

THE STATUS OF WOMEN IN NORTH CAROLINA POVERTY AND OPPORTUNITY



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Commissioned by the NCDOA Council
for Women and Youth Involvement

ABOUT THIS REPORT

The Status of Women in North Carolina: Poverty and Opportunity is the final publication in a four-part series of publications on women's status in North Carolina commissioned by the North Carolina Council for Women and Youth Involvement. The first publication, *Employment and Earnings*, was released in 2018, the second, *Health and Wellness*, was released in 2019, and the third, *Political Participation*, was released in 2020. The report builds on the Institute for Women's Policy Research's *Status of Women in the States* initiative, which has sought to measure women's economic, social, and political progress at the state and federal levels since 1996. The *Status of Women in the States* publications use data from the U.S. government and other sources to analyze women's status across multiple issue areas. The reports, including those in this North Carolina series, have been used to encourage policy changes that unlock economic opportunities for women.

ABOUT THE NORTH CAROLINA COUNCIL FOR WOMEN AND YOUTH INVOLVEMENT

The North Carolina Council for Women and Youth Involvement, a division of the North Carolina Department of Administration, was established in 1963. The state agency advises the governor, state legislators, and leaders on issues that impact women and youth by: raising awareness of the impact of violence against women and directing available resources to serve victims in communities across the state; providing resources, training, and outreach to support anti-human trafficking efforts; collecting and distributing information about the status of women in North Carolina; acting as a resource for local and regional councils/commissions for women; collaborating with other groups and individuals working on behalf of women; assuring that necessary services, policies, and programs are provided to those in need and strengthening existing programs; monitoring and ensuring accountability of state grant funding to support services for domestic and sexual violence survivors; and enhancing the quality of life of children and youth through leadership development and experiential education.

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EXECUTIVE SUMMARY

In North Carolina, many women have made great strides towards economic equality. More women are earning bachelor's degrees and the number of women entrepreneurs is growing. Yet not all women have equal access to these opportunities and the support they need to thrive, leaving many struggling to achieve financial and economic security. In the context of the COVID-19 pandemic and the economic "she-cession," it is more important than ever to address poverty issues and barriers to opportunities for women in North Carolina. Access to quality education, responsive health care services, and dynamic business networks can help women thrive in the workforce and achieve economic success. These systems can help women bridge the divide between poverty and economic opportunity.

This report provides data and analysis on several aspects of North Carolina women in the areas of poverty, economic security, access to opportunities, and support that helps women and families achieve economic stability. Data for this report was calculated based on a composite index generated from four key indicators: (1) health insurance coverage, (2) educational attainment, (3) business ownership, and (4) poverty rates. All 50 states and the District of Columbia are ranked on the composite score and component indicators. This report also examines data on topics such as poverty by household type, home ownership and homelessness, the number of public assistance recipients, and the impact of the pandemic on women in North Carolina. Each of these indicators are key components of poverty and opportunities for North Carolina women. Without adequate education, public support, or opportunities for advancement and entrepreneurship, women and families are more likely to face conditions of poverty. Throughout this report, data are analyzed by counties in North Carolina (when available) and disaggregated by racial and ethnic groups. Most of the data referenced in this report comes from 2019 and the year of data collection is noted. This report outlines the baseline of poverty and opportunity in North Carolina prior to the COVID-19 pandemic and shares emerging data on the impact of the pandemic.

The final installment in a series of four publications, this report provides data and policy recommendations to improve the status of women in North Carolina—with a focus on poverty and opportunity. The first three reports focused on employment and earnings, health and wellness, and political participation. This series aims to provide critical data that can help build economic security and overall well-being among women in North Carolina. The reports serve as a resource that may be used to make data-driven decisions about how to shape public policies, prioritize investments, and set programmatic goals to improve the lives of women and families. This Poverty and Opportunity report highlights the status of women at the intersections of health, financial well-being, and education. These factors play a major role in determining the overall economic security of women and their families.

Key Findings

Poverty and Opportunity Trends

- **Since 2004, North Carolina's D+ grade on the Poverty and Opportunity Index has largely remained unchanged.**
- **North Carolina's ranking on the Poverty and Opportunity Index has risen slightly since 2016,** moving from 30th to 28th (out of 51). This improvement, however, is not enough to raise the state's grade above a D+. The change in North Carolina's ranking is largely due to other states falling in the rankings rather than substantial improvements in North Carolina. Over the years, North Carolina has seen only very marginal improvements in women's higher education outcomes, poverty, and the number of women-owned businesses. At the same time, the share of nonelderly women with health insurance has fallen.

Women's Health Insurance Coverage

- **North Carolina ranks 44th in the nation for its share of women (aged 18 to 64 years old) with health insurance (85.5 percent),** falling below the national average of 88.7 percent.
- **There are large racial and ethnic disparities in health insurance coverage among women.** While only six in ten Hispanic women have health insurance (59.3 percent), nine in ten Asian/Pacific Islander and white women have health insurance coverage (90.3 and 89.3 percent, respectively).
- **North Carolina did not expand Medicaid under the Affordable Care Act.** With the passage of Medicaid expansion, approximately 414,000 more North Carolinians would be eligible for health insurance coverage based on August 2014 enrollment (Andrea Harris Task Force 2020).
- Health insurance coverage rates among women aged 18 to 64 vary widely across North Carolina, from a low of 72.9 percent in Tyrrell County to a high of 92.3 percent in Orange County. **The share of nonelderly women with health insurance exceeds the national average of 88.7 percent in only nine North Carolina counties.**

Women's Educational Attainment

- **There are significant disparities in the share of women with bachelor's degree or higher levels of post-secondary education across North Carolina.** While more than three in five women in Orange County, North Carolina, have at least a bachelor's degree, less than one in ten women in Hyde County have a bachelor's degree.
- **There are also significant differences in educational attainment among women in North Carolina by race and ethnicity.** Black, Hispanic, and Native American¹ women are the least likely to hold a bachelor's degree or higher (25.2 percent, 18.3 percent, and 17 percent, respectively), while more than one-third of White women and more than half of Asian or Pacific Islander women in North Carolina hold at least a bachelor's degree.

Women-Owned Businesses

- **North Carolina is among the states with the largest share of women-owned businesses, ranking 10th in the nation overall.** Almost two in five businesses in North Carolina are owned by women (38.9 percent). However, most women-owned business in North Carolina are non-employer businesses: 91 percent of businesses owned by women are sole proprietorships, and thus tend to have lower sales, receipts, and revenue than businesses with employees.

¹ This report uses the term "Native American" to refer to those who self-identified as American Indian or Alaska Native (AI/AN) in the American Community Survey or other source material. IWPR acknowledges that no term is entirely inclusive; and none fully capture the wide range of identities and cultures within Indigenous communities in North America.

- Despite growth in the number of businesses owned by women, **women-owned businesses face significant challenges when accessing capital.** Women entrepreneurs report lower levels of start-up capital compared to men and, in 2020, women founder's share of venture capital fell to 2.3 percent, a 27 percent decrease from their share in 2019.

Poverty and Economic Security among Women

- **Poverty, especially among women and women of color, continues to be a persistent problem in North Carolina.** North Carolina ranks 38th out of 51—with 13.6 percent of women aged 18 and older living in poverty. Hispanic (23.3 percent), Native American (22.8 percent), and Black women (20.1 percent) are the most likely to live in poverty in North Carolina. Hispanic and Native American women are more than twice as likely to live below the poverty line compared to White (10.8 percent) and Asian (11.3 percent) women in North Carolina.
- **Poverty rates among women in North Carolina vary greatly by county.** Poverty among women is lowest in Dare County (8.7 percent), but almost three in ten women live in poverty in Scotland and Robeson counties (29.6 and 29.1 percent, respectively).
- **In North Carolina, single mothers are more than five times as likely to live in poverty compared to married couples with children (38.1 percent compared to 6.5 percent).** The share of single mothers living below the poverty line in North Carolina is also higher than the national average of 35.8 percent. Single North Carolina women without children and North Carolina men with children have the second highest poverty rates (19.9 and 19.5 percent, respectively). In contrast, married couples without children have significantly lower poverty rates than all other households (3.8 percent).
- **If women in formal employment in North Carolina aged 18 and older were paid at rates comparable to men, the poverty rate among all working women would fall by 38.2 percent, from 10.6 percent to 6.5 percent.** North Carolina's working single mothers would see an equally drastic reduction in poverty, dropping from almost one in three single mothers in poverty (30.4 percent) to fewer than one in five (19.3 percent).
- **Over 1.3 million people in North Carolina—or 12.6 percent of the population—received assistance through the Supplemental Nutrition Assistance Program (SNAP, or food stamps).** Nationally, 12 percent of the U.S. population receives assistance from SNAP. In North Carolina, 13,702 families with children receive Temporary Assistance for Needy Families (TANF) cash assistance. The state has about 24,400 individual TANF recipients; of those, 21,800 (or about 89 percent) are children and 2,600 (or 11 percent) are adults.

Policy Recommendations

Across North Carolina, women face challenges that demand the attention of policymakers, advocates, employers, and funders. Women in North Carolina are making progress, yet too many continue to experience poverty and do not have access to the support they need to achieve economic security and stability. Additionally, the global pandemic triggered an economic crisis with rapid job loss, record jobless claims, and the shuttering of small businesses. These economic effects and a slow-moving recovery destabilized workers, families, and communities. The impact of this economic and public health crisis has been both highly gendered and racialized. A gender- and racial-equitable recovery will require significant public investment and the development of robust, bold policies and programs.

- **Expand access to affordable health care.** Ensuring access to health insurance is vital to all women and families—and an ever-present need during the pandemic. North Carolina can drastically increase women’s access to health care services by expanding Medicaid, increasing employment protections to ensure workers’ ability to access health care, establishing programs to assist unemployed residents in navigating health insurance coverage options, and expanding subsidies to make health insurance more affordable.
- **Build and invest in the care economy.** Policies to increase the availability of affordable, quality care for families include: expanding publicly funded child care and early education (including universal pre-K); incentivizing both public and private sector employers to adopt policies to provide or subsidize child care or allow for reduced hours, flexible schedules, or other measures that will allow workers to meet caregiving needs; and ensuring that paid leave provisions include care for the sick, elderly, disabled and other dependents.
- **Mandate paid family and medical leave/paid sick days.** All workers should have access to paid leave, whether it is used to take care of oneself, a child, or another adult who is sick, disabled or elderly. Paid sick days and paid family leave are benefits few low-wage workers receive, but they are vitally important to women, as they are more likely than men to balance unpaid caregiving responsibilities with remaining in the workforce. In North Carolina, even unpaid leave under the federal Family and Medical Leave Act (FMLA) is inaccessible for 61 percent of working people (diversitydatakids.org 2022). This can be addressed by the North Carolina state legislature or with the passage of the Paid Family and Medical Leave Act (PFMLA).
- **Increase the minimum wage.** Raising the minimum wage and tying the minimum wage to cost-of-living increases would help boost women earnings and reduce poverty. An increased minimum wage would be especially beneficial to Black and Latina women, who are disproportionately represented among low-wage workers and have been disproportionately impacted by job losses during the pandemic recession.
- **Address the gender wage gap.** North Carolina can take steps to reduce the gender wage gap by barring employers from requesting the salary history of potential employees, increasing access to family leave, and working to enact and enforce strict pay transparency laws.
- **Address disparities in educational attainment.** First, to support distance or remote learning during the pandemic, North Carolina should invest in basic technological infrastructure, from internet access and laptop and other device provisions. This is particularly critical for under-resourced families. Second, to address disparities in educational attainment, philanthropists and state and local government should invest in scholarship and grant programs for Black, Latina, and Native American women in North Carolina. The state can also provide support to parenting students by providing access to affordable child care.
- **Expand support for women-owned businesses.** Addressing the lack of access to financial options for women could mitigate some of the risk of business ownership. This includes including expanding support for those businesses impacted by the COVID-19 pandemic. North Carolina can ensure that state and local government contracts are accessible to women- and minority-women-owned businesses. Women entrepreneurship can also be encouraged through public and private sector investments in loan and entrepreneurship programs, and through technical assistance to women entrepreneurs to help them identify sound financial opportunities to start, grow, or support their businesses.

- **Strengthen the social safety net.** North Carolina can reduce women's poverty by strengthening the basic safety net for those who earn very low wages, who cannot work, or who have lost employment due to the pandemic. In addition to increasing benefit levels for these programs, logistical efforts should be made to ensure that those who need SNAP (Supplemental Nutrition Assistance Program) or TANF (Temporary Assistance for Needy Families) have access to the programs and the support they need. Finally, the time and logistical burdens required to access these supports should be addressed.

INTRODUCTION

In North Carolina and across the United States, women have made significant progress. Growing numbers of women are earning bachelor's degrees, starting their own businesses, and gaining access to health insurance coverage. However, many women and girls remain in poverty with limited access to a quality education, affordable health care services, and other supports that would provide economic security. Wide disparities exist in access to resources for women and girls from different racial and ethnic groups and in different geographic locations. This consequently leaves many Black and Latina women vulnerable to political and economic upheavals, resulting in unemployment and poverty. Leveling the playing field for women of all backgrounds will help all North Carolinian women thrive in the workforce and achieve economic security for themselves and their families.

In the context of the COVID-19 pandemic and the connected economic "she-cession," the issues of poverty and opportunities for women in North Carolina are more important than ever. Women have experienced a disproportionate number of job losses since the start of the pandemic both in North Carolina and nationally. As of December 2020, 18 percent of women in North Carolina reported applying for unemployment benefits (IWPR 2020a), with 15.5 percent reporting they were having a hard time paying their usual household expenses (IWPR 2020b)—leading to increased food and housing insecurity (IWPR 2020c, 2020d). Black and Latina women are disproportionately impacted by the pandemic. Their overrepresentation in low-wage sectors means they bear the brunt of the economic downturn and are less likely to have the ability to work from home (Mason, Flynn, and Sun 2020). This is further exacerbated by the fact that, in 2020, 67 percent of women report having a school-aged child who is now distance learning, making it even more difficult to return to work (IWPR 2020e). This is continuing to shift, and changes disproportionately impact women. The National Center for Education Statistics (2021) reports that at the end of the 2021 school year, 50 percent of students were attending in person instruction and 23 percent were involved in hybrid instruction.

A gender-equitable recovery will require significant investments at the state-level to address barriers impacting the economic participation among women across the state. This includes policies and programs that will create high-quality jobs, strengthen social and public infrastructures, value unpaid caregiving, and address historic and present racial and gender inequalities. Addressing these inequalities also means not just addressing the ongoing consequences of the COVID-19 pandemic but understanding that many of the challenges women in North Carolina face were present prior to the current pandemic.

***The Status of Women in North Carolina: Poverty and Opportunity* takes a closer look at four indicators necessary for women's economic success: (1) access to health insurance coverage, (2) educational attainment, (3) business ownership, and (4) poverty rates.** These indicators are combined to create a composite index, which then ranks and grades North Carolina against all 50 states and the District of Columbia. The Poverty and Opportunity report highlights the status of women at the intersections of health, financial well-being, and education, all of which play a major role in determining the overall economic security of women. The report uses 2019 data and examines each of these component indicators more in-depth along with additional topics such as home ownership, housing affordability and homelessness, public assistance, and child care costs. Data are analyzed by counties in North Carolina (when available) and by racial and ethnic groups. Drawing from 2019 data provides a pre-pandemic baseline for these issues and reminds policymakers that COVID-19 only exacerbated these existing inequities.

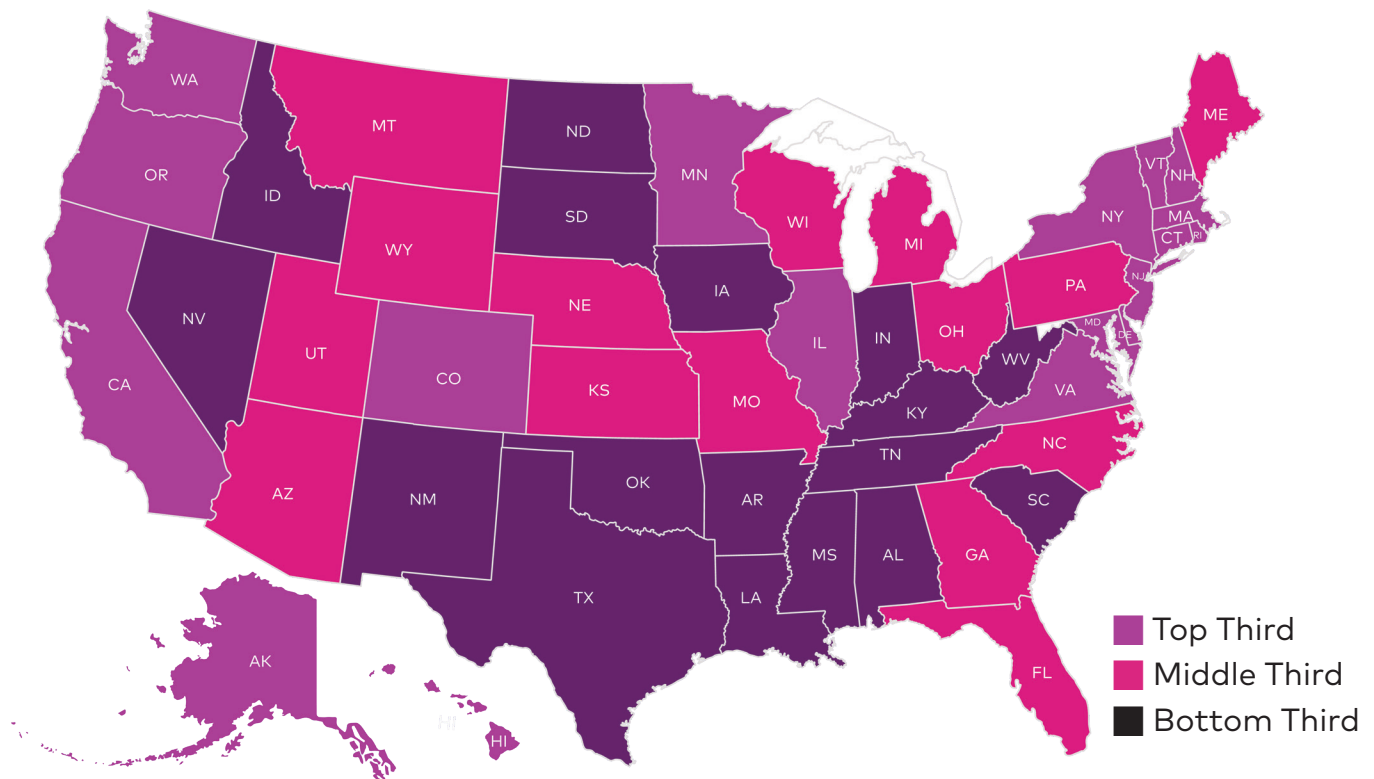
This report is the fourth in a series of four publications on the status of women in North Carolina. A valuable resource for advocates, philanthropists, and policymakers, these publications aim to provide critical data to inform efforts to build economic security and overall well-being among North Carolina's women. This macro-level analysis provides a comparative baseline for women's poverty and opportunity. This is especially important as women in North Carolina have been hit hard by the COVID-19 pandemic and the economic recession. Increased caregiving responsibilities and overrepresentation in impacted sectors makes addressing women's poverty and opportunity central to the economic security of all North Carolinians.

THE POVERTY AND OPPORTUNITY INDEX

The Poverty and Opportunity Index combines four component indicators of women, as it relates to economic security and access to opportunity, to create scores and ranks for each of the 50 states and the District of Columbia. Composite scores ranged from 7.33 (Mississippi and West Virginia) to 8.92 (District of Columbia; Table 1). Higher scores represent better performance around poverty and opportunity and correspond to better letter grades (see Appendix A for a full explanation of how the Index is calculated).

North Carolina receives a D+ grade and ranks 28th on the Poverty and Opportunity Index, falling in the middle third nationally (Map 1; Table 1). While North Carolina ranks 10th nationally for women-owned businesses (38.9 percent), the state ranks 44th in health insurance coverage among women aged 18 to 64 years old (85.5 percent) and 38th in the percent of women above poverty (86.4 percent). North Carolina also ranks 26th in the percent of women with at least a bachelor's degree (33.3 percent; Table 1).

MAP 1. Poverty and Opportunity Index



Note: See Appendix A for methodology and sources.

Source: Institute for Women's Policy Research analysis of 2019 American Community Survey microdata. Washington, DC: Institute for Women's Policy Research.

TABLE 1. How the States Measure Up: Women's Status on the Poverty and Opportunity Index

	Poverty and Opportunity Composite Index			Percent of Women Aged 18 to 64 with Health Insurance, 2019		Percent of Women Aged 25 and Older with a Bachelor's degree or Higher, 2019		Women-Owned Businesses, 2017		Percent of Women Aged 18 and Older Above Poverty, 2019	
	Score	Rank	Grade	Percent	Rank	Percent	Rank	Percent	Rank	Percent	Rank
Alabama	6.66	45	D-	86.7%	40	27.1%	44	38.9%	10	84.1%	45
Alaska	7.03	18	C	88.2%	33	33.7%	23	36.5%	23	89.0%	15
Arizona	6.87	32	D	86.1%	42	30.3%	37	38.1%	17	87.2%	31
Arkansas	6.51	48	F	88.6%	32	24.4%	49	36.1%	27	83.7%	47
California	7.11	16	C+	90.5%	25	35.5%	14	38.0%	19	88.1%	24
Colorado	7.44	4	B+	90.6%	23	43.8%	3	37.6%	21	90.1%	5
Connecticut	7.31	6	B	93.6%	9	40.9%	7	35.4%	31	89.8%	10
Delaware	6.98	23	C-	92.6%	14	34.4%	20	33.0%	49	88.3%	22
Dist. Of Columbia	7.9	1	A-	97.5%	1	59.2%	1	42.3%	1	85.8%	42
Florida	6.89	31	D+	82.8%	48	30.9%	33	39.3%	8	87.3%	30
Georgia	7.01	21	C	83.1%	47	33.8%	22	41.9%	2	86.6%	37
Hawaii	7.3	9	B	94.5%	7	35.4%	15	40.2%	3	90.1%	5
Idaho	6.82	39	D	84.8%	45	29.5%	42	34.8%	37	88.9%	16
Illinois	7.16	13	C+	91.1%	22	36.9%	13	37.5%	22	88.5%	19
Indiana	6.8	41	D	89.8%	30	27.7%	43	36.3%	24	87.5%	28
Iowa	6.91	30	D+	94.6%	5	31.1%	31	34.8%	37	87.4%	29
Kansas	6.95	26	D+	87.4%	37	33.9%	21	35.4%	31	88.0%	26
Kentucky	6.61	46	D-	92.3%	15	26.7%	47	35.3%	33	83.9%	46
Louisiana	6.59	47	D-	90.0%	28	27.0%	45	39.9%	6	81.3%	50
Maine	7.03	18	C	90.3%	26	35.4%	15	33.9%	43	88.9%	16
Maryland	7.48	3	B+	93.0%	13	41.9%	5	39.7%	7	90.5%	2
Massachusetts	7.49	2	B+	96.8%	2	45.7%	2	34.9%	34	90.0%	8
Michigan	6.95	26	D+	93.4%	10	30.8%	35	38.1%	17	86.8%	35
Minnesota	7.26	11	B-	94.6%	5	38.5%	11	34.9%	34	90.2%	4
Mississippi	6.36	51	F	82.3%	49	23.8%	50	40.2%	3	80.0%	51
Missouri	6.86	33	D	86.9%	39	31.3%	30	36.2%	26	87.2%	31
Montana	6.85	35	D	89.0%	31	33.5%	24	34.1%	42	86.3%	40
Nebraska	7	22	C	89.9%	29	35.2%	18	34.2%	41	88.2%	23
Nevada	6.76	42	D-	86.0%	43	26.3%	48	38.7%	15	87.0%	33
New Hampshire	7.31	6	B	92.2%	16	39.9%	9	33.7%	46	91.7%	1
New Jersey	7.28	10	B-	90.3%	26	41.5%	6	33.8%	45	90.4%	3
New Mexico	6.68	44	D-	88.2%	33	29.7%	41	40.0%	5	81.8%	49
New York	7.14	15	C+	94.2%	8	39.1%	10	35.5%	30	86.9%	34
North Carolina	6.94	28	D+	85.5%	44	33.3%	26	38.9%	10	86.4%	38
North Dakota	6.93	29	D+	92.2%	16	33.4%	25	33.0%	49	88.1%	24
Ohio	6.86	33	D	92.2%	16	30.2%	38	36.3%	24	86.7%	36
Oklahoma	6.5	49	F	79.5%	50	26.9%	46	35.8%	29	84.2%	44
Oregon	7.15	14	C+	91.5%	21	35.1%	19	38.9%	10	88.5%	19
Pennsylvania	6.96	25	C-	93.1%	12	33.0%	27	34.4%	40	87.8%	27
Rhode Island	7.11	16	C+	94.8%	4	35.4%	15	34.9%	34	88.9%	16

	Poverty and Opportunity Composite Index			Percent of Women Aged 18 to 64 with Health Insurance, 2019		Percent of Women Aged 25 and Older with a Bachelor's degree or Higher, 2019		Women-Owned Businesses, 2017		Percent of Women Aged 18 and Older Above Poverty, 2019	
	Score	Rank	Grade	Percent	Rank	Percent	Rank	Percent	Rank	Percent	Rank
South Carolina	6.83	37	D	86.6%	41	30.1%	39	39.1%	9	85.8%	42
South Dakota	6.83	37	D	87.3%	38	30.9%	33	32.2%	51	89.1%	13
Tennessee	6.85	35	D	87.5%	36	30.0%	40	38.8%	14	86.2%	41
Texas	6.76	42	D-	76.7%	51	31.1%	31	38.5%	16	86.4%	38
Utah	6.97	24	C-	88.0%	35	33.0%	27	33.5%	48	89.9%	9
Vermont	7.31	6	B	95.6%	3	42.7%	4	34.7%	39	88.4%	21
Virginia	7.38	5	B	90.6%	23	40.6%	8	38.9%	10	90.1%	5
Washington	7.24	12	B-	91.9%	19	37.1%	12	37.7%	20	89.8%	10
West Virginia	6.47	50	F	91.6%	20	22.9%	51	35.9%	28	83.2%	48
Wisconsin	7.02	20	C	93.4%	10	32.9%	29	33.9%	43	89.5%	12
Wyoming	6.82	39	D	83.4%	46	30.8%	35	33.6%	47	89.1%	13
United States				88.7%		33.9%		37.4%		87.5%	

Note: For methodology, see Appendix A.

Source: Data on women-owned businesses are from the U.S. Census Bureau, 2017 Annual Business Survey and Non-Employer Statistics by Demographic (NES-D) supplement. All other data are based on Institute for Women's Policy Research analysis of 2019 American Community Survey 1-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women's Policy Research.

Trends in Women's Poverty and Opportunity

Since the 2004 publication of *The Status of Women in the States* report, North Carolina's D+ grade remains largely the same. North Carolina has moved up slightly in the overall national ranking since the last update of the composite in 2018, from 32nd to 28th (out of 51; IWPR 2018). The state has seen improvements on three of the four indicators (Table 2).

- While North Carolina improved in most of the composite indicators, the share of women aged 18 to 64 years with health insurance coverage decreased slightly from 86.5 percent in 2016 to 85.5 percent in 2019 (Table 2). While the Affordable Care Act (ACA) has increased women's access to health insurance, North Carolina ranks lowest (44th out of 51; Table 1) on the share of women from 18 to 64 years old with health insurance.
- The share of women in North Carolina earning a bachelor's degree or higher is on the rise, increasing from 31.0 percent to 33.3 percent.
- North Carolina also continues to make progress in the share of businesses that are women-owned, increasing from 35.6 percent in 2012 to 38.9 percent in 2017.
- Though poverty remains a persistent issue, fewer North Carolina women live in poverty in 2019 (13.6 percent) than in 2016 (17.3 percent; Table 2). While final data is not available for 2020 or 2021, the COVID-19 pandemic will likely negatively impact this positive trend.

TABLE 2. Women's Poverty and Opportunity in North Carolina: Progress on Key Indicators

Key Indicators	2018	2019	Has the State Made Progress?
Percent of Women in North Carolina with Health Insurance, Aged 18 to 64	86.5%	85.5%	No
Percent of Women in North Carolina with a Bachelor's Degree or Higher, Aged 25 and Older	31.0%	33.3%	Yes
Percent of Women-Owned Businesses in North Carolina	35.6%	38.9%	Yes
Percent of Women in North Carolina Living Above Poverty, Aged 18 and Older	82.7%	86.4%	Yes

Source: Data from IWPR's 2018 *Economic Status of Women in the States* (https://iwpr.org/wp-content/uploads/2020/08/R532-National-Fact-Sheet_Final.pdf); and IWPR's 2019 analysis of American Community Survey microdata (IPUMS). Data on women-owned businesses for both 2018 and 2019 uses the latest available data, pulled from the U.S. Department of Commerce's 2012 Survey of Business Owners accessed through American Fact Finder. Washington, DC: Institute for Women's Policy Research.

WOMEN'S HEALTH INSURANCE COVERAGE

Health insurance is a critical component to the economic well-being of women. Access to health insurance coverage allows women to improve their health outcomes by decreasing the financial burden of health care services and increasing their ability to access preventative and essential care. Health insurance also provides a sense of security, contributing to well-being in other aspects of women's lives.

For many, however, access to affordable health insurance is tied to their employer, leaving many without access to care they can afford, especially those who are unemployed or are employed in lower-paying jobs that typically do not come with employer-provided health insurance. This means that a disproportionate share of women lack access to affordable health insurance given the concentration of women, especially Black and Latina women, in jobs that pay low wages that lack employer-provided benefits such as health insurance. Additionally, many Americans, even those who may have some form of health insurance, are unable to afford the health care they need. According to a 2021 Gallup poll, 18 percent of U.S. adults report they cannot afford quality health care. However, there are additional disparities along racial and ethnic lines with 29 percent of Black adults and 21 percent of Latina/o adults reporting an inability to pay for health care (Witters 2021). These inequalities in access to affordable health insurance and care have a negative impact on the health and well-being of North Carolina women (Shaw and Tesfaselassie 2019).

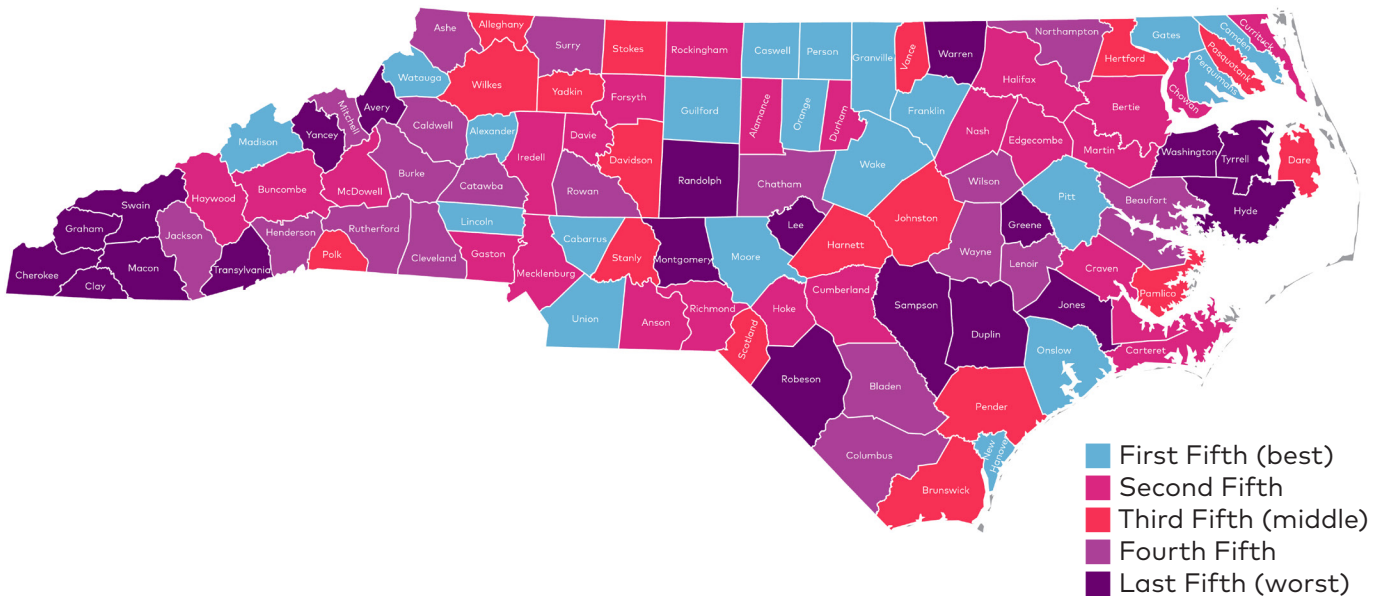
In North Carolina, more women aged 18 to 64 have health insurance than men of the same age range; 85.5 percent of women had access to health insurance in 2019, compared to 81.5 percent of men. However, both women and men in North Carolina have lower rates of health insurance coverage than the national average. In the United States, 88.7 percent of women aged 18 to 64 and 84.9 percent of men 18 to 64 had access to health insurance (Table A1). Additionally, North Carolina women aged 25-34 are the least likely to have health insurance coverage (82.6 percent), followed by women aged 35-44 (83.7 percent; Table B2).

Best and Worst Counties on Women's Health Insurance

Rates of health insurance coverage among North Carolina women vary widely by county. Connected to employment and economic opportunity, this disparity reflects broader inequalities within North Carolina.

- The counties with the highest rates of health insurance among women aged 18 to 64 years are Orange (92.3 percent), Camden (92.1 percent), Caswell and Gates (90.6 percent respectively; Map 2; Table B1).
- In nine North Carolina counties, the share of women 18 to 64 years with health insurance exceeds the national average of 88.7 percent. In 46 counties, the share of women aged 18 to 64 with health insurance falls below 85 percent (Table B1).
- The counties with the lowest rates of coverage among women aged 18 to 64 are Tyrrell (72.9 percent), Graham (73.0 percent), Hyde (75.0 percent), and Swain (75.2 percent; Map 2). In 11 North Carolina counties, fewer than 80 percent of women aged 18 to 64 have health insurance (Table B1).

MAP 2. Percent of Women with Health Insurance, North Carolina Counties, 2019



Note: For women aged 18 to 64.

Source: IWPR analysis of 2015–2019 American Community Survey 5-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women’s Policy Research.

Health Insurance Coverage by Race and Ethnicity

In North Carolina, like the remainder of the United States, health insurance coverage rates show wide disparities between racial and ethnic groups. Disparities in health insurance coverage are one factor contributing to the inequitable health outcomes among different groups of women (Shaw and Tesfaselassie 2019).

- Among women aged 18 to 64, from the largest racial and ethnic groups, Asian women in North Carolina have the highest rates of coverage (90.3 percent), followed closely by White women (89.3 percent).
- Hispanic women (aged 18 to 64) have the lowest rates of health insurance coverage (59.3 percent) in North Carolina.
- Women of all racial and ethnic groups have higher health insurance coverage rates than their male counterparts (Figure 1).

FIGURE 1. Health Insurance Coverage Rates among North Carolina Women and Men by Race/Ethnicity, 2019



Note: For women and men aged 18 to 64 years. Racial categories are non-Hispanic. "Native American" refers to those who self-identified as American Indian or Alaska Native in the American Community Survey.

Source: IWPR analysis of 2017–2019 American Community Survey microdata (Integrated Public Use Microdata Series, Version 10.0).

Impact of COVID-19 on Health Insurance Coverage

As the pandemic continues to impact families across the nation, it has become clear how crucial health insurance is to live a stable and secure life. First, COVID-19 has impacted racial and ethnic groups disproportionately. While women in North Carolina account for approximately half of all COVID-19 cases and deaths in the state, Black and Latina/o North Carolinians account for a disproportionate share of COVID-19 deaths (Thompson et al. 2020). Additionally, women have borne the brunt of the job losses due to the pandemic across the U.S., with women accounting for more than half of unemployment insurance claims in North Carolina in March of 2020 and many more women dropping out of the workforce entirely (U.S. Bureau of Labor Statistics 2020). For many, access to health insurance is tied to their employer. The increase in unemployment due to the pandemic recession means more women are left without access to affordable insurance coverage during the ongoing global health crisis. According to a recent IWPR survey, 46 percent of women report being worried about maintaining affordable and secure health insurance coverage for their families, with Latinas having the highest percentage among racial/ethnic groups (66 percent; Hayes and Mason 2021).

Outside of employer-based coverage, North Carolina has not expanded Medicaid access—one of only twelve states not to do so. As of 2021, this decision leaves many low-income North Carolinians uninsured, with women of color disproportionately impacted. The issue of Medicaid expansion has been pushed to the forefront as the pandemic has disproportionately impacted women and communities of color. Without health insurance, single mothers, pregnant women, interpersonal violence victims, and those with mental health issues are made particularly vulnerable (Thompson

et al. 2020). Additionally, according to the North Carolina Department of Administration's Andrea Harris Task Force (2020), the choice to not expand Medicaid has resulted in a loss of \$39.6 billion in federal Medicaid funding and \$11.3 billion in hospital reimbursements.

Nearly a year into the pandemic, women in the United States rank affordable, high-quality health care as their number one policy priority (Hayes and Mason 2021), and the majority of North Carolinians agree. A survey from August 2020 shows that 77 percent of North Carolinians are in favor of expanding Medicaid, which includes majorities of both Republicans and Democrats as well as 96 percent of Black respondents (McCleary 2020). Currently, North Carolina has over one million uninsured residents, and has the 10th highest uninsured rate in the nation (10.7 percent). If Medicaid was expanded, approximately 414,000 more North Carolinians would be eligible for coverage (Andrea Harris Task Force 2020).

The pandemic has caused a great deal of financial and emotional distress regarding health insurance. These issues were apparent prior to the COVID-19 outbreak but can no longer be ignored. The benefits of ensuring North Carolina women have access to affordable and quality health insurance coverage is not only essential during the global pandemic but will continue to be vital for women and communities of color long after the pandemic is over.

WOMEN'S EDUCATIONAL ATTAINMENT

Higher levels of educational attainment are associated with higher earnings and increased job opportunities, while also serving as additional protection against unemployment and, therefore, poverty (U.S. Bureau of Labor Statistics 2021). Until the 1980s, men were more likely to earn a bachelor's degree than women in the United States. Beginning in the early 1980s, however, the trend reversed as more women began to achieve postsecondary degrees compared to their male colleagues (Rose 2015). Progress in obtaining a four-year degree, however, has not been the same for all groups of women. Black and Latina women are less likely to have access to selective four-year colleges with better funding for students and higher spending on instruction. Black and Latina women continue to be more likely to be concentrated in poorer quality, open access schools, leaving them with higher student loan debts (Carnevale et al. 2018). This leads to disparities in educational attainment, job outcomes, and financial security, which in turn impacts economic opportunities for Black and Latina women.

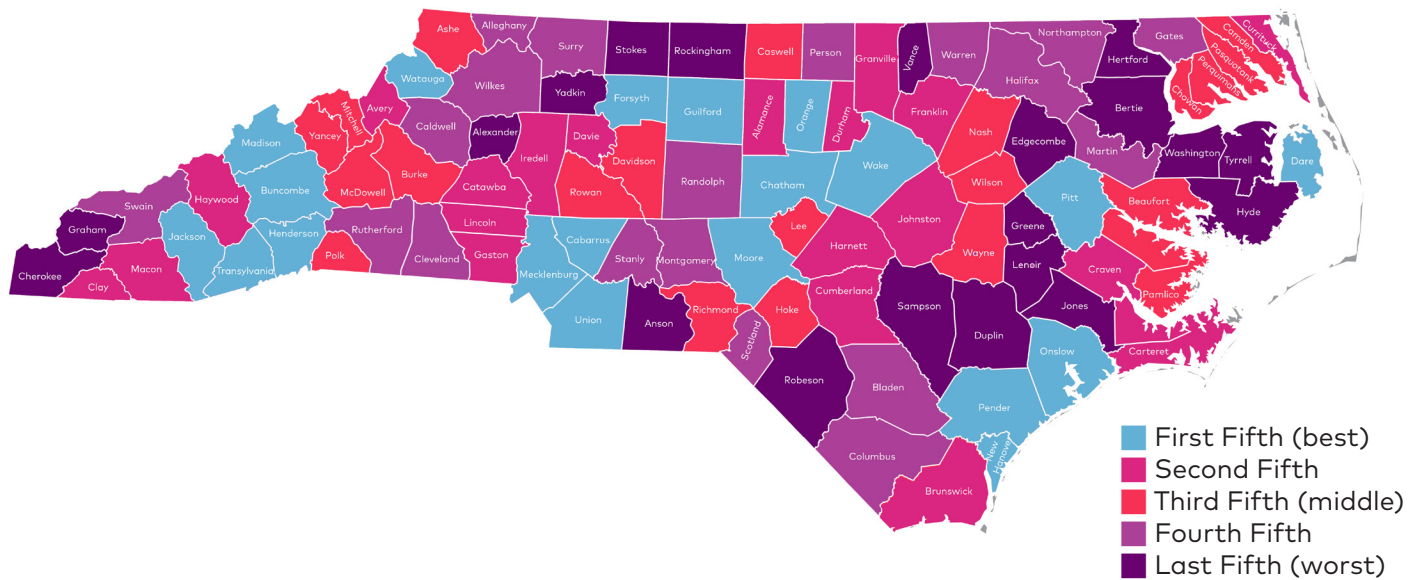
Much like women in the United States, women in North Carolina are more likely than men to have at least a bachelor's degree. In 2019, one-third of women 25 and older had received a bachelor's degree or higher, compared to 31 percent of men. Educational attainment for women and men in North Carolina is comparable to the United States overall, where 33.9 percent of women received a bachelor's degree or higher compared to 32.3 percent of men of the same age range (Table B3).

Best and Worst Counties on Women's Education

In North Carolina, educational attainment among women varies greatly across counties.

- The share of women with a bachelor's or higher ranges from a low of 10 percent in Hyde County to a high of 61 percent in Orange County.
- In 13 North Carolina counties, the share of women with a bachelor's degree or higher exceeds the national average of 33.9 percent. In addition to Orange County, the share of women with this level of education is higher than the national average in Wake (53 percent), Durham (51 percent), Mecklenburg (45 percent), Watauga (44 percent), Chatham (43 percent), Buncombe (42 percent), New Hanover (42 percent), Dare (38 percent), Moore (37 percent), Guilford (37 percent), Union (36 percent), and Forsyth counties (34 percent).
- In almost half of North Carolina counties (45 out of 100), the share of women aged 25 and older who have earned a bachelor's degree or higher is less than 20 percent. Hyde County, Washington County (11 percent), and Tyrrell and Anson counties (12 percent) have the smallest shares (Map 3; Table B3).

MAP 3. Percent of Women with a Bachelor's Degree or Higher, North Carolina Counties, 2019



Note: For women aged 25 and older.

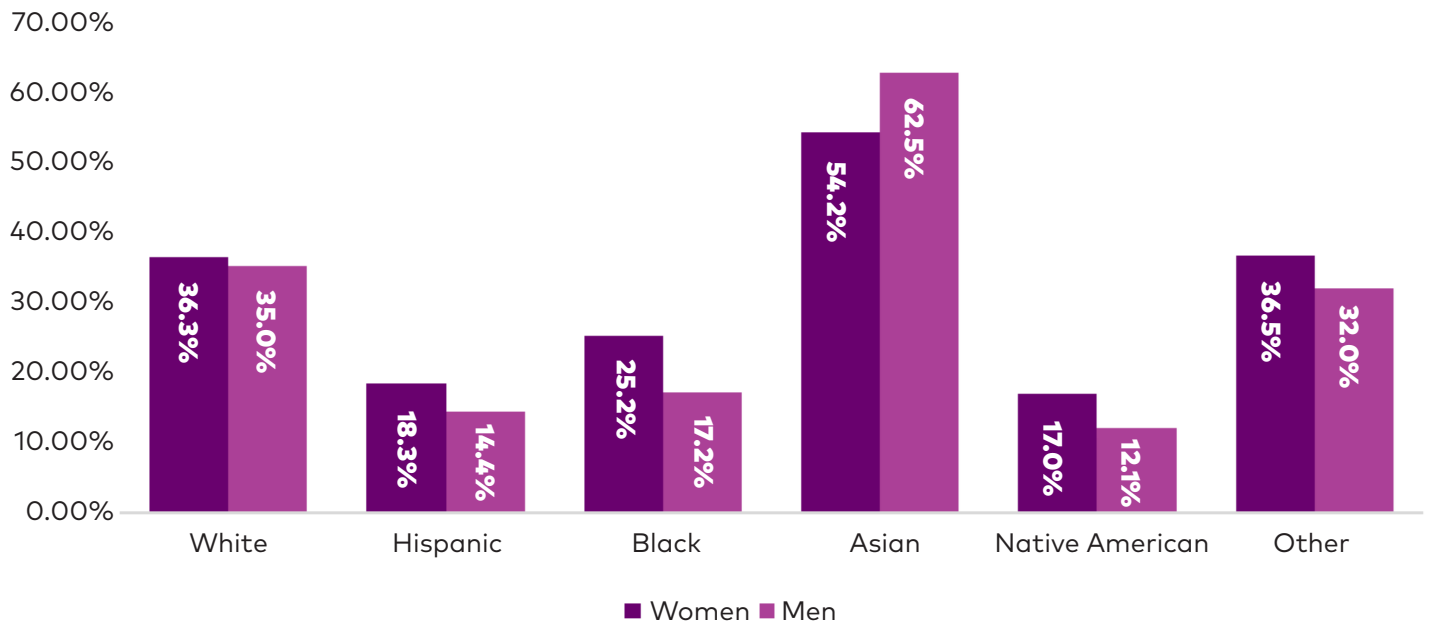
Source: IWPR analysis of 2015–2019 American Community Survey 5-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women’s Policy Research.

Educational Attainment by Race and Ethnicity

Despite increases in the percent of women achieving bachelor’s degrees or higher, that progress has not been evenly distributed across racial and ethnic groups in North Carolina.

- Among North Carolina women aged 25 and older, Asian/Pacific Islander women are the most likely to hold a bachelor’s degree or higher (54.5 percent), followed by women who identify with another race or two or more races (36.5 percent) and White women (36.3 percent).
- Black, Hispanic, and Native American women are least likely to hold at least a bachelor’s degree in North Carolina (25.2, 18.3, and 17 percent, respectively).
- While Asian/Pacific Islander women in North Carolina are less likely to earn a bachelor’s degree than are men of the same group, all other groups of women are more likely to have at least a bachelor’s degree than their male counterparts (Figure 2).

FIGURE 2. Percent of North Carolina Women and Men with a Bachelor's Degree or Higher by Race/Ethnicity, 2019



Note: Aged 25 and older. Racial categories are non-Hispanic. "Native American" refers to those who self-identified as American Indian or Alaska Native in the American Community Survey.

Source: IWPR analysis of 2017–2019 American Community Survey 3-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women's Policy Research.

Impact of COVID-19 on Educational Attainment

From March 2020 to September 2021, most K–12 students have been required to learn from home due to the coronavirus pandemic. Remote learning has become a new norm, with hybrid learning options only recently becoming available due to public health concerns. College students have been affected as well, with campuses struggling to maintain safe living and learning conditions and in constant fear of an outbreak (Lederer et al. 2021). This has created turbulent and volatile schooling conditions not always conducive to learning effectively. As a result, progress has stalled for students due to a gaping digital divide. Lack of technological access leaves girls, particularly girls of color, of all ages at higher risk for falling behind and dropping out (Stelitano et al. 2020).

The digital divide in North Carolina is especially stark for K–12 students, as resources to accommodate remote learning over the long term were often unavailable for families. Rural families have been at a particular disadvantage with less reliable broadband access and fewer district resources for students (Thompson et al. 2020). Prior to the pandemic, only 85 percent of North Carolina households had an internet subscription and only 70 percent of those households had broadband access. More importantly, less than 60 percent of households subscribe to at least 25 Megabits per second download, the metric required to meet the need of most internet users (Andrea Harris Task Force 2020). Families with parents working from home and children in online school were thus left without an affordable option to work and learn from home. This challenge was exacerbated by a lack of child supervision for parents who worked outside of the home, while their children learned remotely.

College students' progress has also been impacted by remote or hybrid learning structures. For some students, learning remotely has been too difficult to maintain, dropping out. Others are concerned

about paying for tuition, room and board, and food (Thompson et al. 2020). Particularly students with children endured great challenges prior to the pandemic in attempting to finish college. The majority are single women of color who already face higher rates of poverty and graduate at lower rates than their White and Asian peers (Cruse, Contreras-Mendez, and Holtzman 2020).

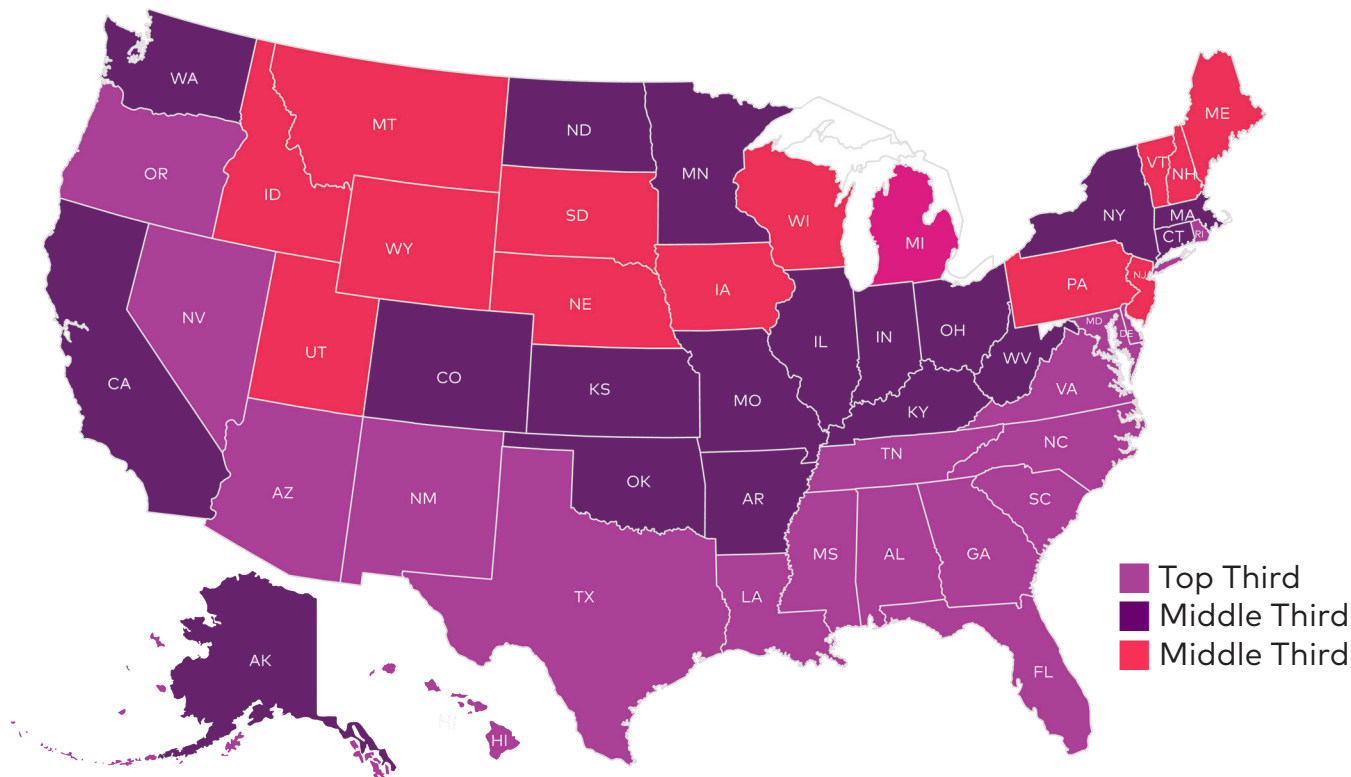
The pandemic has brought on additional caregiving and financial barriers to success that many families and children will struggle to overcome, creating lasting effects moving forward. The impacts of virtual school have left many students disengaged or uninterested in school. Many are pulled in other directions, pressured to care for their families or bring in an income. For others, simply accessing reliable internet has proven a major barrier to attending class and engaging in academic activities (Vogels et al. 2020). The consequences of these pandemic-related challenges will likely impact educational attainment for years to come.

WOMEN-OWNED BUSINESSES

Across the United States, an increasing number of women are pursuing entrepreneurial endeavors and starting their own businesses. This independent approach to employment gives women more control over their working lives while creating financial and social opportunities. While most women-owned businesses are non-employer businesses—meaning they have no paid employees and have lower sales, receipts and revenue compared with employer firms—these businesses are the primary source of income for 40 percent of owners. They also remain a vital source of income for the other 60 percent (Weltman 2018). Business ownership is a vital pathway to economic security for many women. From 1997 to 2012, the number of women-owned businesses in the United States grew from 5.4 million to almost 10 million (28.8 percent; Anderson et al. 2016; Hess and Hayes 2015). That number grew to over 11.5 million in 2017 (37.4 percent).

- North Carolina ranks 10th nationally for share of businesses owned by women (Table 1).
- Of the state's businesses, 38.9 percent were women-owned in 2017, an increase of more than three percentage points from 2012 (see Table 2).
- Most women-owned business in North Carolina are non-employer businesses; 91 percent of businesses owned by women are sole proprietorships. The share of women-owned businesses that are non-employer businesses ranges from a low of 86 percent in Montana to a high of 93 percent in Mississippi and Tennessee (Table B4).

MAP 4. Share of Businesses that are Women-Owned, 2017



Note: Includes firms with paid employees (employer businesses) and firms with no paid employees (non-employer businesses).

Source: IWPR analysis of data from the U.S. Census Bureau, 2017 Annual Business Survey and Non-Employer Statistics by Demographic (NES-D) supplement. Washington, DC: Institute for Women's Policy Research.

In recent years, the growth in women-owned businesses has been highest among firms owned by women of color. In the U.S., businesses that are owned by women of color have been growing nearly 13 times as quickly as businesses owned by White women. However, women of color remain dramatically under-represented among women business owners. Black women represented just 3.5 percent of all women business owners and Latina women were only seven percent of all women business owners. Additionally, firms owned by women of color are underrepresented in more lucrative STEM industries, and overrepresented in health care and service industries (Williams-Baron, Milli, and Gault 2018). These trends reflect broader economic dynamics.

Women-owned businesses face several challenges throughout their lifecycles. They often have more limited start-up capital, seek out new funding relationships less often, are less likely to receive the full amount requested from funders, and earn lower revenues than men-owned businesses. Though women of color are the primary driving force behind the growth in the number of women-owned businesses, their outcomes tend to be poorer because they are even less likely than White women to receive start-up capital or receive the funding they need (American Express Open 2017).

In 2020, women founders' share of venture capital (VC) fell to 2.3 percent, a 27 percent decrease from their share in 2019. This drop in funding means fewer women founders have access to the capital needed to launch a business or to expand and grow. Though it is unclear how large a role the pandemic played in this decrease in funding to women-owned businesses, the pandemic has disproportionately impacted women in the workforce. Women entrepreneurs increased their share of VC capital over the past five years (Teare 2020). Yet, they still face challenges when trying to access capital for their business. Women entrepreneurs report lower levels of start-up capital compared with men. Half of women business owners received less than \$50,000. Nearly twice the share of men-owned firms as women-owned firms received at least \$1 million in start-up funding. Women-owned businesses are also less likely than men-owned businesses to receive the full amount they requested (Williams-Baron, Milli, and Gault 2018). The lack of funding means more women must rely on alternative sources of funding, often their own savings or retirement money, to fund their entrepreneurial endeavors, potentially increasing their economic insecurity down the line.

Impact of COVID-19 on Business Ownership

The COVID-19 pandemic has produced unemployment numbers not seen since the height of the Great Depression. At the same time, shifting public health measures have affected businesses and small business owners have struggled to keep their doors open. Like other economic downturns, women and people of color are disproportionately affected, being more likely to work in vulnerable occupations while receiving less relief assistance (Maxwell and Solomon 2020).

According to the U.S. Census Bureau's (2020) Household Pulse Survey data, 19 percent of North Carolina women, 22 percent of Black North Carolinians, and 13 percent of Latina/o North Carolinians have applied for unemployment benefits throughout the pandemic. In addition to unemployment and underemployment, the exodus of women from the workforce has left many families in precarious situations. Even married couples who reduce their income from two to one may struggle to provide necessities for their families. Single parents, particularly mothers and those residing in under-resourced communities, are even more at risk, as many are left without the resources to provide food and shelter, let alone to pay for child care (Shaw et al. 2020).

In terms of business ownership in North Carolina, businesses owned by a woman or racial/ethnic minority account for over half (58 percent) of North Carolina's small businesses. Of those businesses,

90 percent indicated that COVID-19 had impacted their business (Thompson et al. 2020). The ability to pivot has been shown to be particularly valuable as businesses successfully weathering the pandemic have mainly relied on shifting their business models or reinventing their products or services. Warning signs just a few months into the pandemic showed that without government assistance and funding relief, businesses throughout the retail, hospitality, and restaurant industries, among others, would not make it more than a few months (Mason, Flynn, and Sun 2020).

This has largely proved true, and in May 2020, women- and minority-owned businesses were already closing their doors. National data showed a grim picture, with a 41 percent drop in Black business owners, a 32 percent drop in Latina/o business owners, a 26 percent drop in Asian business owners, and a 25 percent drop in women-owned businesses (Fairlie 2020). While the Paycheck Protection Program provided some businesses relief, over 40 percent of North Carolina women-owned businesses did not apply for relief funds and, of those who did apply, 70 percent did not receive funding, discouraging others (Thompson et al. 2020). Even with additional federal relief, minority- and women-owned businesses struggle.

Closely related to women's employment are other crucial efforts to provide comprehensive care to women and families across the state. Between August and September 2020, 865,000 women left the workforce. Many women saw no alternative during the pandemic as child care remains expensive or non-existent and most schools remain in virtual or hybrid learning models (U.S. Bureau of Labor Statistics 2020). Mandating *paid* family and sick leave and creating a universal child care system are necessary to create a more equitable, accessible, and affordable employment landscape. Caregiving is both time-consuming and expensive (Mason, Flynn, and Sun 2020). Without affordable alternatives, more women will continue to exit the workforce to care for their loved ones.

POVERTY AND ECONOMIC SECURITY AMONG WOMEN

Poverty, specifically among women and communities of color, remains a significant problem across the United States. Economic security directly relates to income and while many women enjoy financial security, others struggle to make ends meet. Women, particularly Black and Latina women and single mothers, are disproportionately concentrated in lower-wage jobs with few employer-provided benefits and little job security, leaving them more likely to live in or near poverty and experience economic insecurity during economic downturns (Mason, Flynn, and Sun 2020).

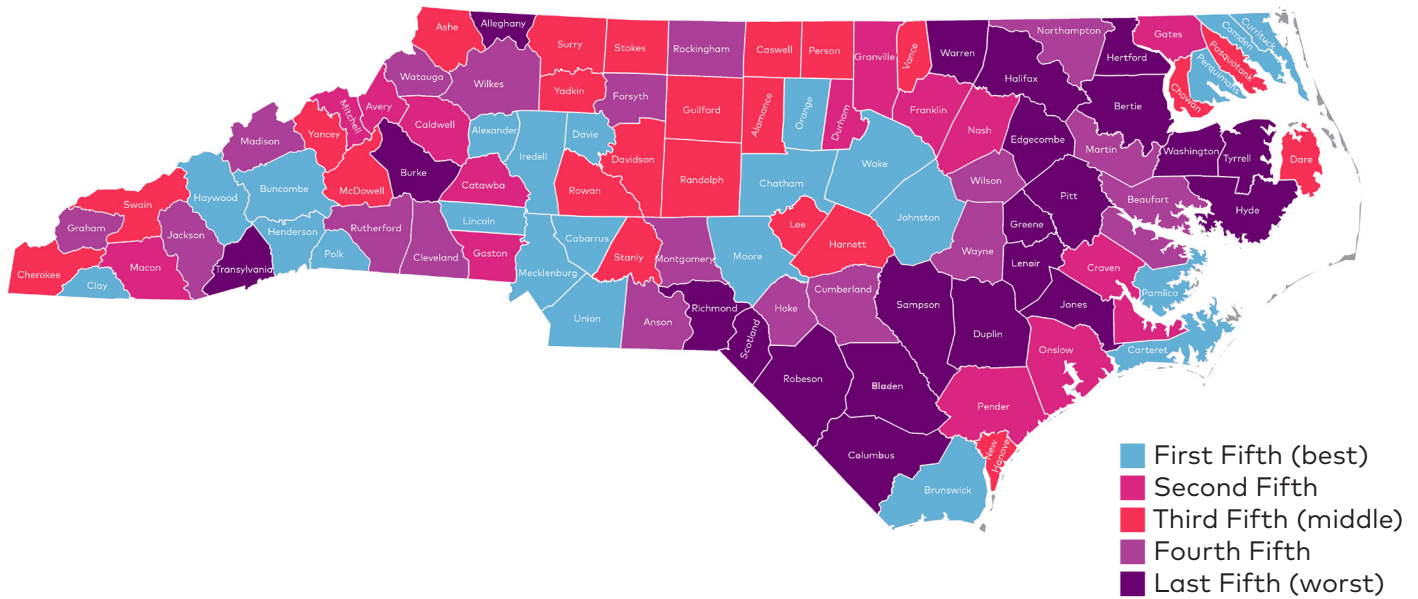
IWPR analysis indicates that in 2019, while over 90 percent of men live above the federal poverty line, 87.5 percent of women live above the poverty line. This results in a national poverty rate for men of 9.4 percent compared to 12.5 percent for women. In North Carolina, while the poverty rate for men is the same as the national average, in North Carolina more women live in poverty compared with women in the U.S. overall. Statewide, 90 percent of men live above poverty compared to 86.4 percent of all U.S. women, which ranks North Carolina 38th out of all 50 states and the District of Columbia (Table 1; Table B5).

Best and Worst Counties on Women and Poverty

In North Carolina, as in every state in the nation, women are more likely to live in poverty than men. The share of women living in poverty varies by county.

- Poverty among women aged 18 and older is lowest in the North Carolina counties of Dare (8.7 percent of women living in poverty), Union (9.0 percent), Wake (9.7 percent), Camden (10.3 percent), and Chatham (10.7 percent; Map 5; Table B5).
- More than one in four women live in poverty in 14 North Carolina counties. Only eleven counties in North Carolina have lower poverty rates for women than the national average of 12.5 percent.
- Poverty is highest in the North Carolina counties of Scotland (29.6 percent), Robeson (29.1 percent), Washington (26.5 percent), and Bertie and Halifax (both counties equate to 26.2 percent).

MAP 5. Percent of Women Above Poverty, North Carolina Counties, 2019



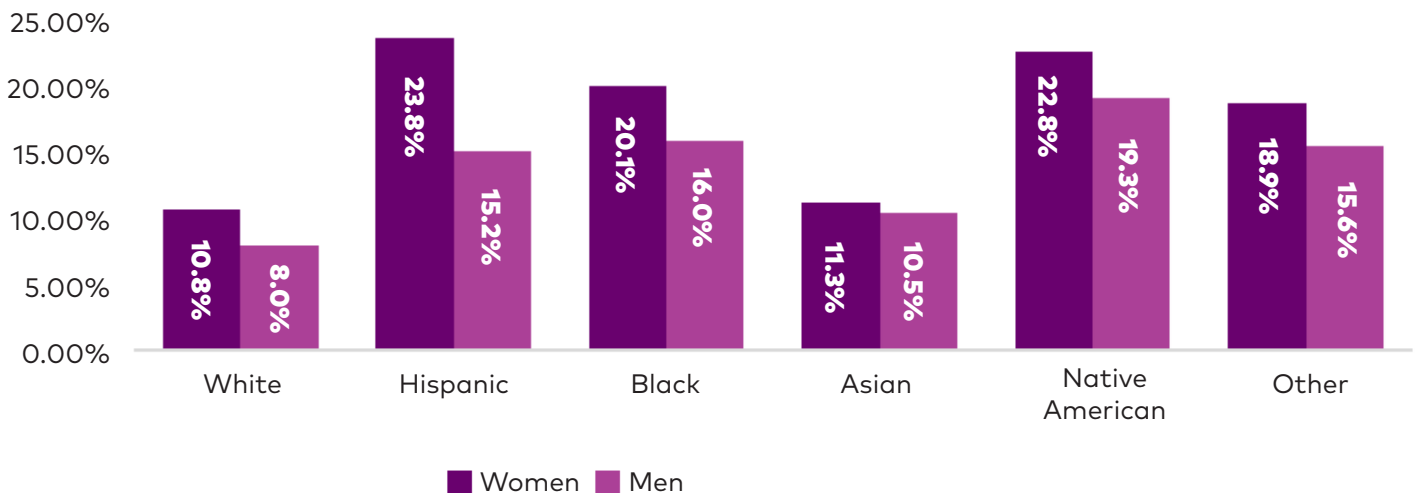
Note: For women aged 18 and older.

Source: IWPR analysis of 2015–2019 American Community Survey 5-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women’s Policy Research.

Poverty by Race and Ethnicity

North Carolina poverty rates reveal wide disparities among adults from the largest racial and ethnic groups. Hispanic women in North Carolina have the highest poverty rate with 23 percent. They are closely followed by Native American (22.8 percent) and Black women (20.1 percent) who also have high rates of poverty. White and Asian/Pacific Islander women have the lowest poverty rates for all women (10.8 percent and 11.3 percent, respectively). In all racial and ethnic groups examined, men have lower rates of poverty than women.

FIGURE 3. Share of North Carolina Women and Men Living Below Poverty by Race/Ethnicity, 2019



Note: Aged 18 and older. Racial categories are non-Hispanic. "Native American" refers to those who self-identified as American Indian or Alaska Native in the American Community Survey.

Source: IWPR analysis of 2017–2019 American Community Survey 3-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women’s Policy Research.

THE IMPACT OF POVERTY ON THE HEALTH AND WELL-BEING OF WOMEN

The health and wellness of women is closely tied to their economic security. Access to affordable health insurance is also tied to employment, and positive health outcomes allow for women to meet their educational goals and maintain consistent employment. Many women, however, lack access to reliable and affordable health insurance and care, leaving many without the resources to access the care they need to ensure economic security. These issues are especially prevalent in the rural counties of North Carolina, many of which fall within the Appalachian Region. Disparities in educational attainment, employment and income, and certain health outcomes have been documented for those who live in this region. For example, individuals living in North Carolina's Appalachian region are 35 percent more likely to die from "diseases of despair," which include drug overdose, alcoholic liver disease (cirrhosis), and death by suicide (Meit et al. 2020).

Rural communities face unique challenges compared to their urban and suburban peers. Access to nutritious food and preventative health services—two crucial aspects of health—are often less convenient and leave rural families with fewer options (North Carolina Institute of Medicine 2014). Additionally, the COVID-19 pandemic has brought on additional obstacles, including increases in mental health issues and substance abuse issues along with increased uncertainty and instability (Panchal et al. 2021). Women in particular face the brunt of these challenges as the main caregivers in the home. They often must balance caregiving while trying to juggle their own mental and physical health care and well-being.

Poverty levels are directly tied to the overall well-being of any region. Higher income levels correspond directly to better health outcomes, while those in lower income brackets are more likely to face adverse health conditions that further impact their ability to maintain employment (North Carolina Institute of Medicine 2014). However, without the proper supports—such as access to affordable health insurance and care, well-funded public schools, and stable job opportunities that pay a living wage—there is little chance that those in rural communities will experience economic security or have the conditions necessary for increased health and well-being.

Poverty by Household Type

Poverty rates vary considerably by household type in North Carolina, and in the United States overall. Among the household types shown in Figure 4, single women with children under age 18 are the most likely to experience poverty.

- In North Carolina, almost two in five households that are headed by a single mother live in poverty (38.1 percent). This is slightly higher than the national average of 35.8 percent.

- North Carolina single women without children have the second highest poverty rate among all household types (19.9 percent), on par with the U.S. average of 19.2 percent. This is closely followed by North Carolina men with children, 19.5 percent of whom live in poverty.
- Married couples without children have the lowest poverty rates of any household type in both North Carolina and the United States.
- In households headed by married couples or single women, poverty rates are nearly twice as high when children under 18 are present. The difference between households headed by single men with and without children is significantly smaller (Figure 4).

FIGURE 4. Share of Women and Men Living in Poverty by Household Type, North Carolina and United States, 2019



Note: Households with children include those with children under age 18. Single women and single men include those who are never married, married with an absent spouse, widowed, divorced, or separated.

Source: IWPR analysis of 2017–2019 American Community Survey 3-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women’s Policy Research.

Economic Security and Children

In North Carolina, as in the United States as a whole, earnings vary greatly by family type—a major factor in household economic security and poverty. Married couple households with and without children have the highest median annual incomes compared with other household types (\$51,084 and \$45,871, respectively). Single mother households with children under age 18 have the lowest annual income (\$28,464), followed by single women without children (\$34,564; Table 3).

Many of the differences in the economic security by household type can be explained by two main factors: the high cost of child care and the gender wage gap. First, child care costs weigh extremely heavily on those with children. The cost of infant and toddler care exceeds the cost of in-state college tuition in most states. North Carolina is no exception, where child care costs for an infant is 28 percent higher than the average tuition and fees for in-state college or university (Child Care Aware of America 2019).

Additionally, the gender wage gap prevents women from adequately providing for themselves and their families. Women earn less on average than men in nearly all occupations, a reflection of the significant obstacles that women face in the workplace and additional caregiving responsibilities

outside of work (Anderson and Williams-Baron 2018). Women are also disproportionately concentrated in lower-wage jobs with few benefits and little job security. Jobs that are done predominantly by women tend to pay less than jobs done mainly by men and account for half of the wage gap (Hegewisch and Mefferd 2021). These women workers were already struggling to make ends meet and provide for their families prior to the COVID-19 pandemic (Shaw et al. 2020). The gender pay gap renders women more vulnerable to sudden economic crisis. The pandemic has only intensified their economic precarity and uncertainty.

TABLE 3. Median Annual Household Income by Family Type, North Carolina and United States, 2019

Household Type		North Carolina	United States
Married Couple Households	with Children	\$ 51,084.60	\$ 55,913.10
	without Children	\$ 45,871.90	\$ 52,127.20
Households Headed by Single Women	with Children	\$ 28,464.90	\$ 30,233.80
	without Children	\$ 34,564.50	\$ 37,531.60
Households Headed by Single Men	with Children	\$ 40,664.10	\$ 50,042.10
	without Children	\$ 39,616.60	\$ 45,747.10

Notes: Households with children include those with children under age 18. Single women and single men include those who are never married, married with an absent spouse, widowed, divorced, or separated.

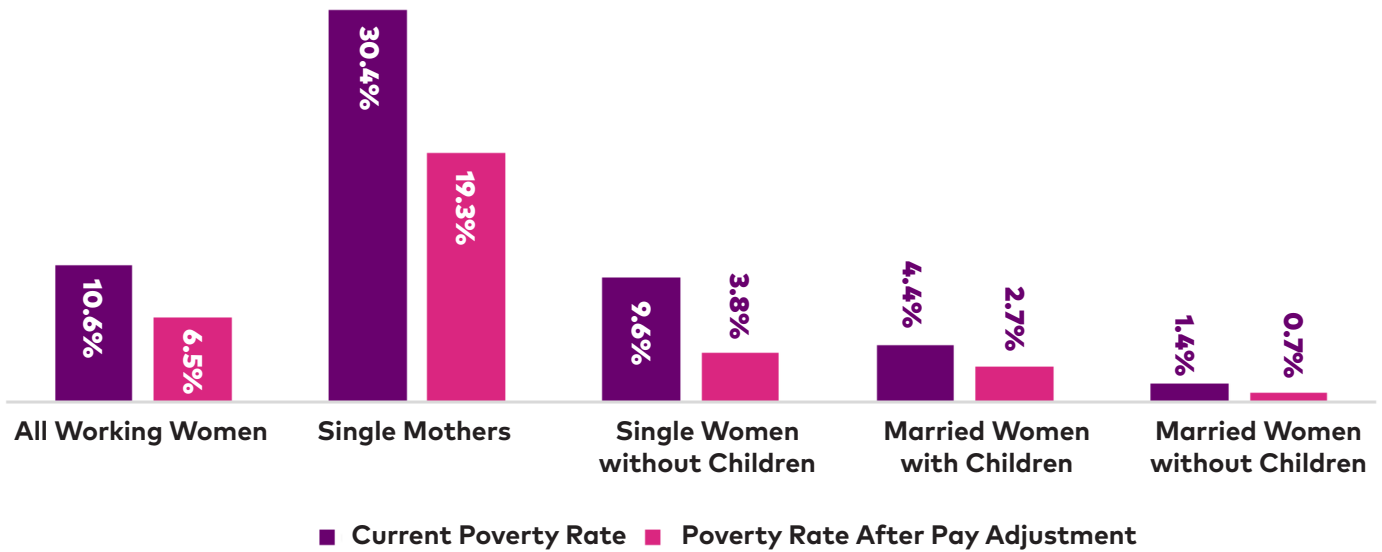
Source: IWPR analysis of 2019 American Community Survey 1-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women’s Policy Research.

Poverty and Policy

Closing the gender wage gap would lower poverty rates among women in North Carolina and all other states and would help many women and families achieve economic security. In 2019, working women in North Carolina were paid 84.7 percent of their male peers (Shaw and Mariano 2021a). In the United States as a whole, if working women aged 18 and older were paid the same comparable to men—men who are of the same age, have the same level of education, work the same number of hours, and have the same urban/rural status—the poverty rate among all working women would be cut by 40 percent, falling from 9.2 to 5.5 percent. The high poverty rate among working single mothers in the United States would also fall dramatically, from 27.7 percent to 16.7 percent—by nearly 40 percent—if they earned the same comparable to men (Shaw and Mariano 2021b).

- If working women in North Carolina aged 18 and older were paid the same comparable to men, the poverty rate among all working women would fall by almost 40 percent, from 10.6 percent to 6.5 percent.
- North Carolina’s working single mothers would see an even more dramatic reduction in poverty if they earned the same comparable to men; the poverty rate among working single mothers in North Carolina would drop from almost one in three single mothers in poverty (30.4 percent) to fewer than one in five (19.3 percent).
- In North Carolina, single women without children would see the largest reduction in poverty if women had equal pay. Poverty for these women would be cut in half, going from 9.9 percent to 3.8 percent (Figure 5).

FIGURE 5. Decrease in Poverty among Working Women if They Were Paid the Same Comparable to Men, by Marital Status, North Carolina, 2019



Source: IWPR calculations based on the Current Population Survey Annual Social and Economic Supplements based on Flood et al. 2015, Integrated Public Use Microdata Series, Version 10.0 (Flood et al. 2015). Washington, DC: Institute for Women’s Policy Research.

North Carolina, along with most states, has not passed comprehensive paid leave legislation, a critical work-life support that can help women—who are more likely than men to have unequal unpaid caregiving responsibilities—remain in the workforce. While mothers are breadwinners in more than half of North Carolina families with children under 18, a staggering four out of five Black mothers in North Carolina are breadwinners—meaning they contribute at least 40 percent of the household’s income and earnings (Shaw et al. 2020). Policies that help women, particularly Black women, stay in their jobs are essential for economic security and can help reduce poverty for many women and their families.

Poverty and the Social Safety Net

Public assistance programs such as the Supplemental Nutrition Assistance Program (SNAP, previously called food stamps) and Temporary Assistance for Needy Families (TANF) reduce financial hardship for many low-income families. SNAP not only helps to alleviate hunger and poverty but also, particularly among those who receive SNAP in their youth, leads to long-term improvements in health, educational performance, and economic self-sufficiency (Council of Economic Advisors, Executive Office of the President of the United States 2015). Similarly, the receipt of TANF is associated with higher employment rates and income, improvement in young children’s academic performance, and reduced recidivism among the previously incarcerated (Pavetti 2014). These programs, however, do not reach all the women and families who might be eligible, in part due to complicated application and eligibility processes, lack of transportation, and inconvenient times for completing the application process (Waters Boots 2010). In addition, funding has decreased over time, and there is growing evidence that benefit amounts are insufficient to meet the needs of households receiving them (Council of Economic Advisors, Executive Office of the President of the United States 2015; Falk 2018; Food Research & Action Center 2016).

- Over 1.3 million people in North Carolina receive SNAP benefits, or 12.6 percent of the population. This is comparable to the share of individuals receiving SNAP in the United States: 12 percent of the U.S. population receives SNAP.
- In North Carolina, over 13,700 families with children receive TANF cash assistance (Table 4). There are about 24,400 individual recipients; of those, about 21,800 (or 89 percent) are children and 2,600 (or 11 percent) are adults. In the United States overall, 77 percent of TANF recipients are children and 23 percent are adults.

TABLE 4. SNAP and TANF Participation, North Carolina and the United States, 2019 and 2020

	SNAP Participants		TANF Cash Assistance Recipients			
	Number of People	As Share of Population	Families with Children	Recipients	Children	Adults
North Carolina	1,321,000	12.6%	13,702	24,439	21,829	2,610
United States	39,447,000	12.0%	989,617	2,141,986	1,641,197	500,789

Notes: SNAP participants as of January 2019 and TANF recipients as of June 2020. TANF cash assistance caseload includes families receiving assistance in state-funded programs counted toward the TANF maintenance of effort (MOE) requirements.

Source: Data on SNAP participants are from the U.S. Department of Agriculture, Food and Nutrition Services (Cronquist 2019). Washington, DC: Institute for Women’s Policy Research.

Impact of COVID-19 on Poverty

The COVID-19 pandemic has left many families economically and emotionally vulnerable. With increased unemployment and a lack of reliable income sources, women and communities of color who were already living paycheck to paycheck are at risk for slipping further into poverty. For those already living below the poverty line, the pandemic has only made circumstances worse. With meager stimulus payments and a lack of substantial government support, concerns over food security and stable housing have risen, leaving women and children as some of the most at-risk populations (IWPR 2020c, 2020d).

Since May 2020, 51 percent of Black, 43 percent of Hispanic, and 36 percent of White households have lost employment income, leaving over a million North Carolina residents’ food insecure (Nichol 2020). Families continue to search for ways to feed their families, with 9.7 percent of North Carolina women using SNAP benefits to pay for food, compared to only 5.9 percent of men (U.S. Census Bureau 2020). However, while SNAP benefits are helpful, they are not available to undocumented individuals and cannot be used for other household necessities such as toilet paper and other non-perishable items (Thompson et al. 2020). Low-income households are also more likely to reside in food deserts, and families of color are more likely to live in multi-generational households with more individuals to feed (Cohn and Passel 2018; Hilmers, Hilmers, and Dave 2012). Despite efforts from local organizations and food banks, women and children continue to face considerable challenges in terms of securing enough food for themselves and their families.

For many Americans, the ability to pay rent or mortgage on time is directly related to a predictable source of income. In North Carolina, however, almost half (47.8 percent) of renters are cost-burdened, meaning they spend at least 30 percent of their income on housing (Prosperity Now 2018). Additionally, almost one-tenth of North Carolina women are behind on their mortgage or rent payments (U.S. Census Bureau 2020). With the changes to the Center for Disease Control’s eviction bans in August 2021, many families may be at risk of losing their homes, with single mothers and communities of color most impacted.

The unequal burden of pandemic-induced poverty on women and women of color cannot go unnoticed in recovery efforts. Access to affordable housing and nutritious food are basic needs. Unfortunately, many families have been forced to go without. The full impact of the pandemic on poverty is not yet fully understood. However, the information we do have demonstrates that the

impacts will be felt by many women and their families for years to come. Furthermore, the pandemic highlighted ongoing issues in poverty and opportunity in North Carolina, exposing inequity in existing systems.

Home Ownership and Housing Insecurity

Traditionally, owning a home has been a key to achieving economic security and remains the primary source for building wealth in the United States (Prosperity Now 2016). Yet, home ownership rates dropped significantly since peaking at 69.0 percent in 2004. While homeownership rates have been slowly on the rise since 2016, rates have begun to decline again because of the pandemic recession (U.S. Census Bureau 2021). The loss of employment and household income has left many women and families behind on their mortgage or rent. The threat of eviction or foreclosure grows as the pandemic continues.

- In 2019, about two thirds of North Carolina households (65.5 percent) owned their homes, slightly higher than the national average of 64.2 percent. Just over 62 percent of North Carolina women are homeowners, compared to almost 69 percent of men, both of which are higher than the national average for female and male homeowners (Table 5).
- The rate of homeownership in North Carolina varies by race and ethnicity. While 74 percent of White households own their home, only 44.8 percent of Black and 48.1 percent of Hispanic households are homeowners (Table B8).
- One in four North Carolina homeowners (24.9 percent) and almost half of renters (47.8 percent) were considered "cost-burdened" in 2018. This means that over 30 percent of household income was spent on the costs of owning or renting the home, including property taxes or utility costs. This is slightly lower than the national average of 27.7 percent of homeowners and 49.7 percent of renters being "cost-burdened" (Table B9). Those who are "cost-burdened" are at a heightened risk of foreclosure and eviction if they experience a decrease in income.
- In 2017, 3,054 individuals were unhoused in North Carolina. Of these, 1,300 were women and girls and 732 were children under the age of 18. The number of unhoused individuals ranges widely among North Carolina counties to a high of 187 unhoused individuals in Catawba County reported in one night in January (Table B10).

TABLE 5. Share of Homeowners and Renters, North Carolina and the United States, 2019

	Homeowners		
	Women	Men	Total
North Carolina	62.2%	68.9%	65.5%
United States	61.2%	67.1%	64.2%

Source: IWPR analysis of 2017–2019 American Community Survey 3-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women’s Policy Research.

CONCLUSION AND POLICY RECOMMENDATIONS

Across North Carolina, women face challenges that demand the attention of policymakers, advocates, employers, and funders. While in many ways women in North Carolina are making progress, too many live with poverty and do not have sufficient access to health insurance, education, and adequate public assistance to achieve economic stability for themselves and their families. Additionally, the global pandemic has triggered an economic crisis with rapid job loss, record jobless claims, and the shuttering of small businesses. Along with emotional turmoil and death, this economic crisis has destabilized workers, families, and communities. It has also exposed the fragility of many of our systems: health, economic, and care. A gender-equitable recovery will require significant public investments and the development of robust, bold policies and programs.

- **Expand access to affordable health care.** Ensuring access to health insurance is a vital and high priority to all women and families—and an ever-present need during the pandemic. North Carolina can drastically increase women’s access to health care services by expanding Medicaid, increasing employment protections to ensure workers’ ability to access health care, establishing programs to assist unemployed residents in navigating health insurance coverage options, and expanding subsidies to render health insurance more affordable.
- **Build and invest in the care economy.** High-quality, affordable child and elder care is out of reach for many women and families. The broken care infrastructure is one of the chief barriers for women attempting to access job training or educational opportunities, re-enter the workforce, sustain employment, or advance in their careers. Child care should be treated as a public good, rather than as a private, individual obligation for families. No family should contribute more than **seven percent of their household income** to care for a child from birth to 13 years old, as recommended by the Department of Health and Human Services..

Policies to increase the availability of affordable, quality care for families include: expanding publicly funded child care and early education (including universal pre-K); incentivizing both public and private sector employers to adopt policies to provide or subsidize child care or allow for reduced hours, flexible schedules, or other measures that will allow workers to meet caregiving needs; and ensuring that paid leave provisions include care for the sick, elderly, disabled and other dependents.

- **Mandate paid family and medical leave and paid sick days.** All workers should have access to paid leave, be that for their own illness or to care for a child or other adult who is sick, disabled, or elderly. Work-life supports such as paid sick days and paid family leave are benefits few low-wage workers receive, but they are vitally important to help women, who are more likely than men to have unpaid caregiving responsibilities, remain in the workforce. This is especially vital during the pandemic, as women are shouldering the additional care burdens with schools and childcare centers closed. Policies that help women stay in their jobs and advance have the potential to increase earnings and reduce poverty for women and their families.
- **Increase the minimum wage.** According to the BEST Index, to meet basic needs, an individual must earn \$14.19 an hour for a single working adult (with employment benefits) and \$28.19 an hour for an adult with a pre-school aged child (Suh, Hess, and Hayes 2018). Raising the minimum wage would increase earnings and reduce poverty among women. An increased minimum wage would be especially beneficial to Black and Latina women, who are disproportionately represented among low-wage workers and who have been particularly

impacted by job losses during the pandemic “she-cession.” In addition, North Carolina should consider tying its minimum wage to cost-of-living increases.

- **Address the gender wage gap.** Closing the gender wage gap would not only increase earnings but also significantly lower poverty rates among women, especially for single mothers. North Carolina can take steps to reduce the gender wage gap by barring employers from requesting that potential employees provide a salary history, which can perpetuate wage inequality. While this is already the practice for North Carolina state cabinet agencies, this should be extended to the private sector in the state. In addition, the enforcement of pay transparency laws would allow women to determine if they are being underpaid relative to comparable men without fear of retaliation.
- **Address disparities in educational attainment.** The COVID-19 pandemic has increased disparities in access to education. North Carolina should invest in basic technology infrastructure, from internet access and laptop and other device provisions, for families in need. This would support distance learning for at-risk populations or where additional school closures are needed in response to outbreaks. To address disparities in educational attainment, North Carolina can also facilitate access to higher education by providing supports for those who face financial and other barriers to completing a degree. Philanthropists and state and local governments should make educational opportunities for Black, Latina, and Native American women in North Carolina a particular focus of investment in scholarship and grant programs. The state can also provide support to student parents by providing access to affordable child care.
- **Expand support for women-owned businesses.** Compared with businesses owned by men, women-owned businesses are far more likely to have no start-up or expansion capital and, among those that do, most use their own personal or family savings. Addressing the lack of access to financial options, including expanding support for those businesses impacted by the COVID-19 pandemic, would mitigate some of the risk of business ownership. Additionally, North Carolina can ensure that state and local government contracts are accessible to women- and minority-women-owned businesses. Entrepreneurship can also be encouraged through public and private sector investments in loan and programs, and through technical assistance to women entrepreneurs to help them identify sound financial opportunities to start, grow, or support their businesses.
- **Strengthen the social safety net.** North Carolina could reduce women’s poverty by strengthening the basic safety net for those who earn very low wages, who cannot work, or who have lost employment due to the pandemic. In addition to increasing benefit levels for these programs, efforts should be made to ensure that those who need SNAP (Supplemental Nutrition Assistance Program) or TANF (Temporary Assistance for Needy Families) have access to the programs and the support they need.

Such policies and programs are critical to reducing entrenched poverty and to improving opportunities for women across the state. These programs are even more essential given the disproportionate economic impact of the “she-cession” on women in North Carolina (Mason, Flynn, and Sun 2020). **Women and girls are an integral part of North Carolina’s future, and progress for them would positively affect the lives of all residents.**

APPENDIX A. METHODOLOGY

To analyze the status of women in North Carolina by county, IWPR selected indicators that prior research and experience have shown illuminate issues that are integral to the lives of women and that allow for comparisons with other states and the United States as a whole. The data in IWPR's *Status of Women in North Carolina: Poverty and Opportunity* report come from federal government agencies and other sources. Many of the figures rely on IWPR analysis of the U.S. Census Bureau's American Community Survey (ACS), accessed through American Fact Finder or from the Minnesota Population Center's Integrated Public Use Microdata Series (IPUMS), version 10.0 (Ruggles et al. 2020). IWPR utilized the most recent available data, much of which is reflective of the economic situation in 2019 prior to the COVID-19 pandemic. Generally, IWPR utilizes the demographic terms used in the source material.

The tables and figures present data for individuals or households, often disaggregated by race and ethnicity. In general, race and ethnicity are self-identified; the person providing the information determines the group to which they (and other household members) belong. People who identify as Hispanic or Latina/o may be of any race; to prevent double counting, IWPR's analysis separates Hispanics from other racial categories—including White, Black (which includes those who identified as Black or African American), Asian/Pacific Islander (which includes those who identified as Chinese, Japanese, and other Asian or Pacific Islander), or Native American (which includes those who identified as American Indian or Alaska Native).

County-level data, accessed through American Fact Finder, combine five years of data (2015–2019) to ensure an adequate sample size. Margins of error were used to determine if the coefficient of variance (CV) for the data met the minimum threshold of 25 percent; if the CV was greater than 25 percent, the data are not presented. When analyzing state- and national-level ACS microdata, IWPR used 2014 data, the most recent available, for most indicators (IWPR 2017). When analyzing indicators by race and ethnicity and poverty rates by household type, IWPR combined three years of data (2017, 2018, and 2019) to ensure sufficient sample sizes. IWPR constructed a multi-year file by selecting the 2017, 2018, and 2019 datasets, averaging the sample weights to represent the average population during the three-year period. Data are not presented if the average cell size for the category total is less than 35.

IWPR used personal weights to obtain nationally representative statistics for person-level analyses of ACS microdata, and household weights for household-level analyses. Weights included with the IPUMS ACS for person-level data adjust for the mixed geographic sampling rates, nonresponses, and individual sampling probabilities. Estimates from IPUMS ACS samples may not be consistent with summary table ACS estimates available from the U.S. Census Bureau due to the additional sampling error and the fact that over time the Census Bureau changes the definitions and classifications for some variables. The IPUMS project provides harmonized data to maximize comparability over time; updates and corrections to the microdata released by the Census Bureau and IPUMS may result in minor variation in future analyses.

To analyze the impact that paying women equally to men would have on poverty rates for working women, IWPR used data from the 2016–2020 Current Population Survey Annual Social and Economic supplements (for calendar years 2015–2019). This approach was based on Flood et al. (2015) to measure the earnings of women and men. The analysis of women and family earnings gains is based on a model that predicts the earnings of women as if they were not subject to wage inequality. Using

an ordinary least squares regression model, the natural log values of the annual earnings of men are regressed on controls for many of the differences between men and women in age, education, annual hours of work, and metropolitan residence based on a sample of men aged 18 or older with positive earnings and positive hours of work during the previous year. Earnings among women are predicted using the coefficients from the earnings equation of men (this method assumes that women retain their own human capital but are rewarded at the same rates as men would be) and calculated only for the actual hours that women worked during the year. The average earnings estimates include only those predicted to have positive earnings adjustments. Those with reduced predicted earnings are assigned their actual earnings during the year. Additional details on the estimation of equal wages for working women can be found in Hartmann, Hayes, and Clark 2014.

Calculating the Composite Index

To construct the poverty and opportunity composite index, each of the four component indicators was first standardized. For each of the indicators, the observed value for the state was divided by the comparable value for the entire United States. The resulting values were summed for each state to create a composite score. Women's health insurance coverage, educational attainment, and business ownership were given a weight of 1.0 each, while poverty was given a weight of 4.0. The states were ranked from the highest to the lowest scores.

To grade the states on this composite index, values for each of the components were set at desired levels to provide an "ideal score." The percentage of women with health insurance and with a bachelor's degree or higher were set at the highest values for all states; the percentage of businesses owned by women was set as if 50 percent of businesses were owned by women; and the percentage of women in poverty was set at the national value for men. Each state's score was then compared with the ideal score to determine its grade.

WOMEN'S HEALTH INSURANCE COVERAGE: Percent of women aged 18 through 64 who are insured. Source: Calculations of 2019 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS, Version 10.0) at the Minnesota Population Center (Ruggles et al. 2020).

WOMEN'S EDUCATIONAL ATTAINMENT: In 2019, the percent of women aged 25 and older with a bachelor's degree or higher. Source: Calculations of 2019 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS, Version 10.0) at the Minnesota Population Center (Ruggles et al. 2020).

WOMEN-OWNED BUSINESSES: In 2017, the percent of all firms (legal entities engaged in economic activity during any part of 2017 that filed an IRS Form 1040, Schedule C; 1065; any 1120; 941; or 944) owned by women. The U.S. Census Bureau 2017 Annual Business Survey and Non-Employer Statistics by Demographic (NES-D) supplement asked the sex of the owner(s); a business is classified as woman-owned based on the sex of those with most of the stock or equity in the business. Source: Calculations of data from the U.S. Department of Commerce, Bureau of the Census (IWPR 2020f).

POVERTY AMONG WOMEN: In 2019, the percent of women living above the federal poverty threshold, which varies by family size and composition. This report uses the official federal definition of poverty that compares the cash income received by family members to an estimate of the minimum amount the family would need to meet their basic needs. Source: Calculations of 2019 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS, Version 10.0) at the Minnesota Population Center (Ruggles et al. 2020).

APPENDIX B. POVERTY AND OPPORTUNITY TABLES

TABLE B1. Health Insurance Coverage by Gender, Aged 18 to 64, North Carolina Counties, 2015–2019

County	Women	Men	County	Women	Men
Alamance	84.7%	81.9%	Granville	89.6%	85.9%
Alexander	88.0%	84.9%	Greene	78.9%	71.4%
Alleghany	84.2%	76.4%	Guilford	87.6%	84.7%
Anson	86.6%	78.0%	Halifax	85.6%	76.3%
Ashe	81.7%	77.6%	Harnett	85.2%	79.6%
Avery	80.4%	68.0%	Haywood	87.1%	81.8%
Beaufort	82.2%	77.9%	Henderson	83.0%	79.4%
Bertie	85.2%	77.3%	Hertford	85.4%	78.2%
Bladen	83.1%	75.0%	Hoke	81.4%	74.8%
Brunswick	84.6%	80.9%	Hyde	75.0%	71.0%
Buncombe	86.5%	81.4%	Iredell	87.0%	86.7%
Burke	83.6%	78.4%	Jackson	83.5%	77.6%
Cabarrus	90.1%	87.5%	Johnston	84.8%	80.5%
Caldwell	82.4%	78.6%	Jones	77.2%	73.3%
Camden	92.1%	84.5%	Lee	80.4%	77.7%
Carteret	86.3%	80.5%	Lenoir	82.7%	76.1%
Caswell	90.6%	86.4%	Lincoln	88.1%	86.2%
Catawba	83.4%	82.5%	McDowell	85.6%	78.6%
Chatham	83.9%	79.6%	Macon	80.7%	75.6%
Cherokee	78.7%	72.1%	Madison	87.9%	84.2%
Chowan	86.6%	81.6%	Martin	86.2%	80.2%
Clay	79.9%	70.4%	Mecklenburg	86.0%	82.8%
Cleveland	82.6%	80.3%	Mitchell	82.8%	79.8%
Columbus	82.1%	76.8%	Montgomery	78.5%	77.9%
Craven	87.0%	82.3%	Moore	88.6%	82.9%
Cumberland	87.3%	82.1%	Nash	86.2%	84.8%
Currituck	84.9%	79.0%	New Hanover	88.6%	83.7%
Dare	84.9%	78.0%	Northampton	81.4%	76.4%
Davidson	84.5%	82.0%	Onslow	89.8%	82.2%
Davie	85.8%	85.5%	Orange	92.3%	89.0%
Duplin	77.6%	71.3%	Pamlico	84.0%	79.4%
Durham	86.6%	81.5%	Pasquotank	84.3%	79.9%
Edgecombe	87.3%	78.1%	Pender	85.1%	83.4%
Forsyth	86.0%	81.5%	Perquimans	87.4%	80.8%
Franklin	88.5%	82.6%	Person	88.6%	85.5%
Gaston	85.8%	84.1%	Pitt	87.6%	83.7%
Gates	90.6%	89.9%	Polk	84.1%	79.7%
Graham	73.0%	76.9%	Randolph	81.3%	77.6%

County	Women	Men
Richmond	86.6%	75.9%
Robeson	81.3%	73.7%
Rockingham	86.4%	82.4%
Rowan	83.7%	79.7%
Rutherford	82.2%	81.1%
Sampson	80.9%	71.3%
Scotland	84.4%	80.2%
Stanly	85.3%	82.1%
Stokes	84.6%	81.8%
Surry	83.1%	78.9%
Swain	75.2%	69.5%
Transylvania	76.6%	76.7%
Tyrrell	72.9%	81.8%
Union	88.0%	86.0%
Vance	85.3%	79.7%
Wake	90.1%	86.9%
Warren	80.8%	75.5%
Washington	81.3%	79.3%
Watauga	90.2%	85.5%
Wayne	82.6%	78.8%
Wilkes	84.7%	79.5%
Wilson	82.7%	79.3%
Yadkin	84.5%	83.6%
Yancey	80.1%	76.7%
North Carolina	85.5%	81.5%
United States	88.7%	84.9%

Source: Data for North Carolina and the United States are based on IWPR analysis of 2019 American Community Survey 1-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Data for North Carolina Counties are from the U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates. Washington, DC: Institute for Women's Policy Research.

TABLE B2. Health Insurance Coverage by Age Group, North Carolina and United States, 2017–2019

Age Group	North Carolina		United States	
	Women	Men	Women	Men
18 to 24 years	86.8%	83.1%	87.9%	84.6%
25 to 34 years	82.6%	75.8%	86.8%	80.6%
35 to 44 years	83.7%	78.7%	87.8%	83.2%
45 to 54 years	86.9%	84.0%	89.8%	87.1%
55 to 64 years	89.9%	89.7%	92.1%	91.1%

Source: IWPR analysis of 2017–2019 American Community Survey 3-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women's Policy Research.

TABLE B3. Educational Attainment for Women and Men, Aged 25 or Older, North Carolina Counties, 2015–2019

County	Less than a High School Diploma		High School Diploma or the Equivalent		Some College or an Associate Degree		Bachelor's Degree or Higher	
	Women	Men	Women	Men	Women	Men	Women	Men
Alamance	12.5%	15.1%	25.9%	29.7%	35.7%	31.6%	25.9%	23.6%
Alexander	17.8%	17.4%	33.6%	43.5%	33.9%	25.3%	14.7%	13.8%
Alleghany	21.7%	23.4%	26.0%	32.0%	35.2%	27.1%	17.1%	17.5%
Anson	16.9%	21.4%	37.0%	43.1%	34.0%	25.0%	12.2%	10.5%
Ashe	0.113	18.8%	31.5%	32.1%	35.6%	31.6%	21.7%	17.5%
Avery	0.117	20.1%	29.8%	30.5%	34.3%	31.4%	24.2%	17.9%
Beaufort	0.103	14.6%	32.1%	33.0%	36.0%	33.0%	21.6%	19.4%
Bertie	0.177	25.7%	36.9%	39.4%	30.2%	22.9%	15.2%	12.1%
Bladen	0.155	22.3%	30.3%	36.9%	34.8%	29.0%	19.3%	11.8%
Brunswick	0.076	10.1%	27.8%	28.1%	36.3%	30.3%	28.4%	31.5%
Buncombe	0.081	9.9%	21.7%	25.0%	28.0%	27.5%	42.3%	37.7%
Burke	0.155	21.4%	29.8%	33.2%	36.5%	30.9%	18.3%	14.5%
Cabarrus	0.09	11.2%	23.8%	26.7%	33.5%	31.4%	33.6%	30.8%
Caldwell	0.173	22.9%	32.2%	32.8%	33.7%	29.5%	16.7%	14.8%
Camden	0.098	17.1%	26.6%	32.2%	41.9%	38.1%	21.7%	12.6%
Carteret	0.069	10.0%	23.9%	27.5%	39.5%	34.0%	29.5%	28.6%
Caswell	0.167	22.5%	30.4%	36.8%	33.0%	28.9%	19.9%	11.9%
Catawba	0.124	16.1%	28.3%	31.8%	35.2%	31.1%	24.1%	21.0%
Chatham	0.087	13.8%	20.4%	22.0%	27.7%	22.7%	43.2%	41.4%
Cherokee	0.129	12.8%	31.1%	36.8%	34.6%	34.1%	21.5%	16.4%
Chowan	0.135	13.0%	33.3%	33.5%	32.2%	31.2%	21.1%	22.3%

County	Less than a High School Diploma		High School Diploma or the Equivalent		Some College or an Associate Degree		Bachelor's Degree or Higher	
	Women	Men	Women	Men	Women	Men	Women	Men
Clay	0.083	15.9%	33.4%	33.4%	35.0%	26.6%	23.3%	24.1%
Cleveland	0.14	17.8%	33.1%	35.9%	34.5%	29.7%	18.4%	16.6%
Columbus	0.128	21.4%	32.1%	40.8%	37.7%	27.7%	17.4%	10.0%
Craven	0.092	13.4%	26.5%	25.5%	38.6%	36.3%	25.7%	24.7%
Cumberland	0.093	8.8%	24.5%	27.5%	39.2%	39.9%	27.0%	23.8%
Currituck	0.08	11.0%	27.9%	29.7%	40.2%	36.2%	23.8%	23.1%
Dare	0.042	7.4%	20.8%	24.9%	37.3%	36.0%	37.7%	31.6%
Davidson	0.141	18.2%	30.9%	34.9%	35.4%	29.5%	19.6%	17.3%
Davie	0.1	14.7%	29.0%	35.2%	34.9%	28.4%	26.1%	21.7%
Duplin	0.208	27.7%	29.3%	34.6%	35.2%	28.5%	14.7%	9.2%
Durham	0.101	13.3%	16.4%	19.2%	22.1%	22.7%	51.3%	44.7%
Edgecombe	0.147	24.1%	35.2%	40.3%	34.8%	24.2%	15.3%	11.4%
Forsyth	0.094	12.5%	25.2%	26.2%	31.0%	27.8%	34.4%	33.5%
Franklin	0.125	15.3%	28.0%	31.7%	35.5%	33.1%	23.9%	19.9%
Gaston	0.141	16.4%	29.3%	32.2%	34.2%	31.5%	22.3%	20.0%
Gates	0.078	14.5%	31.9%	44.6%	43.7%	29.2%	16.6%	11.8%
Graham	0.165	20.1%	29.4%	44.0%	40.2%	24.3%	13.9%	11.8%
Granville	0.129	18.5%	28.0%	33.3%	34.9%	27.3%	24.2%	20.8%
Greene	0.179	31.0%	30.5%	34.9%	37.9%	25.3%	13.8%	8.7%
Guilford	0.099	12.2%	22.2%	24.4%	31.1%	28.3%	36.8%	35.1%
Halifax	0.191	24.0%	34.3%	40.6%	30.1%	23.3%	16.5%	12.1%
Harnett	0.116	13.5%	28.3%	31.6%	37.2%	34.2%	22.9%	20.7%
Haywood	0.117	12.4%	24.3%	28.7%	37.0%	34.2%	27.1%	24.8%
Henderson	0.085	11.8%	24.2%	24.1%	35.4%	32.3%	31.9%	31.7%
Hertford	0.193	19.2%	26.4%	39.3%	37.9%	28.2%	16.5%	13.3%
Hoke	0.12	13.9%	26.7%	30.8%	40.5%	40.8%	20.8%	14.6%
Hyde	0.165	21.7%	40.7%	36.9%	32.8%	32.9%	9.9%	8.5%
Iredell	0.098	11.7%	26.9%	29.7%	34.9%	30.1%	28.3%	28.5%
Jackson	0.093	12.1%	24.0%	29.8%	33.5%	30.7%	33.1%	27.4%
Johnston	0.108	15.6%	26.0%	29.7%	38.5%	33.8%	24.6%	20.9%
Jones	0.183	19.5%	31.7%	37.4%	37.7%	31.1%	12.3%	12.1%
Lee	0.134	20.1%	26.2%	27.5%	37.6%	32.3%	22.8%	20.1%
Lenoir	0.18	23.0%	30.7%	33.4%	34.9%	30.5%	16.5%	13.1%
Lincoln	0.109	13.4%	29.6%	32.7%	35.0%	32.4%	24.4%	21.5%
McDowell	0.136	18.8%	30.5%	34.4%	35.6%	32.4%	20.4%	14.4%
Macon	0.105	11.1%	30.2%	31.9%	34.7%	34.2%	24.6%	22.9%
Madison	0.107	15.5%	29.7%	33.0%	29.3%	24.8%	30.2%	26.6%
Martin	0.131	20.8%	30.6%	37.8%	37.9%	27.3%	18.4%	14.1%
Mecklenburg	0.086	11.0%	16.8%	17.2%	29.5%	26.1%	45.1%	45.6%

County	Less than a High School Diploma		High School Diploma or the Equivalent		Some College or an Associate Degree		Bachelor's Degree or Higher	
	Women	Men	Women	Men	Women	Men	Women	Men
Mitchell	0.13	16.6%	32.2%	33.9%	34.8%	28.3%	19.9%	21.1%
Montgomery	0.166	24.8%	31.6%	37.8%	34.4%	23.6%	17.3%	13.8%
Moore	0.082	10.5%	20.3%	23.1%	34.3%	28.6%	37.2%	37.7%
Nash	0.124	16.7%	31.5%	36.2%	33.5%	28.4%	22.5%	18.7%
New Hanover	0.06	7.6%	21.0%	21.7%	31.5%	31.2%	41.6%	39.5%
Northampton	0.159	23.7%	34.9%	42.5%	31.7%	24.2%	17.5%	9.6%
Onslow	0.088	8.2%	26.7%	33.2%	39.5%	37.6%	24.9%	20.9%
Orange	0.064	8.2%	12.3%	15.2%	20.5%	18.0%	60.8%	58.6%
Pamlico	0.094	14.7%	29.2%	32.9%	39.7%	37.1%	21.7%	15.3%
Pasquotank	0.11	15.2%	29.8%	34.4%	36.3%	29.2%	22.8%	21.3%
Pender	0.109	13.5%	24.9%	30.5%	34.3%	30.2%	30.0%	25.7%
Perquimans	0.123	14.0%	26.9%	30.7%	41.0%	34.7%	19.7%	20.6%
Person	0.126	14.5%	34.1%	41.0%	35.7%	31.2%	17.6%	13.3%
Pitt	0.104	11.2%	20.7%	27.5%	35.4%	29.9%	33.6%	31.6%
Polk	0.087	9.9%	23.9%	26.5%	38.8%	33.9%	28.5%	29.7%
Randolph	0.156	21.7%	32.6%	34.5%	34.3%	30.0%	17.5%	13.8%
Richmond	0.158	22.9%	28.0%	36.9%	36.7%	28.8%	19.6%	11.4%
Robeson	0.183	27.5%	30.3%	37.0%	35.1%	24.6%	16.2%	10.8%
Rockingham	0.159	18.9%	33.3%	36.7%	34.5%	30.8%	16.4%	13.6%
Rowan	0.122	16.5%	30.5%	34.8%	37.5%	31.3%	19.7%	17.3%
Rutherford	0.137	19.0%	30.4%	34.9%	36.7%	29.9%	19.3%	16.2%
Sampson	0.184	23.1%	29.2%	39.6%	35.9%	26.5%	16.4%	10.8%
Scotland	0.17	22.7%	30.4%	37.6%	34.6%	26.7%	18.0%	12.9%
Stanly	0.112	18.3%	32.1%	34.5%	37.6%	31.7%	19.1%	15.4%
Stokes	0.145	18.0%	39.4%	40.6%	30.5%	28.8%	15.6%	12.6%
Surry	0.174	23.9%	28.1%	29.8%	35.6%	29.3%	18.9%	17.1%
Swain	0.156	25.4%	27.0%	34.4%	38.3%	23.1%	19.1%	17.1%
Transylvania	0.103	11.7%	26.5%	27.0%	31.8%	27.2%	31.4%	34.0%
Tyrrell	0.237	27.5%	36.3%	36.5%	28.0%	26.2%	11.9%	9.7%
Union	0.09	11.8%	24.0%	25.2%	31.1%	28.0%	35.8%	35.0%
Vance	0.172	22.5%	34.2%	40.5%	32.5%	23.6%	16.1%	13.4%
Wake	0.066	7.5%	14.9%	15.4%	26.0%	24.1%	52.5%	53.0%
Warren	0.166	20.4%	33.9%	39.6%	31.6%	26.4%	17.9%	13.6%
Washington	0.162	16.5%	31.5%	44.6%	41.6%	26.3%	10.6%	12.6%
Watauga	0.068	11.7%	19.2%	22.3%	29.7%	25.9%	44.3%	40.1%
Wayne	0.142	16.9%	27.7%	33.6%	36.7%	33.0%	21.4%	16.4%
Wilkes	0.179	22.0%	30.9%	32.6%	33.8%	31.3%	17.4%	14.1%
Wilson	0.182	21.5%	29.1%	34.2%	31.3%	26.6%	21.3%	17.7%
Yadkin	0.147	20.8%	32.1%	35.7%	39.5%	33.9%	13.7%	9.4%

County	Less than a High School Diploma		High School Diploma or the Equivalent		Some College or an Associate Degree		Bachelor's Degree or Higher	
	Women	Men	Women	Men	Women	Men	Women	Men
Yancey	0.127	18.5%	31.8%	34.8%	34.9%	26.7%	20.6%	19.9%
North Carolina	10.3%	13.3%	24.1%	27.3%	32.6%	28.9%	33.3%	31.0%
United States	11.1%	12.3%	25.9%	28.1%	29.7%	27.7%	33.9%	32.3%

Source: Data for North Carolina and the United States "Bachelor's Degree or Higher" are based on IWPR analysis of 2019 American Community Survey microdata. Other categories for North Carolina and the United States are based on IWPR analysis of 2017–2019 American Community Survey 3-Year Estimates (Integrated Public Use Microdata Series, Version 10.0). Data for Florida counties are from the U.S. Census Bureau, 2010–2014 American Community Survey 5-Year Estimates. Washington, DC: Institute for Women's Policy Research.

TABLE B4. Women-Owned Businesses by Employer and Non-Employer Status, United States, 2017

State	Employer Businesses		Non-Employer Businesses	
	Number	Percent of All Employer Firms	Number	Percent of All Non-Employer Firms
Alabama	12,169	17.7%	142,000	41.7%
Alaska	3,506	21.7%	23,000	43.3%
Arizona	20,736	19.6%	203,000	40.7%
Arkansas	7,874	16.4%	83,000	42.2%
California	150,552	20.3%	1,392,000	40.7%
Colorado	29,438	21.8%	214,000	42.0%
Connecticut	12,014	17.6%	111,000	41.8%
Delaware	3,144	16.0%	24,000	39.8%
District of Columbia	2,932	19.6%	29,000	38.4%
Florida	93,163	21.2%	935,000	47.9%
Georgia	35,855	20.8%	416,000	43.0%
Hawaii	4,830	20.4%	48,500	45.9%
Idaho	5,706	14.8%	53,000	44.5%
Illinois	48,832	19.7%	407,000	40.8%
Indiana	17,721	17.3%	169,000	42.1%
Iowa	9,377	15.2%	85,000	41.0%
Kansas	9,408	16.8%	81,000	40.7%
Kentucky	11,435	17.9%	113,000	40.7%
Louisiana	13,170	17.0%	167,000	39.1%
Maine	6,119	18.6%	44,000	44.7%
Maryland	21,325	20.4%	215,000	38.3%
Massachusetts	23,778	17.1%	218,000	43.8%
Michigan	29,706	18.0%	303,000	39.4%
Minnesota	20,352	17.7%	162,000	42.8%

State	Employer Businesses		Non-Employer Businesses	
	Number	Percent of All Employer Firms	Number	Percent of All Non-Employer Firms
Mississippi	6,653	16.1%	97,500	39.8%
Missouri	26,068	22.4%	166,000	44.7%
Montana	5,743	18.1%	36,000	40.1%
Nebraska	6,340	14.6%	55,000	39.8%
Nevada	10,293	20.0%	97,000	40.4%
New Hampshire	4,662	15.8%	41,000	42.9%
New Jersey	35,466	18.8%	266,000	38.7%
New Mexico	6,651	20.4%	55,500	37.8%
New York	91,676	20.5%	668,000	45.1%
North Carolina	33,128	19.9%	325,000	39.5%
North Dakota	2,940	14.3%	22,000	43.2%
Ohio	30,759	17.8%	315,000	40.0%
Oklahoma	12,764	18.4%	114,000	40.4%
Oregon	18,447	20.3%	131,000	40.0%
Pennsylvania	37,987	17.6%	326,000	44.7%
Rhode Island	4,084	17.5%	32,000	38.8%
South Carolina	14,249	18.6%	152,000	40.0%
South Dakota	3,006	13.3%	25,500	43.6%
Tennessee	16,428	17.9%	221,000	38.6%
Texas	85,010	20.1%	992,000	42.5%
Utah	10,215	15.6%	90,500	41.8%
Vermont	2,649	15.4%	24,500	38.5%
Virginia	31,800	22.0%	262,000	40.2%
Washington	29,770	20.0%	205,000	43.0%
West Virginia	3,728	15.3%	36,500	43.2%
Wisconsin	17,085	16.3%	136,000	41.7%
Wyoming	3,051	17.4%	19,500	39.2%
United States	1,143,794	17.4%	10,550,000	39.4%

Source: Data for employer businesses is IWPR analysis of the U.S. Census Bureau, 2019 Annual Business Survey; Data for non-employer businesses is IWPR analysis of the U.S. Census Bureau, Non-employer Statistics by Demographics (NES-D) supplement of the Annual Business Survey. Washington, DC: Institute for Women's Policy Research.

TABLE B5. Percent of Women and Men Living Above Poverty, Aged 18 and Older, North Carolina Counties, 2015–2019

County	Women	Men
Alamance	82.0%	83.9%
Alexander	84.4%	86.4%
Alleghany	74.3%	76.6%
Anson	77.3%	80.5%
Ashe	83.1%	83.7%
Avery	85.0%	84.9%
Beaufort	79.2%	81.4%
Bertie	73.8%	76.8%
Bladen	74.0%	75.7%
Brunswick	86.5%	88.2%
Buncombe	87.2%	87.8%
Burke	81.4%	81.9%
Cabarrus	88.3%	89.8%
Caldwell	84.1%	84.9%
Camden	89.7%	90.8%
Carteret	87.8%	89.3%
Caswell	82.2%	81.9%
Catawba	85.2%	86.8%
Chatham	89.3%	89.8%
Cherokee	82.4%	83.3%
Chowan	82.4%	84.0%
Clay	86.4%	86.1%
Cleveland	77.6%	79.6%
Columbus	76.6%	77.2%
Craven	83.5%	84.8%
Cumberland	79.7%	81.6%
Currituck	88.8%	90.5%
Dare	91.3%	91.0%
Davidson	83.1%	84.6%
Davie	85.5%	86.1%
Duplin	76.9%	78.8%
Durham	84.5%	84.8%
Edgecombe	74.9%	76.3%
Forsyth	81.5%	83.2%
Franklin	86.2%	86.8%
Gaston	84.0%	85.5%
Gates	84.5%	86.5%
Graham	80.7%	82.9%
Granville	85.3%	85.7%

County	Women	Men
Greene	74.7%	77.1%
Guilford	82.8%	84.2%
Halifax	73.8%	74.2%
Harnett	82.2%	84.2%
Haywood	86.4%	86.6%
Henderson	88.3%	89.1%
Hertford	76.7%	78.1%
Hoke	77.5%	79.6%
Hyde	74.0%	75.7%
Iredell	87.6%	89.1%
Jackson	80.6%	81.3%
Johnston	86.6%	87.5%
Jones	76.1%	75.5%
Lee	82.2%	83.9%
Lenoir	74.0%	76.8%
Lincoln	87.4%	87.9%
McDowell	82.5%	83.2%
Macon	83.5%	84.6%
Madison	81.7%	83.6%
Martin	79.0%	80.3%
Mecklenburg	87.4%	88.4%
Mitchell	85.5%	87.0%
Montgomery	79.2%	82.3%
Moore	86.8%	88.7%
Nash	83.6%	84.8%
New Hanover	82.3%	84.0%
Northampton	78.2%	79.3%
Onslow	84.5%	86.8%
Orange	84.8%	86.3%
Pamlico	87.2%	87.4%
Pasquotank	82.9%	84.3%
Pender	84.5%	85.9%
Perquimans	85.2%	84.9%
Person	82.0%	83.9%
Pitt	74.2%	77.1%
Polk	88.7%	90.2%
Randolph	83.1%	84.8%
Richmond	74.0%	74.8%
Robeson	70.9%	72.3%

County	Women	Men
Rockingham	81.0%	81.9%
Rowan	82.8%	84.1%
Rutherford	79.6%	82.1%
Sampson	76.7%	79.1%
Scotland	70.4%	72.7%
Stanly	84.5%	87.1%
Stokes	84.7%	86.2%
Surry	82.4%	83.6%
Swain	81.9%	82.5%
Transylvania	85.1%	85.7%
Tyrrell	77.0%	77.5%
Union	91.0%	91.8%
Vance	78.6%	79.2%
Wake	90.3%	90.9%
Warren	78.3%	80.2%
Washington	73.5%	77.7%
Watauga	73.9%	74.7%
Wayne	77.2%	79.8%
Wilkes	79.9%	82.3%
Wilson	78.4%	79.7%
Yadkin	83.1%	84.6%
Yancey	82.7%	83.6%
North Carolina	86.4%	90.0%
United States	87.5%	90.6%

Source: Data for North Carolina and the United States are based on IWPR analysis of 2019 American Community Survey microdata (Integrated Public Use Microdata Series, Version 10.0). Data by North Carolina county are from the U.S. Census Bureau, 2015–2019 American Community Survey 5-Year Estimates. Washington, DC: Institute for Women’s Policy Research.

TABLE B6. Percent of Women and Men Living Above Poverty by Age Group, North Carolina and United States, 2017–2019

Age group	North Carolina		United States	
	Women	Men	Women	Men
18 to 24	75.3%	81.6%	77.5%	82.2%
25 to 34	82.5%	89.6%	85.0%	90.5%
35 to 44	86.0%	90.7%	87.2%	91.3%
45 to 54	89.3%	90.7%	89.7%	91.6%
55 to 64	87.6%	89.1%	88.9%	90.2%
65 and over	89.8%	92.6%	89.3%	92.4%

Source: IWPR analysis of 2017–2019 American Community Survey 3-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women's Policy Research.

TABLE B7. Percent of Women and Men Living Above Poverty by Educational Attainment, North Carolina and United States, 2017–2019

Educational Attainment	North Carolina		United States	
	Women	Men	Women	Men
Less than a High School Diploma	68.1%	77.1%	72.0%	79.5%
High School Diploma or Equivalent	82.1%	87.7%	83.6%	88.3%
Some College	84.2%	89.6%	85.6%	89.9%
Associate Degree	90.1%	93.7%	90.8%	93.3%
Bachelor's Degree	94.1%	95.3%	94.0%	95.0%
Graduate Degree	96.4%	97.3%	96.2%	96.7%

Source: IWPR analysis of 2017–2019 American Community Survey 3-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women's Policy Research.

TABLE B8. Share of Households that are Homeowners by Race/Ethnicity, North Carolina and United States, 2017–2019

Race/Ethnicity	North Carolina	United States
White	74.0%	72.2%
Hispanic	48.1%	48.1%
Black	44.8%	42.3%
Asian	65.5%	60.3%
Native American	67.2%	56.9%
Other	47.6%	49.4%

Note: Racial categories are non-Hispanic. "Native American" refers to those who self-identified as American Indian or Alaska Native in the American Community Survey.

Source: IWPR analysis of 2017–2019 American Community Survey 3-Year Estimates microdata (Integrated Public Use Microdata Series, Version 10.0). Washington, DC: Institute for Women's Policy Research.

TABLE B9. Share of Homeowners and Renters Who Live in Unaffordable Housing, United States, 2018

State	Homeowners	Renters
Alabama	23.6%	47.9%
Alaska	28.6%	43.2%
Arizona	27.0%	47.1%
Arkansas	22.8%	45.8%
California	38.2%	54.6%
Colorado	27.2%	51.3%
Connecticut	30.5%	52.6%
Delaware	30.9%	52.6%
District of Columbia	26.0%	46.5%
Florida	33.1%	56.5%
Georgia	25.1%	49.8%
Hawaii	38.8%	52.9%
Idaho	25.6%	46.0%
Illinois	27.3%	47.5%
Indiana	19.9%	46.6%
Iowa	19.9%	42.4%
Kansas	21.6%	45.4%
Kentucky	23.1%	44.4%
Louisiana	26.0%	55.9%
Maine	26.0%	48.1%
Maryland	27.0%	49.8%
Massachusetts	30.1%	49.8%
Michigan	22.7%	48.3%
Minnesota	21.5%	46.2%
Mississippi	25.1%	50.0%
Missouri	21.2%	45.8%
Montana	29.5%	44.4%
Nebraska	20.3%	41.4%
Nevada	30.2%	51.0%
New Hampshire	29.1%	47.7%
New Jersey	34.1%	51.0%
New Mexico	29.5%	49.3%
New York	32.8%	52.0%
North Carolina	24.9%	47.8%
North Dakota	17.5%	38.5%
Ohio	21.6%	44.4%
Oklahoma	22.7%	43.6%

State	Homeowners	Renters
Oregon	30.9%	49.5%
Pennsylvania	24.7%	48.0%
Rhode Island	32.8%	47.1%
South Carolina	25.6%	48.8%
South Dakota	22.1%	41.0%
Tennessee	24.3%	48.7%
Texas	27.3%	48.8%
Utah	23.2%	44.4%
Vermont	30.0%	46.7%
Virginia	25.5%	48.5%
Washington	29.1%	47.8%
West Virginia	22.9%	49.3%
Wisconsin	22.5%	43.6%
Wyoming	23.8%	41.5%
United States	27.7%	49.7%

Note: Unaffordable housing occurs when households are cost-burdened, spending more than 30 percent of a household's income on a mortgage, rent, property taxes, utility costs, and other related fees.

Source: Prosperity Now (2018)'s Scorecard on Homeownership and Housing. Washington, DC: Institute for Women's Policy Research.

TABLE B10. Number of Adults and Children Who Are Unhoused, North Carolina and North Carolina Counties, 2017

County	Unhoused Adults	Unhoused Children	Total
Alamance	34	18	52
Anson	34	3	37
Beaufort	19	1	20
Burke	66	3	69
Cabarrus	56	48	104
Caldwell	29	17	46
Camden	2	0	2
Carteret	85	6	91
Catawba	132	55	187
Chatham	1	0	1
Cherokee	25	2	27
Clay	4	0	4
Columbus	25	18	43
Craven	43	9	52
Dare	0	0	0
Davidson	99	44	143
Davie	37	49	86
Duplin	3	2	5
Edgecombe	39	15	54
Franklin	4	5	9
Graham	5	1	6
Granville	9	0	9
Halifax	2	2	4
Harnett	18	5	23
Haywood	30	10	40
Henderson	79	33	112
Hertford	8	11	19
Hoke	16	3	19
Iredell	117	23	140
Jackson	18	20	38
Johnston	18	4	22
Jones	6	0	6
Lee	42	22	64
Lenoir	37	2	39
Macon	34	36	70
Martin	2	0	2
McDowell	46	12	58

County	Unhoused Adults	Unhoused Children	Total
Montgomery	3	0	3
Moore	14	17	31
Nash	54	0	54
Onslow	65	18	83
Pasquotank	11	5	16
Person	5	6	11
Pitt	106	14	120
Polk	3	4	7
Randolph	40	2	42
Richmond	13	1	14
Robeson	74	20	94
Rockingham	77	9	86
Rowan	146	22	168
Rutherford	85	5	90
Sampson	12	6	18
Scotland	16	6	22
Stanly	26	7	33
Stokes	13	6	19
Surry	54	18	72
Swain	21	29	50
Transylvania	70	10	80
Tyrrell	1	0	1
Union	42	12	54
Vance	16	5	21
Wayne	76	17	93
Wilson	46	13	59
Yadkin	9	1	10
North Carolina	2,322	732	3,054

Source: North Carolina Coalition to End Homelessness (NCCEH), 2017 Point-in-Time Count, Balance of State: by County (NCCEH 2017). The Point-in-Time Count includes people who were residing in emergency shelter or transitional housing or who were unsheltered on the night of the count. Counties that are unlisted did not report any people in these three categories.

TABLE B11. North Carolina State Houselessness Demographics, 2017

	Total
Female	1,300
Male	1748
Transgender	2
Do not identify as female, male, or transgender	4
	Total
Black or African American	1,139
White	1,620
Asian	12
Native American or Alaska Native	120
Native Hawaiian or Other Pacific Islander	3
Multiple Races	160

Source: North Carolina Coalition to End Homelessness (NCCEH), 2017 HUD Continuum of Care Homeless Assistance Program Homeless Populations and Subpopulations (NCCEH 2017b). Washington, DC: Institute for Women's Policy Research.

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