



# Briefing Paper

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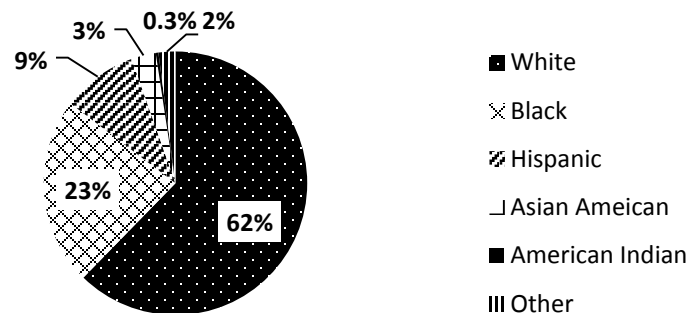
## The Status of Women in the Charlotte Metropolitan Area, North Carolina

Women in the Charlotte metropolitan area,<sup>1</sup> and in North Carolina as a whole, have made much progress during the last few decades. The majority of women work—many in professional jobs—and women are essential to the economic health of their communities. Yet, there are some ways in which women’s status still lags behind men’s, and not all women are prospering equally. This briefing paper provides basic information about the status of women the Charlotte area, focusing on women’s earnings and workforce participation, level of education, poverty, access to child care, and health status. It also provides background demographic information about women in the region.

### Basic Facts About Women in the Charlotte Area

The Charlotte metropolitan statistical area—defined here to include Cabarrus, Gaston, Lincoln, Mecklenburg, Rowan, and Union counties—has a relatively diverse population of women and girls. Thirty-eight percent are from a minority racial or ethnic group, which is a slightly higher share than in the state as a whole (35 percent; Figure 1 and Table 1). The Charlotte area also has a larger share of foreign-born women and girls than in the state overall due to rapid growth in its immigrant population in recent years (Smith and Furuseh 2008). One in ten women and girls in this area is an immigrant, compared with seven percent of women and girls in North Carolina as a whole (Table 1).

**Figure 1. Distribution of Women and Girls by Race and Ethnicity in the Charlotte Metropolitan Area, All Ages, 2008–2010**



Notes: Racial categories are exclusive: white, not Hispanic; black, not Hispanic; Asian American, not Hispanic; American Indian, not Hispanic; and other, not Hispanic. Those whose ethnicity is identified as Hispanic or Latino may be of any race. “Other” includes those who chose more than one racial category as well as those not classified by the Census Bureau.

Total does not sum to 100 percent due to rounding.

Source: IWPR analysis of 2008–2010 Integrated Public Use Microdata Series (IPUMS) American Community Survey microdata (Ruggles et al. 2010).

The female population in the broader Charlotte area is slightly younger than in North Carolina and the United States as a whole. The median age of all women and girls in this region is 36 years, two years younger than in the state and nation. Twelve percent of women in the Charlotte area are 65 years and older, compared with 15 percent of women in North Carolina and the United States as a whole (Table 1).

**Table 1. Basic Demographic Statistics for Women and Girls**

	<b>Charlotte Metropolitan Area</b>	<b>North Carolina</b>	<b>United States</b>
<b>Total Population</b>	1,701,239	9,561,558	309,349,689
Number of Women and Girls, All Ages	873,723	4,905,216	157,294,247
Median Age of All Women and Girls	36	38	38
Proportion of Women Aged 65 and Older	12%	15%	15%
<b>Distribution of Women and Girls by Race and Ethnicity, All Ages</b>			
White, Not Hispanic	62%	65%	64%
Black, Not Hispanic	23%	22%	13%
Hispanic	9%	8%	16%
Asian American, Not Hispanic	3%	2%	5%
American Indian, Not Hispanic	0.3%	1%	1%
Other, Not Hispanic	2%	2%	2%
<b>Proportion of Women and Girls Who Are Foreign-Born, All Ages</b>	10%	7%	13%
<b>Proportion of Women Who Are Married, Aged 18 and Older</b>	51%	50%	49%

Notes: Data for the Charlotte area are for 2008–2010. Data for North Carolina and the United States are for 2010 only. Totals may not sum to 100 percent due to rounding. Those whose ethnicity is identified as Hispanic or Latino may be of any race. “Other” includes those who chose more than one racial category as well as those not classified by the Census Bureau. Source: IWPR analysis of 2008–2010 and 2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

## Work and Earnings

The majority of women aged 16 and older in the Charlotte area are in the workforce. Sixty-four percent are employed or actively looking for work, a higher share than in North Carolina as a whole (59 percent). The proportion of women in the labor force in the Charlotte area is lower than the proportion of men (77 percent; Table 2), as it is in most jurisdictions.

In the Charlotte area, as in the state as a whole, the labor force participation rate is much higher for women with dependent children (under age 18) than for all women. Seventy-five percent of mothers with dependent children are in the workforce, which is a higher proportion than for all women but still substantially lower than for men with dependent children (96 percent; Table 2). This suggests that women are more likely than men to cut back on employment when they are parents.

While the majority of employed women in the Charlotte area work full-time, women are more likely than men to work part-time (27 percent of employed women compared with 14 percent of employed men).<sup>ii</sup> The reasons for women’s higher rates of part-time work vary. Some women cannot find child care or work part-time for other family-care related issues; in North Carolina overall (data are not available for the Charlotte metropolitan area), 20 percent of women, compared with only 3 percent of men, give these reasons for working part-time.<sup>iii</sup> In addition, although the Great Recession has led to an increase in part-time work for both men and women for economic reasons during the last few years, women are more likely to work in sectors and occupations where jobs are only available on a part-time basis (Shaefer

2009). In general, part-time workers are less likely to have access to paid leave, health care, and employer-supported pensions (Society for Human Resource Management 2011).

In addition to these differences in hours worked, women and men in the Charlotte area, as in the nation as a whole, tend to work in different occupations. Forty percent of women in the broader Charlotte area work in professional and managerial jobs, which is a higher proportion than men in this area (34 percent; Table 2). This ratio points to the strong employment opportunities open to women in the Charlotte area.

Yet, women in the Charlotte area are still less likely than men to work in management positions (9 percent compared with 13 percent), and women and men tend to work in different professional fields.<sup>iv</sup> The Charlotte area generally has higher levels of employment in management, business, and financial occupations than the state as a whole, and women in this area are more likely to work in these occupations than in North Carolina overall (15 percent compared with 13 percent). Women in the Charlotte area, however, are less likely than men to work in these fields (18 percent of employed men work in management, business, and financial occupations). Women in the Charlotte area are also less likely than men to work in computing, architecture, and engineering professions (2 percent compared with 7 percent), but more likely to work in education and health care practitioner and technical occupations (17 percent compared with 4 percent). Women in the Charlotte area are much more likely than men to work in office and administrative jobs (21 percent compared with 7 percent), while men are considerably more likely than women to work in construction, installation, and repair occupations (17 percent compared with 0.5 percent).<sup>v</sup>

Despite their relatively high representation in professional jobs, women in the Charlotte metropolitan area have lower median annual earnings than men. In 2008–2010, women’s median annual earnings in the Charlotte area for full-time, year-round work were \$35,448, compared with \$45,738 for men; women earned 78 cents for every dollar earned by a man, which is considerably less than the 83 cents per dollar earned by women in the state overall. Median earnings for both women and men in the Charlotte area are greater than in the state as a whole, but the area’s earnings advantage is less for women than for men, resulting in a larger wage gap compared with the state and a similar gender wage gap compared with the nation (79 percent; Table 2).<sup>vi</sup>

## Educational Attainment

Many women in the Charlotte metropolitan area are well-educated. Thirty-one percent of all women aged 25 and older have a bachelor’s degree or higher, which is similar to the proportion of men with this level of education (32 percent; Table 2). Women in the Charlotte area, however, are more likely to have at least a bachelor’s degree than women in the state (27 percent) or nation as a whole (28 percent; Table 2).

Yet, 37 percent of women aged 25 and older in the Charlotte area—an estimated 214,252—have only a high school diploma or less.<sup>vii</sup> Proportionately more men than women in the area have such a low level of educational attainment (40 percent compared with 37 percent; Table 2), but women with this level of education are less likely than men to have jobs with wages sufficient to sustain a family. Median annual earnings for women who are employed full-time, year-round and have less than a high school diploma are only \$20,256; for comparable men they are \$27,649.<sup>viii</sup> With a high school degree or the equivalent, women in the Charlotte area earn \$28,500, while men earn \$36,000. In this area, women with some college education or an associate’s degree have median annual earnings (\$34,000) that are less than the

**Table 2. Overview of Women's and Men's Economic Status**

	<b>Charlotte Metropolitan Area</b>	<b>North Carolina</b>	<b>United States</b>
<b>Labor Force Participation Rate, Aged 16 and Older</b>			
Women	64%	59%	59%
Men	77%	70%	70%
Mothers With Children Under 18 Years of Age	75%	74%	73%
Fathers With Children Under 18 Years of Age	96%	94%	94%
<b>Percent of Employed Women and Men Who Work Full-Time, Aged 16 and Older</b>			
Women	73%	72%	71%
Men	86%	84%	84%
<b>Percent of Employed Women and Men in Professional or Managerial Occupations, Aged 16 and Older</b>			
Women	40%	40%	39%
Men	34%	30%	33%
<b>Median Annual Earnings, Full-Time, Year-Round Workers, Aged 16 and Older</b>			
Women	\$35,448	\$33,000	\$36,000
Men	\$45,738	\$40,000	\$45,500
<b>Gender Earnings Ratio, Aged 16 and Older</b>	78%	83%	79%
<b>Gender Earnings Ratio by Educational Attainment, Aged 25 and Older</b>			
Less Than High School Diploma	73%	76%	74%
High School Diploma or Less	79%	75%	74%
Some College or Associate's Degree	75%	76%	76%
Bachelor's Degree or Higher	69%	70%	71%
<b>Proportion of Women and Men with a Bachelor's Degree or Higher, Aged 25 and Older</b>			
Women	31%	27%	28%
Men	32%	26%	29%
<b>Proportion of Women and Men with a High School Diploma or Less, Aged 25 or Older</b>			
Women	37%	40%	42%
Men	40%	46%	44%
<b>Percent of Women and Men Living At or Below Poverty, Aged 18 and Older</b>			
Women	14%	17%	15%
Men	10%	13%	12%
<b>Percent of All Households Receiving Food Stamps</b>	10%	13%	12%
<b>Percent of Women and Men Without Health Insurance Coverage, Aged 18–64</b>			
Women	20%	21%	19%
Men	25%	26%	25%

Note: Data for the Charlotte area are for 2008–2010. Median annual earnings are in 2010 inflation-adjusted dollars.

Data for North Carolina and the United States are for 2010 only.

Source: IWPR analysis of 2008–2010 and 2010 American Community Survey microdata (Ruggles et al. 2010).

earnings of men with only a high school diploma. Men with some college education or an associate's degree earn nearly \$12,000 more than similarly-educated women (\$45,575 compared with \$34,000).<sup>ix</sup>

In this area, as in the state and nation as a whole, having a college education raises the level of earnings for both women and men, but does not reduce the gender gap in earnings. In the Charlotte area, the difference in earnings is even larger when only those with a bachelor's degree or higher are compared. The median annual earnings for college-educated women in the Charlotte area are \$50,400 compared with \$72,921 for men,<sup>x</sup> resulting in a gender earnings ratio of 69 percent for women and men with this level of education (Table 2).

## Poverty

Overall, women in the Charlotte area are less likely than women in the state to live at or below the poverty level (14 percent compared with 17 percent; Table 2). Yet, a substantial number of women in the area have incomes that leave them living in poverty. Approximately 89,000 women aged 18 and older are poor and another 117,000 are near poverty (living with incomes between 100 and 200 percent of the federal poverty line).<sup>xi</sup> In the Charlotte area, women are more likely than men to live at or below the poverty line (14 percent compared with 10 percent; Table 2), and 60 percent of all adults with poverty incomes are women.<sup>xii</sup> Ten percent of households in the area receive food stamps, a smaller proportion than in the state (13 percent) or nation as a whole (12 percent; Table 2).

Poverty is a particularly severe problem for families headed by single women with children. In the counties included in the Charlotte metropolitan area, the share of families with children that are headed by single women ranges from 16 to 31 percent. Among families with children that are living in poverty in these counties, however, the share that are headed by single women ranges from 43 percent to 64 percent (Table 2). In North Carolina as a whole, slightly more than one in ten single women (12 percent) with young children (under age five) and incomes below the qualifying poverty threshold receives welfare cash assistance.<sup>xiii</sup>



## Child Care

The lack of affordable child care is a major burden on families in the Charlotte area. In the absence of quality, reasonably priced child care, women may decide to interrupt their tenure in the labor market, reducing their earnings and ability to care for their families and making it difficult to put aside resources for retirement or emergencies. Alternatively, women may have to place their children in low-quality or unreliable care.

In North Carolina, the average fees for year-round, full-time child care range from \$6,227 (for a four-year-old in a family child care home) to \$9,185 (for an infant in a child care center). By comparison, the average annual tuition and fees for a public four-year college in North Carolina are \$5,685 (Child Care Aware of America 2012). In the Charlotte area, 60,164 children qualify for child care subsidies because their parents earn too little to afford the fees; yet fewer than one in four children receives any subsidized child care in any of the Charlotte area's six counties (Table 3).

**Table 3. The Status of Children: Family Income, Poverty, and Child Care**

<b>Family Income</b>	<b>Cabarrus</b>	<b>Gaston</b>	<b>Lincoln</b>	<b>Mecklenburg</b>	<b>Rowan</b>	<b>Union</b>	<b>North Carolina</b>
<b>Annual Living Income Standard<sup>1</sup></b>							
Annual Income a Family of One Adult and Two Children Needs to Afford Essential Living Expenses, 2010	\$43,719	\$41,894	\$40,427	\$44,913	\$39,376	\$45,400	\$41,920
Median Annual Income of Married-Couple Families With Children Under 18 Years, 2008–2010	\$81,771	\$68,150	\$71,084	\$85,714	\$61,184	\$87,109	\$70,124
Median Annual Income of Single Men With Children Under 18 Years, 2008–2010	N/A	\$30,043	N/A	\$34,696	N/A	N/A	\$29,874
Median Annual Income of Single Women With Children Under 18 Years, 2008–2010	N/A	\$21,321	\$16,490	\$27,319	N/A	\$28,793	\$20,393
<b>Poverty</b>							
Number of Families in Poverty With Children Under 18 Years, 2008–2010 <sup>2</sup>	3,169	5,514	1,994	18,431	4,306	3,067	254,650
Share of Families in Poverty With Children That Are Headed by Single Women, 2008–2010 <sup>2</sup>	43%	63%	62%	64%	60%	59%	61%
Share of All Families With Children That Are Headed by Single Women, 2008–2010 <sup>2</sup>	19%	31%	23%	29%	26%	16%	29%
<b>Child Care</b>							
Children Eligible for Child Care Subsidy, SFY 2010–2011 <sup>3</sup>	6,012	8,164	2,716	30,508	6,039	6,725	391,549
Budget Currently Available to Serve Eligible Children, SFY 2010–2011 <sup>3</sup>	\$5,510,101	\$7,652,450	\$2,385,220	\$42,731,194	\$4,564,004	\$7,012,191	N/A
Percent of Eligible Children Receiving Subsidized Child Care Services, SFY 2010–2011 <sup>3</sup>	14%	23%	14%	23%	16%	18%	N/A
Budget per Child Eligible for Child Care Subsidy, SFY 2010–2011	\$916.52	\$937.34	\$878.21	\$1,400.66	\$755.75	\$1,042.70	N/A
Total Number of Children Age 0 to 5 Enrolled in Child Care, 2011 <sup>4</sup>	3,205	4,786	1,094	18,580	2,508	3,326	207,953

Notes: N/A indicates data are not available.

Sources: <sup>1</sup>Sirota and McLenaghan 2010.

<sup>2</sup>IWPR compilation of 2010 and 2008–2010 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce, Bureau of the Census 2012); data for North Carolina are for 2010 only.

<sup>3</sup>North Carolina Division of Child Development and Early Education 2012.

<sup>4</sup>The Annie E. Casey Foundation Data Center Kids Count 2012.



## Health

Health is an important component of women’s and girls’ overall well-being that contributes to their economic stability, educational attainment, and employment opportunities. While many women in the Charlotte area experience good health, health outcomes vary significantly by county in this region, suggesting that women’s health care needs remain an important part of their status that must be addressed.

Having basic health coverage is critical to women’s access to health care. Twenty percent of women aged 18–64 in the Charlotte metropolitan area, however, do not have health insurance coverage (Table 2). Lack of health insurance leaves women without coverage not only for basic wellness and check up visits, but also for severe or chronic medical problems.

**Table 4. Overview of Women's Health Status**

	Cabarrus	Gaston	Lincoln	Mecklenburg	Rowan	Union	North Carolina	United States
<b>Total Number of Teen Pregnancies, Aged 15–19 Years, 2010<sup>1</sup></b>	259	405	108	1,481	244	269	15,957	N/A
<b>Pregnancy Rate Among Teens Aged 15–19 (per 1,000), 2010<sup>1</sup></b>	44.2	59.9	43.8	49.3	53.9	36.3	49.7	N/A
<b>Average Annual Mortality Rates Among Women, All Ages, (per 100,000)<sup>2</sup></b>								
Breast Cancer, 2005–2009	23.2	22.2	17.3	24.4	21.2	17.3	23.5	23.0
Cervical Cancer, 2005–2009	N/A	N/A	N/A	1.8	N/A	N/A	2.3	2.4
Uterine Cancer, 2005–2009	N/A	N/A	N/A	3.7	4.1	N/A	4.0	4.2
Ovarian Cancer, 2005–2009	9.2	9.2	7.8	8.1	6.3	6.3	7.9	8.2
<b>Heart Disease Mortality Rate per 100,000, All Ages, 2005–2009<sup>3</sup></b>	148.9	180.3	234.1	121.1	171.0	143.1	153.6	161.0
<b>Mortality Rate from Stroke and Other Cerebrovascular Diseases, per 100,000, All Ages, 2005–2009<sup>3</sup></b>	50.2	49.1	55.5	43.3	60.1	45.5	50.4	42.7
<b>Diabetes, Mortality Rate per 100,000, All Ages, 2005–2009<sup>3</sup></b>	14.9	25.2	23.3	15.0	21.9	18.5	20.8	19.8

Notes: N/A indicates data are not available.

All mortality rates are per 100,000 and age-adjusted to the total U.S. population in 2000.

<sup>1</sup> North Carolina Department of Health and Human Services 2012.

<sup>2</sup> IWPR compilation of data from the National Cancer Institute State Cancer Profiles 2012.

<sup>3</sup> IWPR compilation of data from the Centers for Disease Control and Prevention 2012.

Mortality rates from chronic disease for women in the Charlotte area vary considerably across its different counties. When using an age-adjusted mortality rate, which accounts for distributional age differences among population groups, women in Gaston, Lincoln, and Rowan counties have higher mortality rates from heart disease and diabetes than women in the state overall, while women in Cabarrus, Mecklenburg, and Union counties have lower mortality rates from these conditions (Table 4).<sup>xiii</sup> In three counties in the Charlotte area—Gaston, Mecklenburg, and Union—women also have lower mortality rates from stroke and other cerebrovascular diseases than women in the state as a whole, while they have a higher rate in

Lincoln and Rowan counties (Table 4). In Cabarrus County, the mortality rate for women from stroke and other cerebrovascular diseases is approximately equal to their rate in the state overall (Table 4).

Gaston and Rowan counties have teenage pregnancy rates that are higher than those in the state overall (59.9 and 53.9 per 1,000 compared with 49.7 per 1,000). The four other counties in the Charlotte metropolitan statistical area, however, all have teen pregnancy rates below or quite similar to the state average (Table 4).

## Conclusion

Many women in the Charlotte metropolitan area are thriving, a finding reflected in women's higher earnings in this area than elsewhere in the state. Yet, many areas for improvement remain, including the gender wage gap, lower educational attainment and earnings of a substantial share of women, and limited access to basic health insurance coverage. Policy recommendations to address these challenges include



- ensuring that employers promote equality for women in recruitment, promotion, and earnings;
- promoting quality flexible working practices to make it easier for parents to combine paid work with care giving;
- monitoring workforce development to ensure that women and men have equal access to training in high-growth, well-paid careers;
- increasing career counseling and financial supports—including child care—for women with low levels of education;
- facilitating further access to education, including for those who do not speak English as their first language;
- supporting more targeted teen pregnancy prevention programs and increased support for teens who are already pregnant and parenting; and
- ensuring that all families who need it receive cash assistance from “Work First,” North Carolina’s Temporary Assistance for Needy Families Program.

## Methodological Notes

This briefing paper presents data for the Charlotte Metropolitan Statistical Area, defined to include Cabarrus, Gaston, Lincoln, Mecklenburg, Rowan, and Union counties. Demographic and economic data are based on IWPR analysis of the Integrated Public Use Microdata Series version of the American Community Survey (Ruggles et al. 2010) and on American Community Survey data accessed through American Fact Finder. IWPR used estimates that combine several years of data (2008–2010) for the Charlotte metropolitan area; these estimates ensure sufficient sample sizes that allow for reliable reporting. Data for the state and nation as a whole are based on one-year (2010) data. Data on child care come from the Annie E. Casey Foundation, Child Care Aware of America, and the North Carolina Division of Child Development and Early Education. Data on women’s health status are from the Centers for Disease Control and Prevention, the National Cancer Institute, and the North Carolina Department of Health and Human Services; for some indicators, data are not be available for all counties because the



number of sample cases is too small. To define the Charlotte area, IWPR aggregated Public Use Microdata Area variables (PUMAs), which are the smallest geographical unit available in the American Community Survey data.

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## Notes

<sup>i</sup> The Charlotte metropolitan statistical area (MSA) is comprised of the following counties: Cabarrus, Gaston, Lincoln, Mecklenburg, Rowan, and Union.

<sup>ii</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>iii</sup> IWPR calculation based on U.S. Department of Labor (2011) “Table 23: States: Persons at Work 1 to 34 Hours by Sex, Age, Race, Hispanic or Latino Ethnicity, and Hours of Work, 2010 Annual Averages.”

<sup>iv</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>v</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>vi</sup> Because these estimates are based on the American Community Survey, they are not strictly comparable to IWPR’s standard calculation of the gender wage gap for the United States, which is based on the Current Population Survey (CPS). In 2010, the national earnings gap based on the CPS was 23 percent (Hegewisch and Williams 2011).

<sup>vii</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>viii</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>ix</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

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<sup>xii</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>xiii</sup> IWPR analysis of 2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>xiii</sup> Heart disease includes acute and chronic rheumatic fever and heart disease, hypertensive heart and renal disease, ischaemic heart disease, pulmonary heart disease and diseases of pulmonary circulation, and other forms of heart disease. Cerebrovascular disease includes cerebral haemorrhages, cerebral infraction, stroke, and other cerebrovascular disease. Diabetes includes diabetes mellitus.

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