



THE GENDER AND RACIAL WEALTH GAP: ADVANCING POLICY SOLUTIONS TO DRIVE CHANGE AND BUILD WEALTH EQUITY

*National discussions of inequality have typically focused on the gender wage gap – with women earning, on average, 80 cents on the dollar compared with men, and women of color facing even greater pay disparities. However, the focus on wages and income is not enough, and the gender and racial wealth gap is far greater: **single women overall own only 40 cents for every dollar that single men own.** For Black and Hispanic women, the wealth gap is especially stark: **single Black women own two cents on the dollar compared with all single men, and single Latina women own only eight cents.***

It is imperative that we address systemic and structural barriers to wealth building in order to close the gender and racial wealth gap, which remains a harsh reality for women – especially women of color and low-income women. Understanding and addressing the root causes and consequences of wealth inequality will bolster the economic security and well-being of women, children, and communities, and promises to yield more systemic and long-term solutions for our state.

Below is an overview of bold policy solutions that will address the gender and racial wealth gap, working to remove barriers, create economic empowerment for all women, and build equity for women of color:

ISSUE FOCUS 1: Workplace Policies

RECOMMENDATION: Ensure all workers - particularly low-income and part-time workers - have access to paid family and medical leave.

Legislative Solution: Enact a statewide paid family and medical leave insurance program, allowing workers to take paid leave to care for and bond with a new child (birth, adoptive, or foster placement); care for an ill or aging family member; or address their own medical situation.

- **House Bill 91** (Boyd, Boggs) - **Leave Benefits**
- **Senate Bill 91** (Maharath) - **Leave Benefits**

RECOMMENDATION: Ensure all workers - particularly low-income and part-time workers - have access to paid sick and safe days.

Legislative Solution: Enact paid sick and safe days legislation, allowing workers to accrue paid time off to use if they or a family member needs preventative care or diagnosis; care or treatment for a health condition; or time off for survivors or victims of domestic violence, sexual violence, or stalking.

- **No corresponding legislation in the Ohio House or Ohio Senate**

RECOMMENDATION: Prevent and address discrimination in the workplace, which can force women out of their jobs and threaten their economic security and career advancement.

Legislative Solution: Explicitly prohibit pregnancy discrimination and require employers to offer reasonable accommodations in the workplace to pregnant or nursing women.

- **Senate Bill 94** (Maharath) - **Pregnancy Accommodations**

Legislative Solution: Prohibit discrimination on the basis of sexual orientation or gender identity or expression.

- **Senate Bill 11** (Antonio) - **Ohio Fairness Act**

RECOMMENDATION: Protect against and address wage discrimination and enact fair and transparent hiring practices to close the gender and racial wage gap.

Legislative Solution: Increase pay transparency and prohibit employers from seeking or requiring a prospective employee's wages or salary history during the hiring process or in setting pay.

- **Senate Bill 149** (Maharath) - **Wage History**
- **House Bill 304** (Clites, Howse) - **Equal Pay**

Legislative Solution: Establish systems and structures for workers to report complaints of wage discrimination, and fully compensate victims of pay discrimination and ensure that employers who discriminate in pay are held accountable.

- **House Bill 221** (Boyd, Crawley) - **Wage Discrimination**

Legislative Solution: Remove pay secrecy practices and prohibit retaliation against employees for discussing pay or wages.

- **House Bill 304** (Clites, Howse) - **Equal Pay**
- **Senate Bill 92** (Maharath) - **Wage Payments**

Legislative Solution: Address wage theft, which occurs when a worker is not given their legally or contractually promised wages, such as violating minimum wage laws or failing to pay overtime.

- **House Bill 137** (Kelly, Vitale) - **Employee Earnings**

Legislative Solution: Increase funding for wage and hour enforcement and improve efficiency by adopting strategic enforcement practices.

- **House Bill 166** (Oelslager) - **State Operating Budget:** *The enacted state budget included \$1.2 million in funding for the Ohio Bureau of Wage and Hour*

RECOMMENDATION: Establish workplace protections, rights, and standards for domestic workers, who are disproportionately women of color and immigrant women, and are not currently provided basic protections, such as wage and overtime protections and access to paid time off, under federal labor laws.

Legislative Solution: Enact a Domestic Workers Bill of Rights to extend workplace protections and standards for domestic workers in the state.

- **Senate Bill 93** (Maharath) - **Domestic Workers**

RECOMMENDATION: Prevent and address sexual harassment and violence in the workplace, which can force job change, create economic instability, and reduce or prevent opportunities for on-the-job learning and career advancement.

Legislative Solution: Require employers to adopt and maintain comprehensive anti-harassment policies and mandate regular anti-harassment training programs.

- **No corresponding legislation in the Ohio House or Ohio Senate**

Legislative Solution: Ensure that employers establish and maintain reporting systems, regularly report this data to state or local enforcement agencies, and discipline perpetrators of workplace harassment.

- **No corresponding legislation in the Ohio House or Ohio Senate**

Legislative Solution: Extend anti-harassment and anti-discrimination laws to those currently excluded, such as independent contractors and interns.

- **No corresponding legislation in the Ohio House or Ohio Senate**

RECOMMENDATION: Address stagnant wage standards for workers in the minimum wage and sub-minimum wage workforce.

Legislative Solution: Increase the state minimum wage and eliminate the tipped wage.

- **House Bill 24** (Kelly) - **Minimum Wage**
- **Senate Bill 90** (Thomas, Craig) - **Minimum Wage**

Legislative Solution: Restore the 40-hour workweek by increasing and indexing the overtime threshold for salaried workers.

- **No corresponding legislation in the Ohio House or Ohio Senate**

RECOMMENDATION: Strengthen workplace protections against unpredictable and unstable work schedules, particularly within the low-wage and hourly workforce like retail, food service, and home health care industries.

Legislative Solution: Enact fair and flexible scheduling practices and standards, such as requiring advanced notice of work schedules.

- **No corresponding legislation in the Ohio House or Ohio Senate**

ISSUE FOCUS 2: Family Economics

RECOMMENDATION: Strengthen the state Earned Income Tax Credit (EITC) to lift more families out of poverty and provide greater assistance to low- and moderate-income workers.

Legislative Solution: Make the state EITC refundable.

- **House Bill 62** (Oelslager) – **Transportation Budget:** *The enacted transportation budget expanded the state EITC from 10 percent to 30 percent of the federal credit, while also removing the income cap.*
- **House Bill 114** (Skindell, Crawley) - **Tax Credit**

RECOMMENDATION: Increase access and affordability of childcare for working parents, particularly for low- and moderate-income families.

Legislative Solution: Increase eligibility for public child care to 200 percent of the federal poverty line.

- **No corresponding legislation in the Ohio House or Ohio Senate:** *Governor DeWine made a commitment to increase to 150 percent, however, funding was not included in the state operating budget to do so. There is a potential opportunity to advance this legislative solution during the next budget cycle.*

Legislative Solution: Address barriers to child care access for parents who work "non-traditional" or unpredictable hours.

- **No corresponding legislation in the Ohio House or Ohio Senate**

ISSUE FOCUS 3: Healthcare and Health Equity

RECOMMENDATION: Increase access and affordability of comprehensive health care, particularly for low-income women and women of color who face disparities in access, quality, and cost of care.

Legislative Solution: Expand and protect access to Medicaid and Medicaid Expansion, which has been a lifeline for women, particularly low-income women, women of color, and women living in rural areas, such as making Medicaid Expansion permanent.

- **No corresponding legislation in the Ohio House or Ohio Senate**

Legislative Solution: Increase access to and affordability of contraception, such as requiring insurers to provide extended supplies of contraception and authorizing pharmacists to prescribe contraception.

- **House Bill 184** (Lepore-Hagan) - **Contraceptives**

Legislative Solution: Address health disparities for vulnerable populations, such as communities of color and low-income communities, through enacting a Health in All Policies Initiatives, requiring health care professionals to be trained in cultural competency, and other evidence-based efforts.

- **Senate Bill 88** (Maharath) - **Cultural Competency**

Legislative Solution: Protect patients from surprise medical billing, or balanced billing, which can have devastating financial impacts on women and families, particularly after surprise billing following childbirth.

- **No corresponding legislation in the Ohio House or Ohio Senate**

RECOMMENDATION: Reduce uninsured rates among women, particularly for low-income women and women of color who are more likely to be uninsured.

Legislative Solution: Provide enhanced state-funded subsidies for low- and moderate-income women and families to access insurance.

- **No corresponding legislation in the Ohio House or Ohio Senate**

ISSUE FOCUS 4: Housing and Homeownership

RECOMMENDATION: Ensure access to safe, affordable, and stable housing, particularly for women of color and low-income women.

Legislative Solution: Expand access to the Family Self-Sufficiency (FSS) Program for housing-assistance recipients to build their income and savings.

- **No corresponding legislation in the Ohio House or Ohio Senate**

Legislative Solution: Address barriers in housing assistance programs that discourage women and families from living in higher-opportunity communities, such as implementing locally based payment standards or adopting more flexible search-time standards to utilize voucher programs.

- **No corresponding legislation in the Ohio House or Ohio Senate**

Legislative Solution: Increase funding for the Ohio Housing Trust Fund, which can be used to build affordable housing.

- **House Bill 166** (Oelslager) - **State Operating Budget:** *The enacted state budget included a provision that will generate \$3 million per fiscal year towards the fund.*

RECOMMENDATION: Enforce housing anti-discrimination and build upon the success of the Fair Housing Act by providing additional protections and safeguards at the state-level against discrimination in housing.

Legislative Solution: Protect against discrimination in housing for victims and survivors of sexual and domestic violence, such as requiring so-called “nuisance order laws” to include exemptions for domestic violence victims and survivors.

- **No corresponding legislation in the Ohio House or Ohio Senate**

Legislative Solution: Protect against discrimination in housing on the basis of income or employment.

- **House Bill 229** (Upchurch, Miller) - **Rental Housing**

Legislative Solution: Protect against discrimination in housing on the basis of sexual orientation or gender identity or expression.

- **Senate Bill 11** (Antonio) - **Ohio Fairness Act**

RECOMMENDATION: End residential segregation by race and income, which exacerbates wealth and educational inequalities

Legislative Solution: Address exclusionary zoning laws, such as banning apartment buildings, townhouses, or houses on modest-size lots, which contribute to discrimination in housing based on income

- **No corresponding legislation in the Ohio House or Ohio Senate**

Legislative Solutions: Implement incentives for landlords to accept housing vouchers for rental units in low-poverty areas.

- **No corresponding legislation in the Ohio House or Ohio Senate**

Legislative Solutions: Eliminate barriers for using Low-Income Housing Tax Credits in high-opportunity areas to encourage more development of affordable housing in low-poverty areas and increase the availability of high-opportunity housing options for housing voucher holders.

- **No corresponding legislation in the Ohio House or Ohio Senate**

RECOMMENDATION: Build opportunities for home ownership, particularly for first-time homeowners.

Legislative Solutions: Expand program that promote homeownership and create tax incentives for first time homebuyers, such as affordable housing tax credits.

- **Senate Bill 139** (Gavarone) - **First-Time Home Buyer Savings Act**

Legislative Solutions: Address high-cost loans in housing and end predatory, sub-prime, and discriminatory home mortgage loans, which historically target women, and particularly women of color.

- **No corresponding legislation in the Ohio House or Ohio Senate**

ISSUE FOCUS 5: Financial Assets and Entrepreneurship

RECOMMENDATION: Expand opportunities for financial literacy education and coaching for women and girls

Legislative Solution: Require age appropriate financial literacy and education programs in schools and colleges/universities.

- **No corresponding legislation in the Ohio House or Ohio Senate**

Legislative Solution: Allow for state grants for community-based organizations to provide financial education and coaching for lower- and moderate-income working women.

- **No corresponding legislation in the Ohio House or Ohio Senate**

RECOMMENDATION: Support the growth of women-owned businesses and help women build business equity.

Legislative Solutions: Expand access to capital and low-interest business loans for women-owned and minority-owned businesses.

- **No corresponding legislation in the Ohio House or Ohio Senate**

Legislative Solutions: Increase funding for programs that help women entrepreneurs access networks and funding to build their businesses.

- **No corresponding legislation in the Ohio House or Ohio Senate**

RECOMMENDATION: Expand access to retirement saving, particularly low-income women, women of color, and women working part-time who are less likely to be eligible for employer-based retirement savings accounts

Legislative Solutions: Implement a state-run retirement savings program designed to provide access to retirement savings plans for those who lack access to an employer-sponsored plan.

- **No corresponding legislation in the Ohio House or Ohio Senate**