLAN to estimate the impacts of both (1) closing the female labor force participation gap; and (2) closing the gender pay gap—at both statewide and county levels.

We ran 68 separate models for each our three analyses—one for statewide impacts and one for each of Alabama's 67 counties (a total of 204). In each of these models, we used the appropriate total earnings change from the relevant analysis as the input and then modeled each of them as a change in labor income. For example, we used \$12.8 billion as the input for the statewide model estimating the impacts of closing the gender pay gap and \$7.2 billion for closing the statewide labor force participation gap (see Figures A3 and A5 for our inputs, including those at the county-level).

To configure each model, we used IMPLAN's proprietary 2019 data to match our 2019 ACS data and assigned 100 percent of our earnings change to employee compensation. We left all other options at IMPLAN defaults.

In terms of results, for labor income changes like these, the software only reports "Induced effects," which capture tail-end economic ripple effects of shifts in household spending resulting from the total change in earnings we're modeling (e.g., resulting from closing the pay gap, etc). These induced effects are reported in Figures A3 and A5. To calculate the total impact of our labor income changes, we added the induced effects to the original amount of total new labor income that Alabama would gain (e.g., \$12.8 billion from closing the pay gap). Although it is unusual to combine original and induced effects in this way for labor income changes in particular, staff economists at IMPLAN advised us this would be appropriate given that we are talking about an economic change that reflects both new earnings (our input) and the induced effects (the ripple effects of the input) together.

Full results for these two analyses are presented in Figures A3 and A5.

#### APPENDIX: METHODOLOGY

## Estimating the Economic Impact of Women in Alabama's Economy

We also used IMPLAN to conduct a third analysis—the impact of women's work and earnings in the overall economy as a way of quantifying the crucial role played by women in the labor force. To complete this third analysis, we modeled the imaginary scenario of what would happen if we removed women's earnings from Alabama's economy as a concrete way to estimate the dollars and cents of the impact women currently have on Alabama's economy. We used this counterfactual because IMPLAN requires us to model changes in the local economy, rather than static conditions.

Based on ACS 5-year estimates of earnings and IMPLAN's proprietary earnings data, we calculated that woman in Alabama collectively earn about \$43 billion in labor income in 2019 and then used IMPLAN to estimate the economic consequences of removing those earnings from the state. We then did the same calculation for each county. Specifically, we found the female share of IMPLAN's estimate of total labor income by dividing the IMPLAN estimate into two categories (one for female, one for male), and then multiplying that female half by the amount women earn for every dollar earned by men. We then took this estimate and used it as the input for our IMPLAN models.

Similar to our analyses, IMPLAN reported the induced effects of removing women's labor income from the economy. The results are reported in Figure Al. These estimated impacts—the losses in employment, labor income, and GDP resulting from pulling women's earnings out of Alabama's economy—also reflect the true impact of women in the state's economy.

## Comparing economic impacts to GDP

In several places, we also compare our economic impact results to the change in Alabama's economy over the past 20 years. These analyses were straightforward, but we are including this brief summary of our approach because the results of the comparisons are so compelling. To complete the analysis, we simply subtracted the value of GDP in each year (in chained 2020 dollars) from the value of GDP in 2020 for every year going back to 2000. This allowed us to see how many years' organic GDP growth needed to happen to equal one year's worth of GDP generated (separately) by women leaving the economy or closing our two gender gaps. The GDP values were adjusted for inflation so they made a apples-to-apples comparison to our IMPLAN results.

### Listening to Women

We conducted multiple interviews with women workers and leaders, designed to help provide the contextual detail of lived experience to our quantitative analysis.

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#### Mission

Women's Foundation of Alabama is a community-driven foundation impacting the world around us by accelerating economic opportunity for women.

#### Vision

We envision a society where power and possibility are not limited by gender, race, or place.

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