



Information Kit

The Cost of Being a Woman

March 11–12, 2017
Meet-up

Instructions

Welcome to the second Red Tent meet-up. Thank you for joining us as we make herstory together!

Included in this month's information kit for "The Cost of Being a Woman" is an overview section to set the tone for your meet-up. As the meet-up leader, please read this to your group.

Next, you will find five sections which describe the ways women are discriminated against economically – e.g. the cost of being a woman. For each section, we suggest watching the video together, then asking for an attendee to read the written portion. Then, take a pause to discuss what you just watched and heard. If you have access to a printer, consider printing a few copies of the article for each section to hand to your attendees - this may help to enrich the discussion.

We ask that you print out pages 9 and 10 to handout to your attendees. These are important reminders about activism and upcoming events. We'd appreciate any contributions you can collect to help defray the cost of the Red Tent initiative, and to support The New Agenda's important work year-round to improve the lives of women and girls.

Finally, the last page is a survey. We welcome your feedback on how your meet-up went, and anything you'd like to add. The survey has an address to mail it to, or you can scan it and email it to us at RedTentHost@gmail.com.

Thank you and have a great meet-up!

Overview: The Cost of Being a Woman

What does it really cost me to be me? Have you ever fully considered the ‘liabilities’ women incur on so many levels simply because we are women? While we’ve long understood our worth to the world, it’s absolutely frustrating that so many of our male contemporaries still view women as substantially lacking in merit. Here’s how I know. If I were in the shoes of my contemporaries, I’d be clamoring to recruit someone of my professional caliber into their ranks. There are not too many factors I would have to consider other than these two essential ones: *the value I assign to meeting my business need and the level of talent I’d be willing to invest in to ensure the need is adequately supplied. I have a need and she has the solution. It’s a mutually beneficial exchange.*

In a real world economic analysis, this principle of fiscal equality is implicit in any profitable exchange. It is an idea that says ‘we have a mutual agreement between us regarding the worth attached to this item. I agree with your assessment of the object’s value and I am willing to pay your asking price to have exclusive access to the item’. It is a straightforward equitable standard. Unfortunately, the application of this evenhanded rule has far too long been applied to men and women in a biased fashion resulting in the subtle sanctioning of gender discriminatory norms in nearly every facet of society. While we all must “pay the price”, for sure, to achieve the things we desire to have in life, there is no rationale that can ever justify a differentiation in cost between men and women to attain the exact same item or to achieve the same level of success. Whether it’s a monetary expense, sweat equity or the benefit of barter, as a woman, what I expend for a purchase should be governed by the same balanced economic principle as that which determines the outlay of a man. I should not have to pay 20% more for the same object purchased by a man simply because I am a woman! I should not have to ‘perform’ more to qualify for promotion to the same employment position. The disturbing truth though, is that the demand placed on a woman to realize the same level of achievement as her male counterparts has been proven time and again to be unequivocally higher. The cost of being a woman triggers a much greater deficit over time in terms of what she spends for the same or similar purchases than does the deficit incurred by men because they are men. In plainer terms, society has ‘taxed’ me and you for being women. That is simply unacceptable.

This month’s theme will highlight a few of the womanly woes that play themselves out on various platforms of society. The claim of “over-assertiveness” and the wage gap war in the workplace are both common hurdles women face in competitive selection procedures for job promotions. Prejudicial price tags on boy and girl versions of the same item are consistently reflective of chauvinism on the cash register rolls. The *dis*-ease with which women are able to obtain healthcare insurance in comparison to the relative ease with which men secure coverage is blatantly symptomatic of inequality at the doctors’ office. And finally, the disparity between men’s and women’s cosmetic receipts details the comparatively costly construction women undergo just to ‘do their gender’. Fact is, the persistent unfair predispositions about women over time amount to a staggering price tag. The truth is, that’s the reality of what it costs to be a woman in 21st century America.

Wage Gap

A top issue at the workplace is the [disparity of pay](#) between women and men. Nationally, white women working in full-time, year round positions, regardless of occupation are paid 80 cents for every dollar their male counterpart earns. This amounts to \$10,470 less per year in median earnings, and a total of \$430,480 over the course of a 40-year career, making it difficult for women to keep up.

If you didn't think these numbers could get worse, they do. Women of color see the wage gap even more intensely when using the same variables. Latinas make 54 cents, Native Americans make 58 cents, African Americans make 63 cents and Asian Americans make 85 cents to every dollar a white, non-Hispanic male makes. This imbalance could amount to a lifetime wage gap of more than \$1,000,000 for women of color (in 23 states for Latinas, in 13 states for Native Americans and in 6 states for African Americans). The lifetime wage gap is the largest in our nation's capital, Washington, D.C. where Latinas' lifetime wage losses amount to \$1.8 million over a 40-year career and African American women will lose out on \$1.6 million.

Oftentimes, women believe that the level of [education](#) they obtain will put them in a position to earn more than their male counterparts, however, this is not the case. While obtaining higher levels of education is a useful tool for increasing earnings, regardless of the level of education a woman earns, her median earnings are less than a man's, and this is only amplified with an advanced degree. According to a [CNN Money article](#), the most notorious difference is found in the medical field. For example, male ophthalmologists reported earning 36%, roughly \$95,000 per year, more than their female colleagues. The same is said for cardiologists, where males earn 29%, or \$97,000, more than their female equivalents.

The National Women's Law Center shared a [study](#) that four low-wage jobs (hourly wages of \$10.50 or less) are projected to have the largest job growth between now and 2024. Due to discrimination in the workplace, caregiving responsibilities and other factors, women make up two thirds of the over 23 million workers in low-wage jobs expected to experience this growth. These occupations include: personal care aides, home health aides, combined food preparation & service workers (fast food employees) and retail salespersons. Of these women, one in five have young children (ages three and under) at home to care for. As a single, full-time working mother of two earning \$10.50 per hour would result in annual income just above the poverty line (one in three single-mother families are living below the poverty line). This directly translates into the fact that families dependent upon a women's earnings are severely at risk of being in poverty.

The Paycheck Fairness Act was introduced during the Obama era to improve the Equal Pay Act of 1963 and the Fair Labor Standards Act. The goal was to address and help secure equal pay for equal work among Americans, regardless of sex, race, national origin, age or disability. Some corporations have also taken steps to close the gender wage gap by putting rules in place to combat this issue. However, in order to successfully close the gap, more needs to be done.

Additional Information

Articles

"Equal Pay & the Wage Gap" (NWLC): <https://goo.gl/Q8XSdh>

Video

"One Woman Discovers The Wage Gap" (BuzzFeedYellow): <https://youtu.be/bm3YfMtgEdI>

At the Register

Can you imagine being charged more for the same product because you're a woman or girl? Well that's happening for everything from razors to scooters, and it's called gender price discrimination.

A recent study done by the New York City Department of Consumer Affairs compared the cost of 800 items with male and female versions. The result: on average, the version targeted to women and girls cost seven percent more! In fact, women paid more for almost half of the products tested.

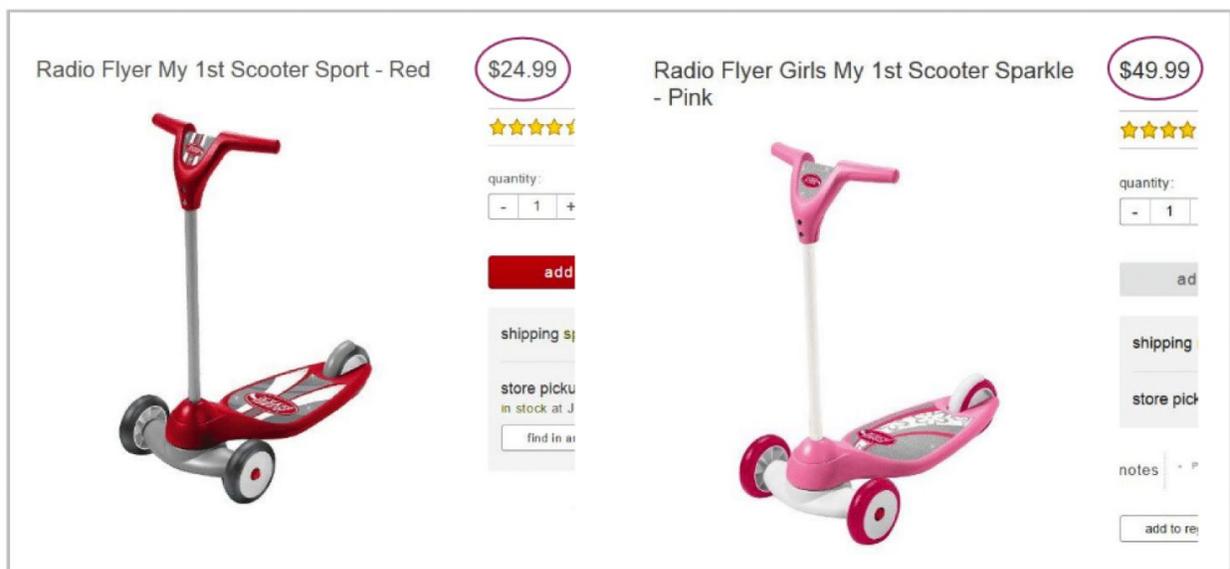
Example of gender pricing include a men's 5-pack of razors, costing \$14.99, while the same manufacturer sold a women's version for \$18.49. Head & Shoulders 2-in-1 shampoo and conditioner for men costs \$7.99, while the women's version costs \$10.99. One item that really stands out (pictured below) is a toy scooter for girls – in pink – which costs \$49.99; while the same model marketed to boys, in red, costs \$24.99!

Not only are women paying more for the same products, but there's also the culturally imposed standards of what women should look like and additional necessities. We'll explore more about the those imposed standards in our last segment, but necessities include things like feminine hygiene products.

In 40 states, tampons, pads and other menstrual products are still taxed like luxury goods. What a luxury! This burden on women, especially women living in poverty, was coined "The Tampon Tax" as part of a wave of change last year, when many states did away with this tax. Not surprisingly, with one exception it was women politicians who sponsored bills to outlaw the Tampon Tax (another example of why it's really important to elect more women!).

As well, one state, California, has passed a law, making gender pricing discrimination illegal. The bill's sponsor, Assemblywoman Jackie Speier said, "If something is fundamentally unfair," she said, "why should I have to shop around?"

What else can you do? Consumer Reports advises consumers to ignore the labels and packaging, and buy the less expensive goods.



Additional Information

Articles

"CBS News goes undercover to reveal gender price discrimination" (CBS News): <https://goo.gl/YCj0vN>

Video

"The Cost of Being a Woman" (Glamour): <https://goo.gl/yxZDMG>

At the Workplace

Throughout the years, women have made progress in entering and rising in the workforce. A number of companies are dedicated to the advancement and empowerment of women, creating mentorship programs and outlining their commitment to diversity, inclusion and their attempts to end the gender bias. However, even with this commitment and the progress made, there are still major obstacles that women need to overcome.

A [study](#) conducted in 2016 by LeanIn.org and McKinsey & Company, provides explanations on the issues and patterns women are confronted with in corporate America. Men in entry-level positions are 30% more likely to get promoted over a woman in the same position and women are more likely than men to remain in entry-level positions for 5 years or more. While women negotiate for promotions and raises, just as often as men, they face other hurdles that push them backwards in their development. Women are 30% more likely to receive negative feedback from their managers after their negotiation meetings, claiming that they are “bossy,” “aggressive,” or “intimidating.” This negativity discourages women from pushing forward. Another study in the [Chicago Tribune](#), found that corporate America views men should get a promotion based off of potential, while women are promoted based off of their actual performance on the job. For men, if your manager perceives you have ‘potential,’ it is enough to get you the corner office. Women continuously need to prove their worth by exceeding expectations, performance and the perceived ‘potential’ of their male counterparts.

The corporate pipeline explained in the McKinsey [study](#), shows the percentage of women in managerial positions as 37%, 33% of women hold senior management positions, 29% hold vice president positions, 24% hold senior vice president positions and finally only 19% of women are seen in C-Suite positions. This means that only 1 in 5 senior executives are women. With low percentages of women reaching VP and SVP positions, this hurts their odds at making it to CEO, which can explain why only 29 women (5.8%) hold CEO positions at S&P 500 companies, based on the January 2017 S&P 500 list.

Another challenge in the workforce is that women are often the primary caretaker at home. Traditionally, caring for children, sick family members, and elderly parents is a woman’s job. Many workplaces do not have benefits for workers to take advantage of paid sick days, paid family leave or proper health care which leaves women at a disadvantage. We see this often with women in low-wage jobs (earning \$10.50 per hour or less) who typically have unpredictable, irregular schedules. This creates a major problem when looking for childcare. A law enacted in November 2014 reauthorizing the Child Care and Development Block Grant provides an opportunity for states to better meet the needs of parents holding low-wage jobs. It enhances the quality of care for children and makes it more accessible to those with irregular work schedules and low-wages to get the childcare they need.

The discrimination women face in the workplace needs to be addressed. More companies need to follow the path of creating a workplace that demonstrates equality on all fronts, by providing unbiased training programs, performance management at all levels to justify a decision to promote an employee, and providing caregivers the help they need.

Additional Information

Articles

“Women in the Workplace 2016” (McKinsey & Company): <https://goo.gl/bLjyLL>

Video

“A Continuing Struggle for ‘Women in the Workplace’” (Bloomberg): <https://goo.gl/PWQ1vr>

At the Doctor's Office

Healthcare costs are among the greatest financial burdens for many Americans. [According to the Commonwealth Fund](#), about 25% of working-age adults have high health care cost burdens relative to their income, leaving many individuals and families struggling to pay their medical bills. Recent data indicate that unpaid medical bills are [one of the leading causes of bankruptcies](#), affecting more people each year than bankruptcies due to credit-card bills or unpaid mortgages.

When it comes to paying for healthcare, women tend to face greater financial hardship than men. This is largely because [women are less likely than men](#) to receive health care coverage through their employer and are more likely to have higher out-of-pocket medical costs. Additionally, women have historically been charged more than men for the same health insurance plans due to a practice known as “[gender rating](#)”, which was banned by the Affordable Care Act. Before the implementation of the Affordable Care Act, women who purchased insurance on the individual market paid as much as [80% more](#) for the exact same health plans than men, adding up to about \$1 billion annually.

While the practice of gender rating is no longer permitted, women are still [more likely to be uninsured or underinsured](#), and to pay higher healthcare costs than men. For certain health conditions, there is evidence that physician bias may contribute to differences in diagnostic and prognostic decisions that ultimately result in gender disparities in health care costs. For example, young women with heart disease have [significantly higher](#) hypertension-related costs than their male counterparts. Additionally, female-specific health conditions such as pregnancy, gynecologic disorders, and menopause substantially increase the costs of health care for women. According to one nationwide analysis, expenditures on these health conditions add up to more than [\\$43 billion annually](#).

The high cost of healthcare for women can lead to serious consequences, including skipping out on healthcare altogether. [Fifty-two percent](#) of women report delaying or going without needed healthcare because of costs, compared with 39 percent of men. The costs of healthcare for women also have important implications for long-term financial planning. When preparing for retirement, women need to set aside [about 20% more](#) in savings than men to cover health care costs. With a retirement age of 65 and a life expectancy of 89, the average woman will incur healthcare costs of about \$522,827 during retirement. At the same time, women receive an average of \$532,926 in lifetime Social Security benefits – meaning that healthcare costs [swallow up about 98% of women's cumulative Social Security income](#), compared to about 72% for men.

Additional Information

Articles

“Women Could Pay More Than Men For Health Care Under Trump.” (NPR): <https://goo.gl/6nMITq>

“The Costliest Cities for Women's Health.” (CBS News): <https://goo.gl/mgRwMo>

Video

“Giving birth costs a lot. Hospitals won't tell you how much.” (Vox, May 2016): <https://youtu.be/Tct38KwROdw>

The Cost of Constructing a Woman

We all know that gender is a social construct, not determined by biology, but instead by the many social interactions and the way we present ourselves every day. A simple way to think of it is that we “do” gender; it’s a series of actions, behaviors, and choices that we perform, often include clothing, accessories, and grooming. If you’re a woman in the United States, the cost of “doing” your gender is expensive.

We’ve already seen how “The Pink Tax” seeps into many everyday purchases that men and women make. But women also have to pay more simply to present as a woman. In comparing a heteronormative man and woman, while both buy things like underwear, deodorant, and shampoo (which are already more expensive for women), there is no comparison to the amount of money women spend on products like bras, leg and bikini waxes, and make up. A report from Mint.com in 2015 estimated that women will spend \$15k on make-up throughout her lifetime, with \$3,770 going towards mascara alone. The study also found that the \$382 billion dollar global beauty industry is supported by an estimated 85% female customer base, and 80% of women wear make-up. Fifty percent of American women believe that they will get a leg up at work by wearing make-up, and the average woman will spend approximately \$216 per year on make-up.

According to mobile payment company Square, the average woman’s haircut is \$44, compared to just \$28 for a man, for another ding to our pocketbooks. In a CBS undercover investigation in 2016, they found that women paid more than twice as much than a male for the same type (cotton button down) of shirt.

As for hair removal, a bikini wax will run a woman on average around \$30, and a full leg wax around \$65. Removing your underarm hair will run on average \$20. That adds up to \$115, to be done every 4-6 weeks, for a whopping \$1,150 per year that has no comparison expense for a man. Adding in the cost for make-up, haircuts, and dry cleaning, women will spend over \$1,500 a year more than a man to “do” her gender.

Additional Information

Articles

“Adding Up the Costs of Being a Woman” (*The Atlantic*): <https://goo.gl/1VtJ2m>

“Splurge Vs. Save: Which Beauty Products are Worth the Extra Cost?” (*Mint.Com*): <https://goo.gl/p3LCax>

Video

“Should women’s products cost more than men’s?” (*.Mic*): <https://goo.gl/IY6ll6>

Activism: Get Involved!

Upcoming Marches and Protests

March 14 (Pi Day): Tech Stands Up to Trump

April 1: Fire The Fool Saturday, 12pm–7pm, National Mall, Washington, DC.

April 8: The Immigrants March, Washington D.C.

April 15: Trump Tax March

April 22: March For Science, major cities

April 29: People's Climate Movement, Washington, D.C.

June: National Pride Marches, every major city

Reach Out to Elected Officials

We cannot overstate the importance of keeping the pressure on your elected officials.

Here are some tools for doing so:

- Phone calls
- Letters/postcards
- Facebook/Twitter
- Stop by your elected officials' office!
- Personal stories are very effective!
- App: Countable: <https://www.countable.us/>
Countable allows you to directly connect to your state representatives. You are able to select from a list of topics to create a profile and set up your news feed, from which you can 'Take Action' by sending messages to your representative regarding legislation that is of interest to you. If you log-in through the website, you have the option to call, e-mail or send them a video message on any particular topic by visiting your representative's profile page.

What's Next?

Mark Your Calendars

Next Red Tent meet-up: April 22–23

Topic: "How Trump's Policies are Impacting Women"

National Girlfriends Networking Day (#NGNDay): June 1

National Girlfriends Networking Day is a nationwide celebration of the power of building connections. We are thrilled to announce that MSNBC's Joy-Ann Reid, and comedian Aida Rodriguez are confirmed for this year's panel. The panel will take place in NYC at 11:30 a.m., EST, and be streamed to events around the country. If you want to host a #NGNDay event in your town or city, please email us at editor@thenewagenda.net. Registration and more information at <https://thenewagenda.net/ngn-day/>

Boycotts

Already, several retailers, including Nordstrom and Neiman Marcus have dropped Ivanka Trump's products. The website "[Don't Pay Trump](#)" offers an app to help avoid Donald and Ivanka Trump's products

Postcard Campaign: #TheldesofTrump

On March 15th, mail Donald Trump a postcard that publicly expresses our opposition to him. And we, in vast numbers, from all corners of the world, will overwhelm the man with his unpopularity and failure. We will show the media and the politicians what standing with him — and against us — means. And most importantly, we will bury the White House post office in pink slips, all informing Donnie that he's fired.

So sharpen your wit, unsheathe your writing implements, and see if your sincerest ill-wishes can pierce Donald's famously thin skin. Prepare for March 15th, 2017, a day hereafter to be known as #TheldesOfTrump

Write one postcard. Write a dozen! Take a picture and post it on social media tagged with #TheldesOfTrump! Spread the word! Everyone on Earth should let Donnie know how he's doing. They can't build a wall high enough to stop the mail.

Then, on March 15th, mail your messages to:

President (for now) Donald J. Trump
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500

the new agenda



a voice for all women

ABOUT THE NEW AGENDA

The New Agenda was founded in 2008, when 30 Hillary Clinton supporters from around the country met in New York to sketch out plans for a new women's advocacy group. It was the 2008 elections that provided the *raison d'être* for the new group: to support women in leadership roles, to draw a line in the sand against the sexism and misogyny so much in evidence in 2008, and to build a national organization to advance key goals for women. The New Agenda focuses its year-round programming on inspiring and empowering college and Millennial women, as well as the diverse needs of women of all ages, backgrounds and aspirations. The New Agenda Foundation is dedicated to raising awareness of, and providing educational content around, sexual assault on campus, and to teaching teen girls to build healthy relationships and self-images.

OUR GOALS

The New Agenda is an organization dedicated to improving the lives of women and girls by bringing about systemic change in the media, at the workplace, at school and at home.

OUR MISSION

The New Agenda seeks to achieve safety and opportunity for all women by addressing issues which unite us, and by advancing women into leadership roles.

OUR INITIATIVES



JUNE 1, 2017
#NGNDay



OCTOBER 2017
#SToPP



MONTHLY 2017
#RedTent



MAKE A DONATION

The New Agenda is a 501(c)(4) dedicated to improving the lives of women and girls. Contributions to The New Agenda are not tax deductible. Contributions may also be made to The New Agenda Foundation, a 501(c)(3). Contributions to The New Agenda Foundation are tax deductible.

\$35 Friend \$50 Patron \$100 Sponsor \$250 Angel Investor

Name: _____ Email: _____

Address: _____ City: _____ State: _____ Zip: _____

Check Enclosed Pay with Credit Card

Name on Card: _____

Card #: _____ Exp. Date: (____ / ____) CCID Code: _____

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P.O. Box 834, Larchmont, NY 10538

Or make a donation online at: TheNewAgenda.net/donate.

March 11-12 Red Tent Meet-up Survey

“The Cost of Being a Women”

1. How would you rate the Red Tent meet-up, overall?

1 (poor) 2 3 (average) 4 5 (excellent)

2. Was the Information Kit helpful?

Yes No

3. How many people attended your meet-up?

4. Are you planning to host or attend another Red Tent meet-up?

Yes No

5. What did you like most about your Red Tent meet-up?

6. What can we do next month to improve your experience?

RETURN THIS SURVEY TO:

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