## GENDER (IN)EQUALITY IN THE WORKPLAGE

An in-depth look at systemic gender inequality in the United States: how it affects individuals and possible solutions.

## Authored by:

Erynn M. Affeldt
Sol Gey
Aaron Kendall
Shivani Kumar
Mary Kate Raczka
Laura Reyes

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## iOVERVIEW

Women entered the American workforce en masse decades ago and today they comprise almost 47\% (DeWolf, 2017). Still, women experience gender segregation in the workplace, which leads to having lower paying jobs that their male counterparts and higher chances of facing poverty (Institute, 2016). This is of paramount importance, since higher-income workers are three and a half times more likely to have access to paid leave, compared to low-income or hourly workers (Schulte et al, 2017) and 39\% of women report taking significant time off work to care for their family compared to 24\% of men (Graf et al, 2018). Moreover, $70 \%$ of women with children under the age of 18 participate in the US workforce
(DeWolf, 2017), and compared to men, they are 3 times more likely to report that being a working parent made it difficult to achieve promotions in their job (Graf et al, 2018). This report analyses the different issues women face in the workplace: sexual harassment, the glass ceiling and the wage gap. It highlights how gender segregation affects low-wage female workers and their likelihood of living in poverty. Also, it studies the case of two high-paying positions: physicians and lawyers. Finally, it summarizes research on paid family leave as a possible solution to achieve gender equality in the workplace and suggests strategies for advancing in equal pay and the improvement of women's experience in the workforce.

## POVERTY HAS A WOMAN'S FACE

2017 (Berlin and Hardwood, 2018)

Women were $\mathbf{3 8 \%}$ more likely to live in poverty than men.

Nearly 1 IN 8 women, which amounts to just under

16 MILLION, lived in poverty.

Women were more likely than men to live in poverty $12 \%$ and 9\%, respectively. Women were also more likely than men to be in extreme poverty: 6\% of women versus $4 \%$ of men
lived in extreme poverty.

## ¡CAUSES

There are different approaches as to why women stay in low-paying jobs. Acker argues that organizational structures are not gender-neutral; jobs (particularly high-paying ones) are created by and to serve men. According to her, organizations are gendered, and thus, women's bodies are perceived "out of order", or sexualized and objectified, inferior to those of men; the arguments around the view of the female body as "suspect, stigmatized, and used as grounds for control and exclusion" maintain the gendered hierarchy that limits women's opportunity of progress (Acker, 1990).

Similarly, Heilman describes the effect of descriptive gender stereotypes (which define what women and men are like) and prescriptive gender stereotypes (which express what women and men should be) on women's career progress. She explains that descriptive stereotypes "promote negative expectations about a women's performance by creating a perceived "lack of fit" between the attributes women are thought to possess and the attributes thought necessary for success in traditionally male positions", while prescriptive stereotypes "establish normative expectations for men's and women's behavior, resulting in the devaluation and derogation of women who directly or indirectly violate gender norms" (Heilman, 2012).

According to the research done at the University at Buffalo, explanations on why such a significant gap exists between men and women in positions of power have both psychological and social components. Men are usually perceived as "assertive" and "dominant" while women are seen as "communal, cooperative, and nurturing" (University, 2018). This forces women to walk a tightrope that is virtually nonexistent in the male realm: assertiveness vs. self-promotion. Women who are too assertive are not seen as "ladylike" or likable, while women who are not assertive enough are seen as having low confidence and thus as incapable (Elsesser, 2018). The societal aspect of these explanations relies on the "division of labor" in marriage around the concepts of "breadwinner" and "homemaker". Women typically place more attention on raising children and assuming household responsibilities than men do. This often leads women to taking time-ranging from a few months to a few years-away from work to raise children. During
this time, their male counterparts stay within the workforce, gaining experience and having additional opportunities to be promoted.

While society is shifting away from the traditional "breadwinner-homemaker" marriage model, its impacts are long lasting. Desai et al make a fundamental claim that men in traditional marriages-marriages where the man acts as the breadwinner and his wife as the homemaker-view women more unfavorably in the workforce compared to single men, or men in more egalitarian marriages. These men are less likely to see women as strong, capable workers, and less likely to give them promotions. Thus, stereotypes are based on social arrangements that influence the way men perceive women's abilities in the workplace (Desai et al, 2014).
"4 IN 10 women report having experienced gender discrimination at work (Graf et al, 2018). Additionally, $27 \%$ of women who work in the US have experienced some form of sexual harassment (Edison Research 2018)."

The different forms in which women face gender discrimination in the workplace affect both their health and the work environment. According to Cocchiara, women report higher levels of stress in the workplace, compared to men (Cocchiara, 2017). Furthermore, gender discrimination can be associated with "poor employee attitudes, physical health outcomes and behaviors, psychological health, and work-related outcomes" (del Carmen et al, 2018). In countries where gender discrimination laws are weak, people tend to expect and demand less from their employers and consequently, employee performance suffers as well (del Carmen et al, 2018).


# i ISSUES WOMEN FACE IN THE WORKPLACE 

## Sexual Harassment

Sexual harassment in the workplace is a continual plague that has affected America and the rest of the world for a continued number of years. Before delving into how common it is, and its effects on the workplace and society, it is essential to have a working definition for sexual harassment. Title VII defines sexual harassment with the full definition below from Equal Rights Advocates, but in simple terms sexual harassment is unwanted harassment in the workplace that is going to negatively affect the culture of the workplace. This section of the policy brief will briefly go over statistics pertaining to sexual harassment in the workplace and effects on workplace culture/performance of people in the workplace.

## SEXUAL HARASSMENT: Unwelcome

verbal, non-verbal, or physical conduct of a sexual nature or based on someone's sex that is severe or pervasive and affects working conditions or creates a hostile work environment (Equal Rights Advocates, 2019).

## Statistics pertaining to sexual harassment in the workplace

Sexual harassment numbers are remaining constant within the USA from the second half on the 20th century, therefore it still continues to be an epidemic in society. Sexual harassment started being reported to authorities and brought to the courtroom in the 1970's. Twenty years later, the Anita Hill and Clarence Thomas case came to the public eye. The Anita Hill case was instrumental to showing that high profile
celebrities participated in sexual misconduct, and it was more prevalent than previously thought. The rates of reported assaults have taken a decrease from 4.3 assaults per 1000 people right after the Hill cases to 1.6 per 1000 in 2015 (Bond, 2018). While that decrease may be encouraging, 10,500 reports of sexual harassment were filed with the EEOC right after the hearings of Anita Hill compared to a 11,300 in 2013 (Bond, 2018). These numbers aren't fully correct because up to $90 \%$ of women who experience workplace harassment never report it due to fear of negative attitudes towards them, a much harder work life, or even potential job loss (McLaren, 2019). Sexual harassment in the workplace is also an extremely expensive issue for the US government. The figure below shows that between 2012-2016 the EEOC had to pay out almost 200 million in penalty charges for sexual harassment in the workplace. Some of these statistics alone are enough to show that, sexual harassment is negative all around and can be very detrimental.

> Sexual Harassment Charges Penalties Paid Out In Millions


[^0]
## Effects on the Workplace

Not only is it super expensive to the economy, sexual harassment in the workplace can shake workplace culture and negatively affect everyone in the workplace. In terms of people being harassed, the people who are harassed feel uncomfortable and sometimes quit their job, opening them up to severe financial stress. It can also make them less likely to find other jobs quickly and get back on their feet (Shaw, 2018). Besides the financial aspect of the situation, people who are sexually harassed once or constantly can have immediate and long

> GLISS GEILING: the largely invisible barriers that limit career advancement for women, particularly in large organizations and in male-dominated professions such as engineering and medicine (Cocchiara, 2017).
> "Women hold just around $\mathbf{2 6 \%}$ of executive level positions in S\&P 500 companies (University, 2018). In Fortune 500 firms, the number of female leaders is close to $15 \%$ (Dencker, 2008). In large law firms, the number of females who achieve partnership status nears
17\% (Gorman, 2006). Of the top 1000 highest earning companies,

## ONLY 54 OF THEM ARE LED BY

FEMALE CEOS (Ismail, 2018). This
male-heavy ratio illuminates the severity of gender inequality in the workforce and reiterates the idea that women face systematic challenges to rise to the top."
term negative impacts on their mental and physical health (Dansky et al., 1997). Workplace sexual harassment can also negatively affect the bystanders in the situation. A study done shows that, if sexual harassment in the workplace is common, employees will leave and turnover rates skyrocket while retention rates plummet (EEOC, 2018).

## Pay Gap

Since recorded history of wages in the United States, a gendered pay disparity has existed. The gap not only infringes on pay, but benefits pensions, and social security. While the pay gap expanded, it has existed throughout history, all across the globe.

PAY GAP: the ratio of disparity typically measured by the difference between men's earnings to women's earnings (Padavic, 2002).

At the beginning of the industrial revolution, the gap got severe, with women earning less than half of what men were earning. Some women would dress as men and apply to jobs to earn equal pay. However, the gap began to reduce later during the industrial revolution because of the rise of machinery use, which demanded less inherent strength from employees. Toward the mid-twentieth century, the pay gap continued to reduce as a direct result of women receiving higher education, comparable to men (Padavic, 2002).

For every 100 men promoted to manager...
...only 79 women are promoted to manager.

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Even though the wage gap between men and women is multi-causal, as the Institute for Women's Policy Research investigation suggests, "the concentration of women in [low-wage jobs] is a major factor behind the gender gap" ("Institute", 2016). Furthermore, according to Graf et al, the gap can be explained by "measurable factors such as educational attainment, occupational segregation and work experience (Graf et al, 2018). The narrowing of the gap is attributable in large part to gains women have made in each of these dimensions" (Graf et al, 2018.

Median Weekly Earnings and Gender Earnings Ratio for Full-Time Workers, 16 Years and Older by Race/Ethnic Background 2018

## \$1500

\$1200


## Physicians and Lawyers

Discrimination against women can occur in any sector of the workplace; however, the focus of the issue is centered around low-paying jobs, leaving high-income sectors overlooked. In this case study, we examine gender discrimination within physician and legal positions, two of the highest paying jobs in the U.S. While overall wages in both sectors have followed an upward trend over the last 4 years ("Distribution", 2018; "A current", 2016), notable gender wage gaps, tax discriminations, and stereotypes persist even in these prosperous positions.

Today, it is not uncommon to see vast numbers of female physicians and female attorneys, corporate councils, etc. Women are gaining confidence in the competitive workplace; where we used to only see men in lab coats and suits, we now see more women. On the surface, women have made it. But, women across the U.S. challenge us to look deeper.

We examined the rates of juris doctors and medical degrees earned by women in 2015, and compared these percentages to the number of women accepted into these respective fields over the following year. Roughly 50\% of all degrees in both fields were awarded to women (Okahana and Zhou, 2018) inarguably a monumental improvement from the early 2000s and previous years when the vast majority of medical and law school graduates were men. Then, we found that the rate of women practicing these positions the following year fell disproportionately to men; only $35 \%$ of physicians and $34 \%$ of lawyers were women ("Distribution", 2018; "A current", 2016). Why are men and women receiving the same education and qualifications, yet men continue to outnumber women in top paying jobs?

## What Does this Gap Look Like?

Female doctors today make an average 27.7 percent less than male doctors. This corresponds to an average income of \$105,000 less than men ("Distribution", 2018). Female legal professionals today earn only 77 percent of what their male counterparts earn, according to the JND Legal Administration (Pinnington and Sandberg, 2018).

Between 1979 and 2016, the median hourly wage gap between men and women has shrunk by roughly 60 percent. Clearly gap persists despite educational attainment being split evenly among both sexes.

According to the Institute for Women's Policy Research, the ratio of women's to men's median weekly full-time salary in 2018 was $81.1 \%$ ("The Gender", 2019). When this is disaggregated into racial/ethnic background, we find that white women make $81.5 \%$, Black women $65.3 \%$, Hispanic women $61.6 \%$, and Asian women $93.5 \%$ of the median weekly earning for full-time white male workers ("Gender," 2019).

## Valuative Discrimination Based on Gender

Since the professionalization of jobs in the medical and legal industry, these positions have been stubbornly filled by men. Women who choose to work in male-dominated industries are viewed as deviants, and they are often treated as such. Their skills are labeled less valuable than those of men (Kanter, 1977).

## VALUATIVE DISCRIMINATION:

## Predominantly female occupations

 pay less than predominantly male ones despite similar levels of skills and training (Kanter, 1977). The wage gap begs theassumption that women's skills are less valued in the professional workplace than men's.

According to a survey by the American Economic Association: "The results, compiled by the American Economic Association, also reveal deep evidence of gender and racial discrimination within the field. Half of the women who responded to the survey said they had been treated unfairly because of their sex, compared with 3 percent of men. (...) Seven in 10 women said they felt their colleagues' work was taken more seriously than their own," (Casselman and Tankersley, 2019).

## Increased Likelihood of Workplace Stress for Women

Persistent wage discrimination based on gender in professional roles fuels valuative discrimination against women (Kanter, 1977), essentially labeling their skills and labor as less valuable than that of men.

Female physicians are 1.6 times more likely to experience burnout and lack of workplace control than males. Women's' stress is linked to discrimination of wages and subsequent devaluation of their work in general (McMurray, 2000).

## Family Planning

Women are faced with obstacles when it comes to the pressures of family planning, such as choosing between caring for their children and working fulltime (Sheen and James, 2011). High childcare costs nearly $\$ 16,000$ in 2016 - are obstacles, especially for single women earning lower wages than men in the same positions (Casico, 2017).

Married women also face income tax discrimination. The tax rate is raised for the secondary earner (the spouse who earns less income) in married couples. Secondary earners are predominantly female. Inefficiencies arise as a result, such as reductions in wives' labor force participation rate (LaLumia, 2017).

> "Women working in male-dominated professions are viewed as deviants, an idea socially constructed in the 20th century when labor market opportunities increased for women (Kanter, 1977)."

## Summary: Persistent Wage and Tax Discriminations

Women doctors today make under 27.7\% less than male doctors. This corresponds to an average income of \$105,000 less than men (Pinnington and Sandberg, 2018).

- Female legal professionals today earn only $77 \%$ of what their male counterparts earn, according to the JND Legal Administration (Pinnington and Sandberg, 2018).
- Between 1979 and 2016, the median hourly wage gap between men and women has shrunk by roughly $60 \%$, according to a chart measured
in 2016 dollars (Casico, 2017). While women's earnings have progressed over time, a clear gap persists despite educational attainment being split evenly among both sexes.
- Married women face income tax discrimination. The tax rate is raised for the secondary earner (the spouse who earns less income) in married couples. Secondary earners are predominantly female. Inefficiencies arise as a result, such as reductions in wives' labor force participation rate (LaLumia, 2017).


## ¡PAID FAMILY LEAVE

## What is Paid Family Leave?

Paid Family Leave (PFL) is compensation during temporary unemployment of a worker to take care of a newborn child or sick family member. Paid family leave often refers to paid maternal and paternal leave, and is widely supported by American workers - $82 \%$ of workers support paid maternal leave, while 69\% of workers support paid paternal leave (Horowitz, 2018). New mothers take an average of 10 weeks of paid/unpaid leave, while new fathers in the US take an average of 1 week of paid/unpaid leave (Schulte et al, 2017).
> "New mothers take an average of of paid/unpaid leave, while new fathers in the US take an average of wadk of paid/unpaid leave (Schulte et al, 2017)."

## Where Does the United States Currently Stand?

The United States is the only high-income nation that does not lawfully guarantee paid time off for new parents to care for newborn children (Gault et. al, 2014). The 1993 Family Medical Leave Act (FMLA) is currently the only piece of federal legislation that addresses family leave in the US, yet only allows new parents to take up to 12 weeks of unpaid, jobprotected leave per year to take care of a new child or family member. To be eligible for such unpaid leave, employees must work for at least twelve months and minimum of 1,250 hours per year for their employer, provided that their employer has at least 50 employees within a 75 mile radius (Glynn, 2012). Under these rules, nearly $60 \%$ of American workers were eligible for unpaid leave in 2013,
yet only $13 \%$ of these workers took FMLA leave ("FMLA", 2013). The 1978 Pregnancy Discrimination Act (PDA) provides additional limited support through classifying pregnancy as a disability, allowing new mothers to take 6 to 8 weeks off work postpregnancy with job protection and partial payment through disability programs (Rossin-Slater, 2017) In 2017, only $15 \%$ of American workers had access to paid family leave (Donovan, 2018).

Currently, three US states - California, New Jersey and Rhode Island - have implemented state level paid family leave laws, where pre-existing temporary disability insurance systems and employee payroll deductions help fund paid leave. Mothers can receive paid leave through state programs, in addition to the 6-8 weeks provided through the PDA. Washington (state), Massachusetts, New York, and Washington DC have all passed similarly structured laws that will go into effect by 2021 (Rossin-Slater, 2017). Only Rhode Island, New York and Washington DC provide job-protected leave (Brainerd, 2017), and the lack of job-protected leave in other states with PFL programs may discourage workers from taking leave all together. Workers in other states do not have access to paid leave unless provided by their employer.

The lack of equitable, comprehensive PFL programs also disadvantages low-income workers and furthers gender and racial discrimination. Although research has shown that low-income mothers using PFL in New Jersey had positive economic and health outcomes, access to such programs for low-income workers is limited.

"In 2017, only $5 \%$ of American workers had access to paid family leave (Donovan, 2018)."

# What Does Research Say About the Outcomes of PFL Policies? 

## Economic Outcomes

The impact of leave policies for women's economic outcomes depends on a number of factors, but research supports short-term paid family leave programs (up to one year of paid leave) as having the greatest effect on economic outcomes for women and minority groups. Short-term programs improve labor force retention for mothers and increase their likelihood of returning to work after childbirth (RossinSlater, 2017). However, longer periods of paid leave can negatively impact women's employment and contribute to the "motherhood wage penalty" (Miller, 2014), causing mothers to work fewer hours and earn less compared to men or women with no children.
> "Research supports short-term paid family leave programs (up to one year of paid leave) as having the greatest effect on economic outcomes for women and minority groups"

While the economic outcomes for men are still being researched, men who take paid leave for longer periods of time are more likely to have reduced earnings and be passed over for promotions (Miller, 2014). Additionally, research done in individual state programs found that employers experienced positive or neutral impacts on productivity, morale and costs, and higher retention amongst employees (Schulte et al., 2017).

## Health Outcomes

Paid family leave policies most greatly improve health outcomes for both children and mothers. Paid family leave not only encourages healthy behaviors, such as completion of vaccinations and breastfeeding, but also contributes to fewer low weight and early term babies, particularly for single and African American mothers (Gault et al, 2014). Such programs also improve newborn children's physical and emotional health, as parents are able to spend longer bonding with their children at the critical time when children
are beginning to form attachments. Maternal health also improves from PFL policies as mothers have more time to physically recover from childbirth and mentally prepare for motherhood responsibilities. Symptoms such as postpartum depression and fatigue can last longer than 6 to 8 weeks, and some studies found that increasing the length of paid leave by one week could reduce depressive symptoms by 7\% (Schulte, 2017). Men who take paternal leave also improved their wives' economic and health outcomes, as women were more likely to have higher wages and a decreased chance of depression (Miller, 2014).

## What are Current US Policies on the Table?

Programs for paid family leave are gaining momentum, and many proposals have been introduced to Congress. President Trump proposed 6 weeks of paid family leave in his FY 2018 budget, funded through states' Unemployment Insurance (UI) systems. However, many states currently have insolvent UI systems that would not be able to support PFL policies. Policies currently introduced in Congress include:

- The Family and Medical Insurance (FAMILY) Act, creating a new program that would provide partial wage reimbursement for 60 work days (12 weeks) through a $0.2 \%$ payroll tax on employees and employers. Workers would be required to pay into the program. This is co-sponsored by Rep. Rosa DeLauro (D-CT) and Sen. Kirsten Gillibrand (D-NY).

The Child Rearing and Development Leave Empowerment (CRADLE) Act, allowing new parents to take up to 3 months of paid leave by postponing their Social Security benefits, without creating a new government program. Benefit levels will be determined the same way Social Security benefits are determined. This is co-sponsored by Senators Joni Ernst (R-IA) and Mike Lee (R-UT).

Neither bills currently have bipartisan support (Brainerd, 2017).

## What Does This Mean for Gender Equality?

Although research has shown mixed findings as to whether paid maternal leave helps improve gender equality, encouraging paid paternal leave would support equal, active parenting. Studies show that when fathers take two weeks or more of leave, they are more likely to be more hands-on and involved in direct child care such as diapering and feeding in the future. Paid paternal leave could also reduce the wage gap - an analysis of New Jersey's PFL
program found that when fathers take leave, mothers were more likely to return to work and have higher earnings (Schulte, 2017). Providing access to paid leave programs is only half the battle, however; encouraging men to take paid leave requires a larger cultural shift. Men often cite work pressure and "unwritten expectations" as reasons for not taking leave from work, and men who do take leave often face stigma from co-workers and bosses. Starting conversations that encourage men to take their paternal leave, as well as guaranteeing project responsibilities and assignments once men return to work, could gradually change the cultural stigma that simply encourages men to be equal parents.

# iCONCLUSION \& POLICY RECOMMENDATIONS 

To ensure gender equality in the workplace, we suggest implementing programs that reduce bias in the hiring process, promote women empowerment in the day's work, decrease sexual harrassment in the workplace, and encourage egalitarian marriages through paid family leave. This will hopefully help us advance in equal pay and improve women's overall experience in the workforce.

## In the Education System

Though it is a debated approach, service-learning projects in grade school have been a suggested way to address gender discrimination at the root (Flynn, 2017). The desired outcome is that young people understand marginalized groups and develop an ingrained sense of compassion as adults that essentially eradicates any biases later in life. Studies show that service-learning projects also have positive impacts on individuals' development of a global mindset and a sense of self-efficiency.

## Decreasing Sexual Harassment

Companies should:

- Implement anti-harassment protocols, and offer better reporting procedures for people being harassed and bystanders (Shaw, 2018);
- Adopt mandatory workplace trainings on how to act appropriately and workplace trainings on how to intervene in case anyone sees any conduct of sexual harassment (Shaw, 2018);
- Publicly address sexual harassment that is going on in the workplace, as it sets standards and can deter future bad behavior (McLaren, 2019);
- Enforce the anti-harassment protocols and discipline the perpetrators. It is essential to make sure that those who sexually harass are held accountable and do not get off free for their actions because if not that shows the victim that the workplace stands with harassers (Shaw, 2019).


## In the Hiring Process:

- Companies should conduct a series of interviews in order to decrease gender bias when hiring (University, 2018).
- Áslund and Skans analysis on Swedish data on applications and recruitments suggests that the adoption of anonymous job application procedures (AAP) increases the interview probabilities for both non-Western applicants and females (Áslund and Skans, 2012). This could possibly work in the U.S. context, too.
- Alice Eagly, a psychologist at Northwestern, suggests that men should avoid being too dominant, and give others a time to talk. This strategy can provide a better playing field for actual voices and ideas to be heard (Hutson, 2018).
- A study carried out by McKinsey \& Company (Krivkovich, et al, 2018) on women's underrepresentation in the workplace suggests a checklist for minimizing bias in hiring and promotions:
- Setting diversity targets
- Using automated resume screening tools to reduce bias
- Requiring diverse slates of candidates to be considered
- Setting clear, consistent evaluation criteria before beginning the process
- Requiring unconscious bias training for employees involved
- Providing reminders about how to avoid unconscious bias before the progress begins
- Tracking outcomes to check for bias


## In the Day's Work

Many solutions have been proposed for advancing in equal pay and the improvement of women's jobs: conduct equal pay audits, transparency about compensation, leveling the negotiation playing field, among others ("Advancing", 2016). Selfdirected work teams and cross-training programs (Kalev, 2009) and woman-to-woman mentorship programs (Mitchell, 2018) have worked to reduce segregation in the workplace, too. Another set of policies, like affordable childcare and nurseries in the workplace, have been put forward to make the family/work balance more manageable for women, and education programs have been proposed to eliminate differences in educational background.

## For Paid Family Leave

The strong majority of Americans agree that paid family leave is necessary to accommodate for today's workforce. Organizations such as the American Public Health Association have endorsed a minimum of 12 weeks of paid leave for new parents; recommended time periods range from 12 weeks to one year. Regardless of implementation, policies at the state and federal level should incorporate the following provisions in order to reduce gender discrimination and promote equality:

- Nine months to one year of paid maternity leave to support women's labor force retention and maternal health (Schulte et al, 2017)
- Job-protected leave and frozen wages for both parents
- Specific paid leave quotas for fathers that cannot be transferred over to mothers, so that mothers do not take a majority of the leave while fathers continue to only take 1-2 weeks
- Combined paid parental leave of 52 weeks to improve child health outcomes (Schulte et al, 2017)

Additionally, cultural changes, including:

- Company conversations between higher-ups and employees to encourage leave-taking
- Equal time divided between mothers and fathers to support co-parenting


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[^0]:    Charges alleging sexual harassment and public penalties paid out by U.S. companies by fiscal year (Mishkin, 2017).

