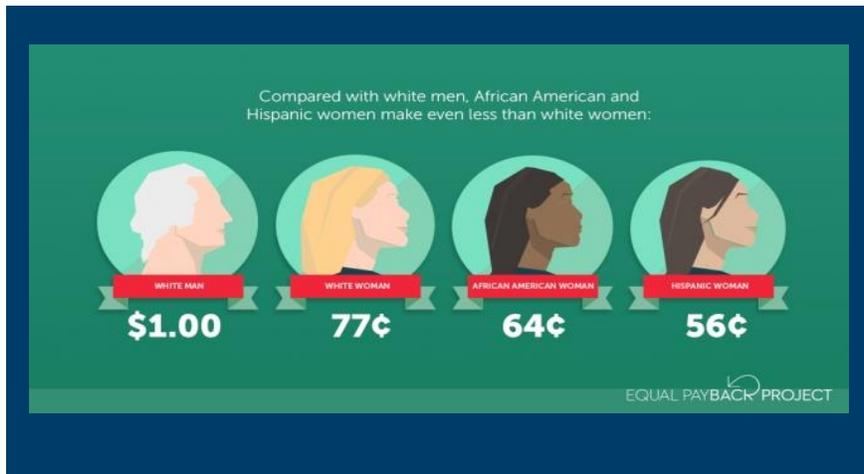


# ECONOMIC JUSTICE



**Pay inequality isn't just a women's issue, it is a family issue. 40% of households with children include a mother who is the primary earner for her family. Pay equity is the key to families making ends meet. Wage discrimination also limits women's choices and significantly impacts retirement savings and benefits.**

***On average, women earn \$.79 for every dollar earned by white, non-hispanic men—a gap that is even wider for women of color.***

For every dollar paid to white, non-hispanic men, African American women are paid 64 cents and Latinas are paid 56 cents. Women of color are more likely than white women to hold low-paying hourly jobs, lead single-parent households, and experience substantial caregiving burdens, making pay inequality particularly harmful.

***The wage gap cannot be fully explained by occupation, education, industry, or time in the labor force.***

Pay inequality isn't just a women's issue, it is a family issue. 40% of households with children include a mother who is the primary earner for her family. Pay equity is the key to families making ends meet.

***Wage equality is good for women, families, and the economy.***

The Center for American Progress found the wage gap costs an average woman \$430,480 over a lifetime. For women of color, the losses are even more staggering. Wage parity would earn families greater financial security, enabling them to better afford rent, groceries, or childcare. It would also boost our nation's economy, making up for \$500 billion lost annually in spending on goods and services.

## What to Do Next:

Contact your congresspeople to support The Paycheck Fairness Act (S 862/HR 1619) strengthening The Equal Pay Act, which is substantially ignored due to lack of enforcement provisions.

Support the federal Fair Pay Act, which would require employers to provide equal pay for work of equal value, whether or not the jobs are the same.

Support statewide living wage.

Help stop Right-to-Work in Missouri.



National Council of Jewish Women  
St. Louis Section

\*Information on this sheet from NCJW and AAUW.

# ECONOMIC JUSTICE CONT.

## THE TRUTH ABOUT WHO MAKES MINIMUM WAGE:



### *Current minimum wage makes maximum problems.*

Currently, the Missouri minimum wage reflects the Federal minimum wage, which stands at \$7.25. No American working full-time should be living below the poverty level. Minimum-wage jobs which were once classified as part-time employment for students are now full-time jobs for disadvantaged populations. Millions work multiple jobs because one minimum wage paycheck does not offer sufficient income capable of sustaining a family. And the majority of those living in this reality are women and single mothers.

NCJW supports laws, policies, and programs that provide a level of services and income that meet basic human needs while encouraging self-sufficiency. As such, NCJW supports a livable wage that automatically adjusts for cost of living increases and allows workers with full-time jobs to rise above the poverty rate.

### *Predatory lending with sky-high interest rates should be capped online and in brick-and-mortar locations.*

Predatory lending practices typically involve high interest rates, excessive fees, deceptive and aggressive marketing, and a general lack of concern for a borrower's ability to repay. Loans that commonly carry predatory characteristics include payday, car title, consumer installment, overdraft, rent-to-own, and tax refund anticipation loans. Predatory lenders design and promote loan products that often target low-income families and communities of color in Missouri. These loans carry very high interest rates, trap borrowers in a cycle of debt, and are made without consideration of borrowers' ability to repay. Wealth is drained out of Missouri because the loan companies engaging in predatory lending practices are primarily located out of state.

NCJW supports a cap on payday lending, both online and in-person.

\*Information on this sheet from NCJW and AAUW.