



July 26, 2017

Dear Representative:

On behalf of the over 170,000 members and supporters of the American Association of University Women (AAUW), we urge you to support women as they pursue their educations through the cosponsorship of the Pay Equity for All Act (H.R. 2418). Recently released AAUW research shows that women in particular struggle with their student debt. It is imperative that Congress provide solutions for women to address this issue, including closing the gender pay gap to enable women to more efficiently pay off student debt.

New research from AAUW, *Deeper in Debt: Women and Student Loans*, estimates that women hold almost two-thirds, around \$833 billion, of the country's \$1.3-trillion student debt while men hold \$477 billion.¹ More than half of graduating U.S. college students have financed some or all of their education with student loans. Women now earn 57 percent of bachelor's degrees from U.S. colleges and universities, and AAUW estimates that women take on average two years longer to pay off their student debt when compared to their male counterparts. In particular, black women take on more student debt than members of any other group and ultimately struggle the most to pay it off.

Following graduation, women repay their loans more slowly than do men, in part because of the gender pay gap. Women with college degrees working full time make 26 percent less than their male peers, which leaves women with less income on average to devote to debt repayment. Thanks to student debt, women are more likely than men to experience financial difficulties: 34 percent of all women, 42 percent of Hispanic women, and 57 percent of black women who were repaying student loans said they had been unable to meet essential expenses within the past year.

The Pay Equity for All Act provides important solutions to address the pervasive pay gap that women and people of color experience. The bill would protect job seekers from having to disclose their salary history in order to be interviewed, to be considered for a job offer, or as a condition of employment, and from being retaliated against for refusing to disclose their prior salary. In turn, the bill encourages employers to pay employees based on job requirements and prior experience, rather than arbitrary prior wages. The gender pay gap is a real problem that specifically affects women in their ability to efficiently pay off student debt. We urge you to support women as they pursue their educations through cosponsorship of the Pay Equity for All Act.

Cosponsorship and votes associated with this legislation may be scored in the AAUW Action Fund *Congressional Voting Record for the 115th Congress*. Please do not hesitate to contact me, at 202/785-7793, or Kate Nielson, state policy manager, at 202/728-7617, if you have any questions.

Sincerely,

Anne Hedgepeth
Interim Vice President of Public Policy and Government Relations

¹ AAUW. (2017). *Deeper in Debt: Women and Student Loans*. www.aauw.org/research/deeper-in-debt.