

Through a Gender Lens:
THE ECONOMIC SECURITY OF
Women and Girls in Forsyth County



Spring 2010

THE WOMEN'S FUND OF WINSTON-SALEM



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FOREWORD

Women and girls make up over half of the population in Forsyth County. They are our mothers, sisters, daughters, and friends. They can be found in almost every sector of our community as students, business leaders, educators, medical professionals, elected officials, and community volunteers. Despite this, The Women’s Fund of Winston-Salem discovered a tremendous lack of data and research about the status of women and girls in our community. While there are many reports about the status of our community, none of them focus specifically on women’s circumstances and needs. As a funder, it is our responsibility to know the realities of those we seek to serve. Without knowledge about how women and girls are faring in our community, we cannot begin to solve the problems that exist. Therefore, we undertook a study of the status of the economic security of women and girls in our community.

We believe that a vibrant and productive community needs the inclusion and participation of everyone — men and women, boys and girls. Yet women are disproportionately affected by poverty, and multiple barriers to economic equality exist that thwart their ability to succeed. Changes must be made to eradicate these barriers so that all women and girls have equal opportunities and the skills and resources to be independent, self-sufficient, and contributing members of the community.

We hope this report will be a valuable tool to help create these changes. First, this report aims to provide a clearer picture of the factors that contribute to the economic security of women and girls in Forsyth County. We will use this information to help guide our grantmaking and efforts to help women achieve long-term economic security. We hope this report also will be used

- by policy makers and leaders in the public, private, and nonprofit sectors as they decide on programs and policies that impact women and girls;
- to serve as a basis for community dialogue and collaborative community work to improve the lives of women and girls in Forsyth County;
- to inspire both individuals and other funding organizations to increase their philanthropic investments in the lives of women and girls; and
- by individuals and organizations that want to develop their own voices and become advocates for women and girls.

While the focus of the report is on women, research has shown raising the status of women in a community raises the status of their families and ultimately the entire community.

There are many strengths in our community and much cause for celebration, but there are also significant challenges regarding the economic security of our most vulnerable women. We invite you to join us in finding innovative solutions to these challenges. We look forward to building a more vibrant, inclusive, and productive community with you.



TARI HANNEMAN

Director

THE WOMEN’S FUND OF WINSTON-SALEM



MICHELLE COOK

Board Chair

THE WOMEN’S FUND OF WINSTON-SALEM



The Women’s Fund of Winston-Salem seeks to improve the lives of women and girls by building a community of female philanthropists who provide grants to local programs and initiatives that address the root causes of social issues impacting women and girls in Forsyth County.

VISION

We envision a community where women and girls

- have equal opportunities, skills, and resources to be independent, self-sufficient, and contributing members of the community;
- are healthy and live in homes and communities without fear of violence;
- are empowered and equipped to be leaders in the community;
- are supported in their roles in their families, regardless of their family structure; and
- are active philanthropists who share their time, treasures, and talents to better the community regardless of their economic status.

VALUES

These values guide the judgments and actions of The Women’s Fund of Winston-Salem as we work together to carry out our mission and achieve our vision.

- **PHILANTHROPY:** We believe that encouraging and valuing the investment of time, treasure, and talent can result in systemic change for women and girls in our community.

- **INCLUSION:** We strive for a community where women and girls of all backgrounds – including diversity of race, age, ability, culture, economic status, education, ethnicity, religion, and sexual orientation – are engaged at all levels of society so that their unique backgrounds, talents, and beliefs may serve to enhance our community and one another.
- **COMMUNITY:** We believe that providing leadership that focuses on the needs of women and girls helps build and strengthen our whole community.
- **EMPOWERMENT:** We believe that all women and girls are able to effect change in their lives, organizations, and communities.
- **SOCIAL JUSTICE:** We strive to raise the status of women and girls until their value, worth, and dignity are fully respected, and that all women are treated fairly and equitably.

The Women’s Fund of Winston-Salem invites all women and girls in our community to realize their power to make a difference. Our unique model of individual, group, and participant scholarship memberships is designed to attract a diverse group of women who reflect our community in terms of age, race, and economic status. Currently, The Women’s Fund has over 770 members.

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INTRODUCTION

The Women's Fund has four focus areas: *SELF-SUFFICIENCY*; *HEALTH AND SAFETY*; *LEADERSHIP*; and *FAMILY ISSUES*. In our three years of grantmaking to date, most of our grant requests fell into the Self-Sufficiency focus area, illustrating that economic security is a pressing issue for women in our community. Thus, we focused this report on the economic security of women and girls in our community.

By economic security, we mean a woman's ability to have the income, resources, and assets to meet her needs and those of her family. On a daily basis, it means that she can afford basic and necessary expenses such as housing, utilities, nutritious food, transportation, child care, and health care. In the longer term, it means that she can build her family's assets to provide a safety net for the future.

This report examines women's economic security in Forsyth County using multiple types of data and economic indicators, such as poverty rates, wages, educational attainment and occupations, and costs of necessary expenses. In addition to this data analysis, we interviewed a wide variety of women about their economic situations and how secure they feel in their ability to meet their needs and those of their families.

This report is meant to provide a snapshot of several issues critical to women's economic security in Forsyth County. However, it is not an exhaustive profile of the topic, and such an analysis is beyond the scope of this project. While we necessarily sacrifice a certain level of depth and detail needed to fully understand these complex and interrelated issues, this report does provide baseline data and a perspective on some critical issues related to women's economic security. As such, it is a starting point for both programmatic and policy recommendations to address these issues and measure progress in the future.

Most data in this report were collected during the beginning and peak of the recent economic recession. However, while the challenges that many women face in achieving economic security may have been magnified by the recession, they are *not* its result. These challenges to women's economic security are the result of many pre-existing individual, social, and systemic issues and barriers that will continue to exist until all women and girls receive equal opportunities and the skills and resources to be independent, self-sufficient, and contributing members of the community.

WOMEN IN FORSYTH COUNTY: A DEMOGRAPHIC SNAPSHOT

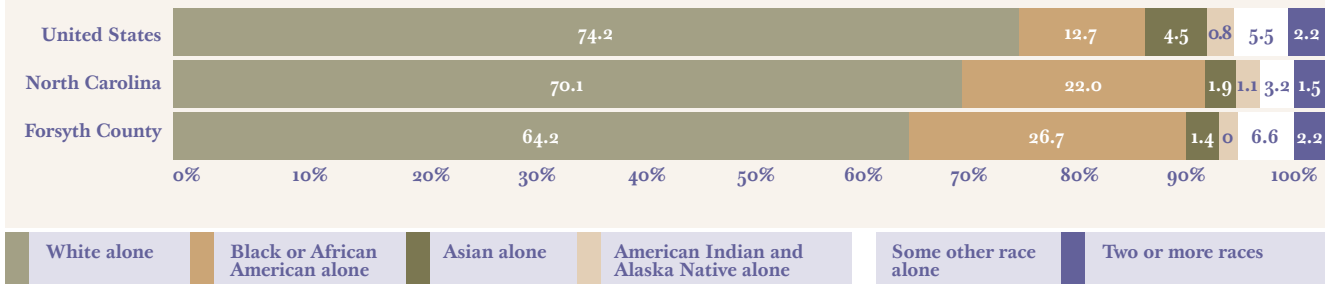
Women and girls make up 52% of the 337,198 people in Forsyth County. Girls under 18 make up 23% of our female population; 62.6% of women are between the ages of 18 to 64, and 14.4% are over 65. The median age for females in Forsyth County is 38.9 years old. The percentage of women to men remains relatively steady in all age ranges, except for older residents; of those aged 65 or older, 59% are female and 41% male.¹ In Forsyth County, the population of older women is projected to more than double from 2000 to 2030.²

RACE AND ETHNICITY

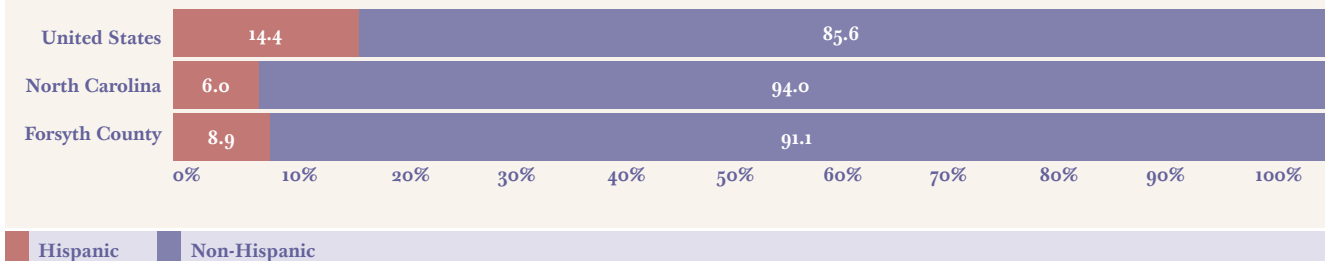
Forsyth County's female population in some ways is slightly more diverse than that of North Carolina or the United States. This diversity in race, ethnicity, and culture enriches our community.



Racial Distribution of Females



Ethnic Distribution of Females



NOTE: THE FEDERAL GOVERNMENT CONSIDERS RACE AND HISPANIC ORIGIN TO BE TWO SEPARATE AND DISTINCT CONCEPTS. HISPANICS AND LATINOS MAY BE OF ANY RACE. FOR FURTHER DEFINITIONS, PLEASE SEE "KEY TERMS USED IN THIS REPORT" ON PAGE 26.

SOURCE: AMERICAN COMMUNITY SURVEY, 2006–2008 3-YEAR ESTIMATES.

A GROWING POPULATION: HISPANIC WOMEN IN FORSYTH COUNTY

The American Community Survey (ACS) estimates that there are approximately 15,574 Hispanic women and girls in Forsyth County, representing 8.9% of the county’s female population.³ However, the true figure is likely to be even higher due to the number of Hispanic residents who are here without proper documentation.

COUNTRY OF ORIGIN AND CITIZENSHIP: According to the ACS, 51.5% of the Hispanic females in Forsyth County are foreign born, with 86% of the foreign-born population being over the age of 18.⁴ Most of the Hispanic population in Forsyth County is of Mexican origin (69.2%). Central Americans (13.7%), South Americans (6.6%), Puerto Ricans (6%), and a small number of Cubans and Dominicans round out the population.⁵ Fifty-five percent (55%) of the Hispanic females in Forsyth County are either native or naturalized citizens, with 45% being non-citizens.⁶

GENDER: The Hispanic population in Forsyth County is disproportionately male (55% male to 45% female); for adults, this proportion increases to 58% male to 42% female. This largely reflects immigration patterns; more men initially move to the area to find work, with their families following later.⁷

In addition to gender barriers, Hispanic women, particularly newer immigrants, face language and cultural barriers that may impede their path to economic security. Immigrants, including many who are here legally, also face significant legal barriers, as they are unable to access many public services and benefits. This is despite the fact that they contribute significantly to the economy through their employment, purchases, and the payment of taxes.

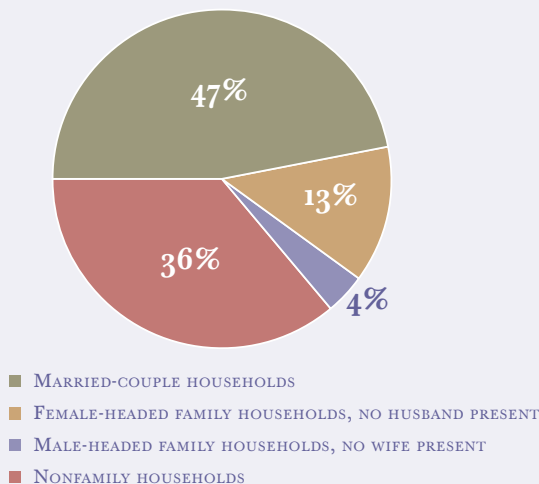
For almost every indicator in this report, Hispanic females fare significantly worse than their white and African American counterparts.

HOUSEHOLD TYPES AND MARITAL STATUS

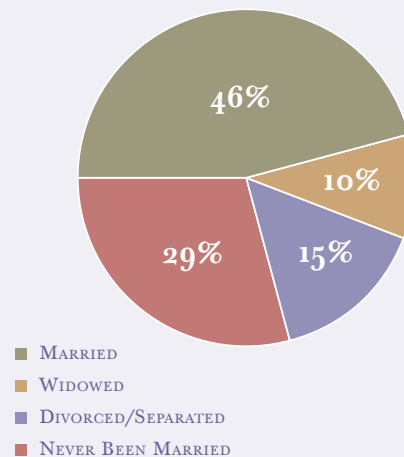
The composition of a household has implications for women’s economic security. Whether there are others in the household who earn an income or depend on the primary householder can make the difference between economic security and insecurity. Of the 134,632 households in Forsyth County, 47% percent are married couples,

while 13% are female-headed family households with no husband present. Forsyth County has a slightly lower percentage of women who are married (46%) compared to North Carolina (54%) and the United States (52%). The average household size in Forsyth County is 2.43 people and the average family size is 3.05 people.

Households in Forsyth County



Marital Status of Females Aged 15 Years and Older in Forsyth County



SOURCE: AMERICAN COMMUNITY SURVEY, SELECTED SOCIAL CHARACTERISTICS: 2006–2008

SOURCE: AMERICAN COMMUNITY SURVEY, 2006–2008 3-YEAR ESTIMATES, TABLE B12002

POVERTY AND THE REAL COST OF LIVING IN FORSYTH COUNTY

The federal government defines people in poverty as those who live below the poverty line or threshold of income for their specific family size and type. In 2009, the federal poverty guideline for an individual was \$10,830 and \$18,310 for a family of three (the average family size in Forsyth County). For the time period examined, 16.1% of females of all ages (27,360 women and girls) in Forsyth County fell below the poverty level compared to 12.5% of males.⁸

Significant disparities exist in poverty rates among females of different racial and ethnic backgrounds: 8.4% of white females; 27.2% of African American females; and 39.6% of Hispanic females in Forsyth County fell below the poverty level.⁹

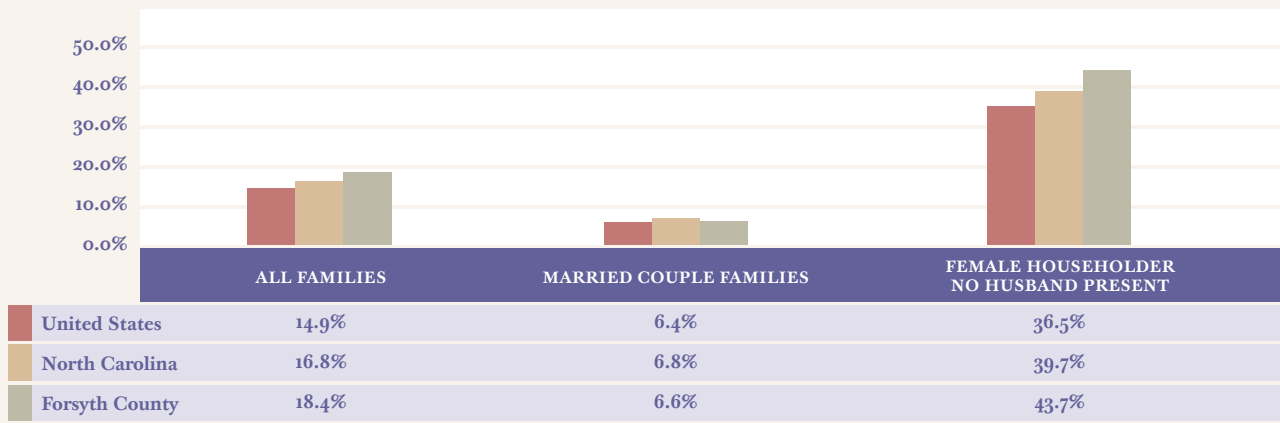
There is also a greater risk of poverty in old age for women than there is for men. In Forsyth County, elderly women (9.7%) are nearly twice as likely to live in poverty as elderly men (5.4%).¹⁰

The poverty rate for specific family types varies greatly and paints a stark picture for female-headed households, over 13,000 of whom live in poverty. With the exception of married couple families, Forsyth County has slightly higher poverty rates than North Carolina and the United States.

Forsyth County households headed by single women with related children under the age of 18 experience the highest rates of poverty at nearly **44%.**



Poverty Levels by Family Type — Families with Related Children under 18

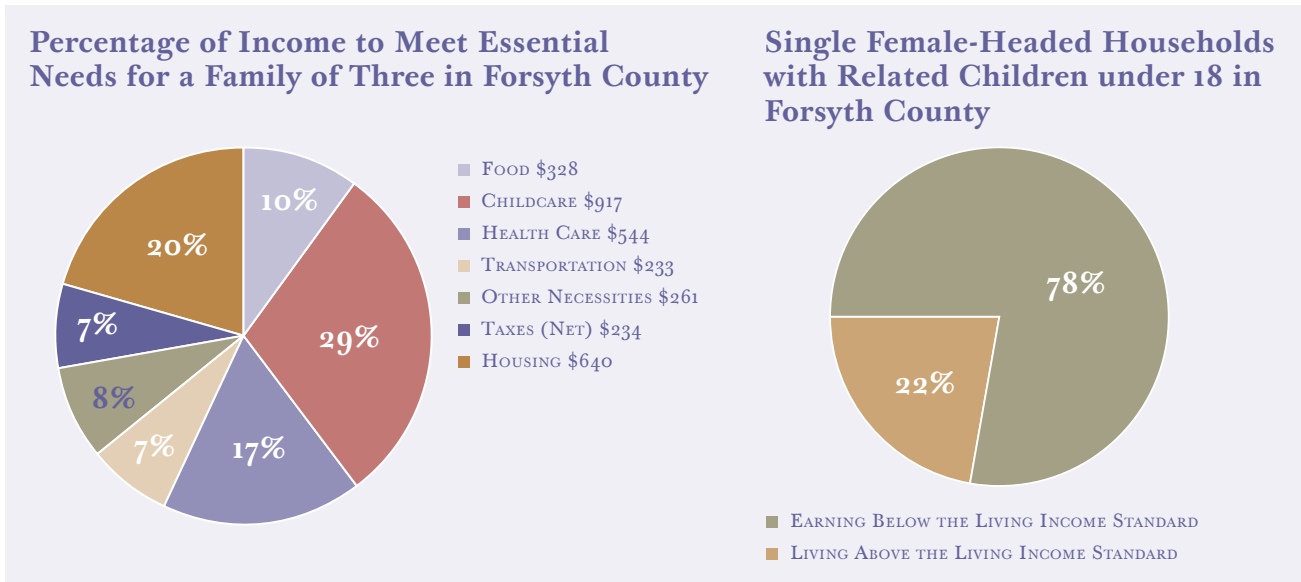


SOURCE: AMERICAN COMMUNITY SURVEY, 2006–2008
3-YEAR ESTIMATES, TABLE S1702

**THE REAL COST OF LIVING IN FORSYTH COUNTY:
THE LIVING INCOME STANDARD**

Federal poverty rates are only one part of the story in measuring women’s economic security. Unfortunately, the federal poverty guidelines — derived from an outdated formula that only considers the cost of food — omit the real costs of living and other essential expenses such as housing, health care, child care, transportation, taxes, and other necessities. The Living Income Standard (LIS) developed by the North Carolina Budget and Tax Center uses actual cost data to estimate how much money is required to pay for essential expenses for different family types in each of the 100 North Carolina counties.¹¹

To meet essential needs in Forsyth County, according to the LIS, a family of three (one adult and two young children) would need to earn \$3,148 a month or \$37,777 a year, which is 226.1% of the federal poverty level. This represents an hourly wage of \$18.16, more than 2½ times the current minimum wage of \$7.25 an hour. The chart below shows dollar estimates for the essential expenses for a family of three.



SOURCE: MAKING ENDS MEET ON LOW WAGES: THE 2008 NORTH CAROLINA LIVING INCOME STANDARD

SOURCE: AMERICAN COMMUNITY SURVEY, 2006–2008 3-YEAR ESTIMATES, TABLE B19131



WORK SUPPORTS

A variety of federal and state programs, known as work supports, help fill the gaps when individuals and families cannot adequately afford housing, child care, food, or health care. The Earned Income Tax Credit (EITC), considered the nation’s most effective anti-poverty program, provides crucial income to working families that can be used to reduce debt, buy necessities, and invest in savings. Recently, North Carolina joined 21 other states in enacting a state EITC, so that those who qualify for the federal EITC also qualify for the state EITC. Other work supports include child care subsidies, Supplemental Nutrition Assistance Program, Section 8 Housing Assistance, Health Choice, and Work First.

Typically, eligibility for these work supports is determined by income calculated as a percentage of the federal poverty guidelines (*see table below*).

Thresholds for Work Supports for a Three-Person Family in Forsyth County

BASED ON THE 2009 FEDERAL POVERTY LEVEL ANNUAL INCOME OF \$18,310 FOR A THREE-PERSON FAMILY

WORK SUPPORT	ANNUAL INCOME THRESHOLD	% OF POVERTY
Earned Income Tax Credit	\$40,295	220%
Child Care Subsidy	\$37,476	205%
NC Health Choice (<i>SCHIP—children’s health insurance</i>)	\$36,624	200%
Section 8 Housing	\$26,200	143%
Supplemental Nutrition Assistance Program	\$22,884	125%
Work First (<i>Temporary Aid for Needy Families</i>)	\$6,528	36%

According to a recent study, when families receive work supports in North Carolina, they eliminate 52% of the gap between the family’s income and the income needed to meet the family’s essential needs.¹² Unfortunately, not enough families are receiving these supports, largely because

- many families exceed the income threshold for eligibility, yet do not earn enough to afford a basic standard of living;
- many qualified families may not access assistance because they are either unaware of their eligibility, or find the application process too complex and time-consuming; and
- many programs, such as child care and housing assistance, are insufficiently funded to meet the needs of all eligible families.

The average federal Earned Income Tax Credit in 2006 for a FORSYTH COUNTY tax filer was almost \$2,000.

SOURCE: *Brookings Institute Web Site EITC Interactive Data.*

To help address the second point, an innovative new program called The Benefit Bank was recently introduced in North Carolina. The Benefit Bank is a web-based service that provides free federal and state income tax assistance and access to tax credits such as EITC, and helps individuals assess eligibility and apply for vari-

ous work supports. One-stop sites sponsored by community, faith-based, private sector, and governmental organizations will be established with trained counselors to assist people in using the service.

Work supports can play an important role in womens’ economic security. However, because work support eligibility is based on income thresholds, a woman who earns a raise or takes a better-paying job may find that her income exceeds the eligibility limits. Her benefits are then reduced or terminated, leaving her no better off or even worse off financially than before. For

example, if she is suddenly without child care assistance, her ability to continue working may be jeopardized if child care is now unaffordable. This creates a vicious cycle that leaves her unable to achieve economic security for herself and her family.



ASSET POVERTY

When discussing economic security, focusing exclusively on income ignores the importance of assets and household wealth. Assets can include cash investments (savings, equities, retirement accounts), possessions with monetary value (homes, small businesses, other property), and nontangible items such as a college degree. Assets can lay the groundwork for the building of wealth and economic prosperity that can be passed on to future generations. Assets can also provide an essential safety net to help families endure unexpected financial hardships such as illness or unemployment.

Action for Children found that 31% of all households in Forsyth County had asset poverty, meaning that they lack sufficient assets to subsist above the poverty level for three months in the absence of income. Not surprisingly,

If they experienced a loss of income, *51%* of single-parent households with children at home in FORSYTH COUNTY lack adequate savings to stay above the poverty line for *three months*.

there are significant disparities in the asset poverty rates among different racial and ethnic groups. In Forsyth County, 20% of whites, 53% of African Americans, and 70% of Hispanics were asset poor.¹³

In North Carolina, 30.4% of households are considered “unbanked,” meaning they lack access to savings, checking, or money market accounts.¹⁴ Low-income unbanked households must turn to alternative financial service providers, such as check cashers, payday lenders, pawnshops, and other outlets. These providers charge hefty fees, high interest rates, and do not provide an opportunity to save or establish credit. While gender-specific data are not available,

it is reasonable to assume that a significant percentage of low-income women in Forsyth County are both unbanked and asset poor.

For a woman to build assets and achieve economic security, she must be financially literate and have the tools to navigate financial systems and access financial institutions, build good credit, and manage her financial resources. Unfortunately, many students leave high school without these tools or knowledge. North Carolina high school seniors fared worse than the national average in the Jump\$tart survey of personal financial literacy; only 25% received a passing score of 60 or better, and girls had an

average score of 44.9.¹⁵ This past year, the North Carolina Legislature passed a law to establish a Financial Literacy Council to coordinate financial literacy efforts both in and out of the school system.

REAL WOMEN, REAL VOICES *on Building Assets*

TAMEKA, a single mother with a four-year-old son recently bought a house, which was an incredible life accomplishment for her. She made it a priority to provide security, stability and a future for her son, saying, “I want him to feel like he has a little piece of America.”

JANET also would like to buy a house, but says “I can’t find a way to save. I want to buy a house. That’s all I want to do — buy my own house before I get too old to work and pay for it. I just can’t get any savings going.”

WORK, WAGES, AND BENEFITS

During the past several decades, women’s participation in the workforce has steadily increased. Women now comprise nearly 49% of the workforce in Forsyth County (however, women are only 44% of the full-time workforce).¹⁶ Of women ages 16 and older, 60% participate in the labor force in Forsyth County, which is comparable to state and national rates.¹⁷

EQUAL PARTICIPATION, BUT NOT EQUAL PAY: THE GENDER WAGE GAP

While women may have nearly reached parity as participants in the workforce, they have not reached parity in earnings. Regardless of their education or work experience, women earn less than their male counterparts. The median income for full-time female workers over age 16 in Forsyth County is \$33,582, 76.4% of the median income of men working full-time, at \$43,972. This is slightly lower than the state (79.7%) and national wage gap (77.6%).¹⁸ For workers over age 25, regardless of full or part-time status, the overall wage gap is 73.4% in Forsyth County, which is slightly higher than the state (72%) and national (68.1%) wage gap for this population.¹⁹

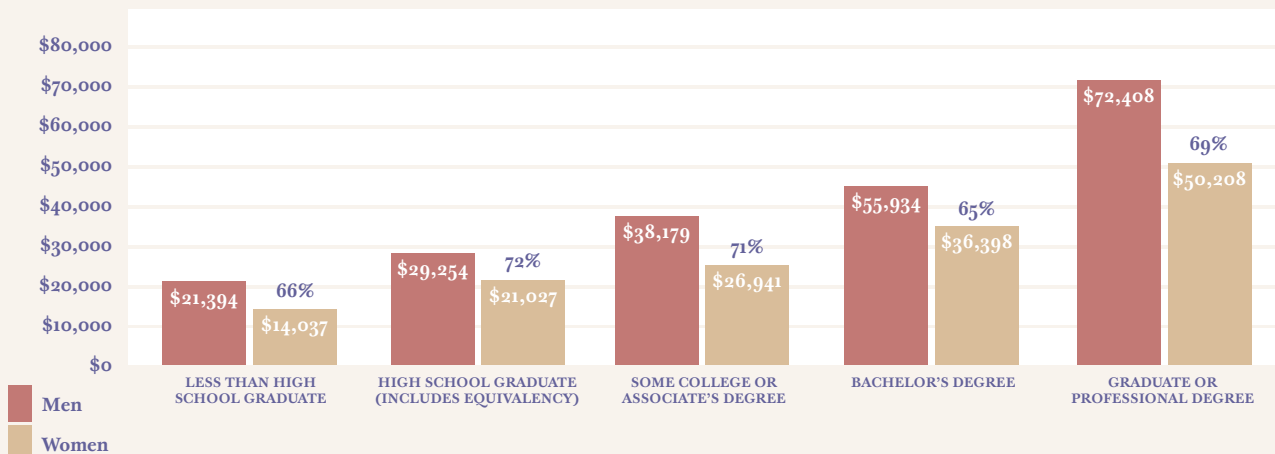
This gender wage gap is generally attributed to three primary factors: 1. Women are more likely than men to take time away from the labor market or work fewer hours to attend to family responsibilities; 2. Some employers are reluctant to hire, train, or promote women for fear they may leave due to family obligations; and

3. There is sex segregation in the labor market, whereby women work in predominantly “women’s jobs” and men work in predominantly “men’s jobs” — occupations where 75% or more of the workers are of one sex.²⁰

In Forsyth County, women working full-time earn just over 76¢ for every dollar earned by men.

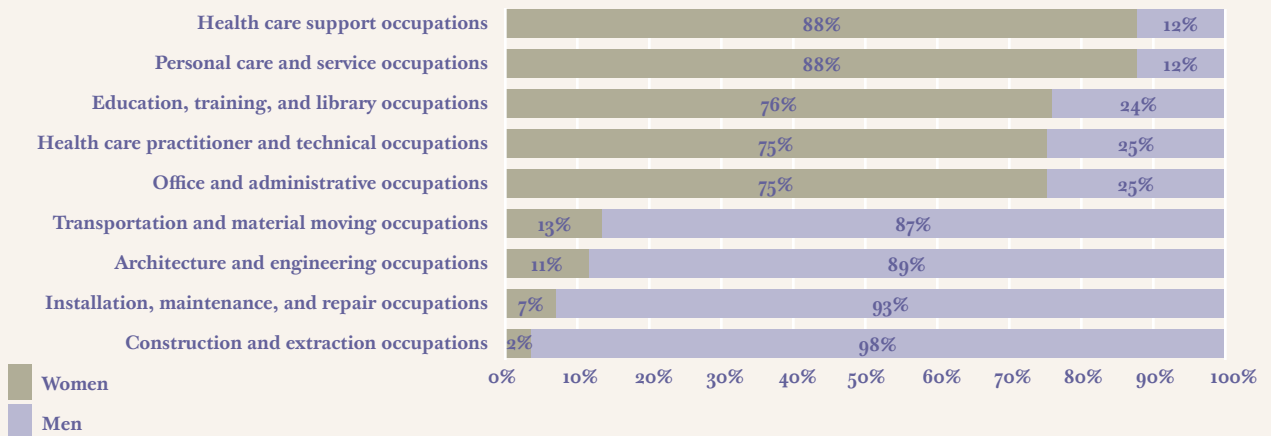
In Forsyth County, over 50% of women were employed within one of the five predominantly female sex-segregated occupational groupings highlighted in the chart on the following page.²¹ The health care and social assistance industry is the largest industrial sector in Forsyth County, employing approximately 18% of all workers in the county,²² so it is not surprising to see two of these occupational groupings on this chart. However, within these groupings, there can be great variation in the salaries and the ratio of women to men depending on the specific job. Women tend to be clustered in the lower-paying jobs. For example in the health care practitioner and technical occupations grouping, 65% of physicians and surgeons are male, and 94% of registered nurses are female. In the health care support occupations grouping, 90% of nursing, psychiatric, and home health aides are female.

Median Income by Education Level in Forsyth County (population aged 25 years and over)



SOURCE: AMERICAN COMMUNITY SURVEY, 2006–2008 3-YEAR ESTIMATES, TABLE B20017

Sex-Segregated Occupational Groups in Forsyth County



SOURCE: AMERICAN COMMUNITY SURVEY, 2006–2008
3-YEAR ESTIMATES, TABLE B24010

PART-TIME WORK AND UNDEREMPLOYMENT

Women are more likely to work part-time than men. During the period examined, 43.6% of female workers worked less than full-time compared to 31.7% of male workers.²³ In some cases, women may be working part-time by choice in order to fulfill their family obligations. However, some employers may hire only part-time workers to avoid having to pay benefits, a practice that particularly impacts women in low-wage positions. Many women, including several of those we interviewed, work two or more part-time jobs to make enough money to cover their basic bills.



REAL WOMEN, REAL VOICES *on Low-Wage Jobs*

MARIA, a high school graduate with a four-year-old son, works two part-time jobs without benefits. “Even with my two jobs, I still have to juggle paying for my bills.”

ISABEL said she “used to wake up early and go to temporary agencies to apply for jobs, whatever was available,” but now she has a permanent part-time job at a public agency. “I would like to work more, maybe have a full-time job.”

JANET, a single mother of five, makes approximately \$17,000 a year. “My paycheck goes in the bank on Thursday, and on Friday I pay some bills and it is all gone.”

VIOLENCE AGAINST WOMEN AND ECONOMIC SECURITY

While intimate partner violence occurs in all social and economic groups, low-income women are disproportionately impacted; their lack of economic resources leaves them with fewer options and makes them more dependent and vulnerable to abuse. *Lack of financial resources is one of the most common reasons that women stay with or return to an abusive partner.* Intimate partner violence threatens more than just the physical safety, health, and emotional well-being of women; it also threatens their economic security. Abusers may hinder women from working by making work-related threats, inhibiting their ability to pursue further education, or stalking them in the workplace. Seeking protection through the legal system may require repeated court hearings, which may cause a woman to lose her job due to absences. Domestic violence is also one of the primary causes of homelessness for women; instability in permanent housing can have a detrimental impact on a woman's ability to maintain employment.

THE BENEFITS THAT MAKE WORK “WORK” FOR WOMEN

Having a job and income alone does not provide women and their families with the economic security that they need. Certain benefits and work supports such as health care coverage, paid sick days, and retirement, help make employment “work” for women and facilitate their economic security. In a national survey, 68% of women said they would prefer a job that guaranteed health coverage and a pension over a higher-paying job.²⁴

HEALTH CARE COVERAGE: In North Carolina, 18% of all women are uninsured and 37% of low-income women are uninsured.²⁵ Many working low-income women are less likely to have access to health insurance because they are working either part-time or in low-wage jobs without health insurance benefits. Even with health insurance, medical expenses can have a significant impact on women's economic security. Because of lower income levels, women have higher out-of-pocket costs as a percentage of their income than men, and thus are more likely to have problems paying medical bills.²⁶ For those without health insurance, any major illness can create devastating medical expenses.

PAID SICK DAYS: In North Carolina, 49% of private-sector workers have no paid sick days. While some of these workers do have paid vacation or leave time that they can take for sick days, 28% of North Carolina private-sector workers have no paid leave.²⁷ Again, many low-income working women are likely to be working either part-time or in low-wage jobs without paid sick days. This situation requires them to choose between taking care of themselves and/or their children when sick, or losing income and possibly even their job if they take time away from work.

FAMILY LEAVE: The Family and Medical Leave Act (FMLA) ensures job security for eligible employees (of businesses with 50 or more employees) to take 12 weeks of unpaid leave each year to care for a newborn or newly adopted child, seriously ill family member, or to recover from their own serious health conditions. For those that qualify for this leave and can afford to take it (typically with the assistance of short-term disability benefits), FMLA supports the economic security of women and families by ensuring that they do not lose their jobs. Unfortunately, many women either do not qualify for this leave (either because they work part-time or for a small employer) or they simply cannot afford to take the leave. In a state-by-state analysis of parental leave policies, North Carolina received a grade of F because of its failure to provide any benefits or programs to support families before and after the birth of a child.²⁸

RETIREMENT: Because women tend to live longer than men, the ability to invest and save for retirement is critically important for the economic security of older women. Unfortunately, the gender gap in employment and income levels follows women into retirement and leads to lower overall retirement savings for women. One national study found that female workers nearing retirement (those aged 55–64) had on average \$91,700 in a retirement account compared to \$219,500 for male workers of the same age.²⁹

The composition of the workforce has changed dramatically in the last several decades with the influx of women. Women are in the workforce to stay and their income is critical to the support of their families. Unfortunately, workplace policies and benefits have failed to keep up, and the workplace is out of touch with the needs of working families. North Carolina recently became one of the first states in the nation to create a legislative study



commission to examine how labor laws have not kept pace with the changing needs of the workforce. The Joint Select Committee on Work and Family Balance will analyze public policies that could benefit working families and will make recommendations in February 2011.

WOMEN-OWNED BUSINESSES

Nationally, women-owned businesses are growing at twice the rate of all businesses. Currently these businesses have an economic impact of \$3 trillion annually and account for 16% percent of all U.S. jobs.³⁰ In Forsyth County, 27.4% of businesses are owned by women, comparable to state and national averages.³¹ Most of these businesses are small businesses; 72.6% of women-owned businesses in North Carolina had annual receipts of \$500,000 or less, and 31.9% had receipts of \$100,000 or less.³² Entrepreneurship and small business ownership not only provides women with an opportunity to improve their economic security, it also allows more flexibility in balancing work and family responsibilities.

WOMEN'S EMPLOYMENT AND THE RECESSION

As previously stated, most data in this report were collected during the beginning and peak of the recent economic recession, which began in December 2007.

Some have characterized the recession as a “mancession” because many of the job losses have occurred in traditionally male occupational fields such as manufacturing and construction, while traditionally female fields such as health and education have remained relatively steady. However, with the recession also came a slowdown in service sectors such as retail, hospitality, and personal and business services, which has resulted in substantial job losses for women.³³ These job losses have hit single mothers particularly hard; in August 2009, they were twice as likely to be unemployed than married men.³⁴ With the recession, many married-couple families are now being sustained by the lower wages of women. As previously noted, these lower wages and the other challenges that women face in achieving economic security may have been magnified by the recession, but they are not its result. These challenges to women's economic security are the result of the many pre-existing individual, social, and systemic issues and barriers outlined in this report.

EDUCATION

Educational attainment is a major determinant of employment and financial stability. Among women in Forsyth County, earnings vary significantly by educational level. Women with a high school degree but no college earn approximately 58% of what a female college graduate earns (see Median Income Chart, page 11).

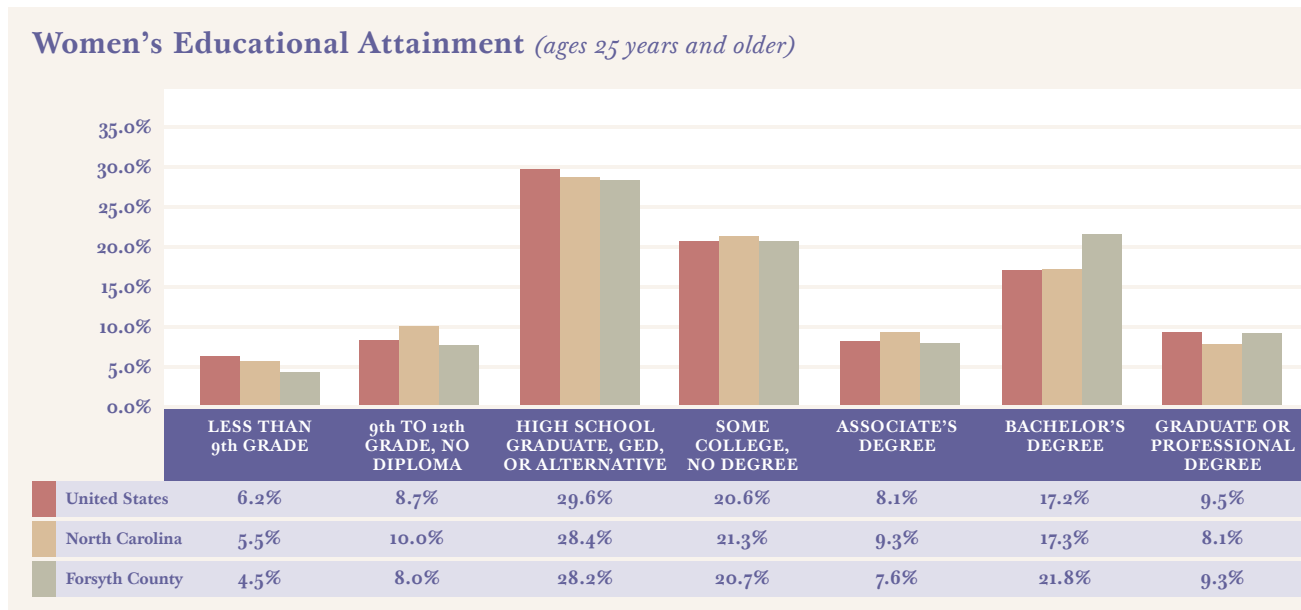
While education can be a key to higher earnings, it is also importantly linked to the accumulation of assets and household wealth. In 2007, the median household net worth for a person with a high school degree was four times greater than that of a person without a high school degree; a person with a college degree had a net worth over three and a half times greater than a person with a high school degree.³⁵

Forsyth County has a slightly more educated population of women than the state or nation, with nearly 39% of women aged 25 or older having an associate's degree or higher.³⁶ However, significant racial and ethnic disparities in educational attainment exist. Over 63% of white women have had some college education or higher, compared to 53% of African American women and 30% of Hispanic women in Forsyth County.³⁷

HIGH SCHOOL GRADUATION RATES

High school graduation or a General Educational Development (GED) certificate is a minimum requirement for most jobs or to enter post-secondary education. The consequences of dropping out of high school are severe for a person's economic security. High school drop-outs are more likely to be unemployed and will earn less over their lifetime than high school graduates.

Girls are less likely to drop out and more likely to graduate from high school than boys both locally, state-wide and nationally. In Forsyth County in 2009, 72.7% of all students graduated in four years or less, with 77.4% of girls graduating compared to 68.1% of boys.³⁸ Like higher education, disparities exist at the high school level as well; 83.9% of white girls graduated in four years, compared to 75.1% of African American girls and 55.4% of Hispanic girls. However, many white and African American women who do not initially graduate or drop out do eventually complete high school or obtain a GED. Only 9.6% of white women and 14.1% of African American women over 25 had less than a high school diploma or equivalent, compared to 44.3% of Hispanic women with less than a high school diploma or equivalent.



SOURCE: AMERICAN COMMUNITY SURVEY, 2006-2008 3-YEAR ESTIMATES, TABLE C15002

THE LINK BETWEEN TEEN PREGNANCY AND ECONOMIC INSECURITY

While the teenage pregnancy rate fell to a 30-year low in 2008, with rates falling in 75 of North Carolina's counties, the rate increased by 8.2% in Forsyth County.³⁹ *Forsyth County had higher overall teen pregnancy rates than the state as a whole, with 67.2 out of 1000 Forsyth teen girls ages 15 to 19 becoming pregnant compared to 58.6 per 1000 statewide.* Significant disparities exist between racial and ethnic groups; 55.6 per 1000 white teens in Forsyth County became pregnant, compared to 87.2 per 1000 African American teens and 196.9 per 1000 Hispanic teens.



We include these data in our report because there is a clear connection between teen pregnancy and economic security. Nationally, only 40% of mothers who have children before age 18 graduate from high school.⁴⁰ As noted earlier, education plays a significant role in economic security and the ability to build assets and household wealth. Poverty is both a cause as well as a consequence of teen pregnancy and early childbearing. Our teen mothers are at significant risk of perpetuating an intergenerational cycle of poverty.

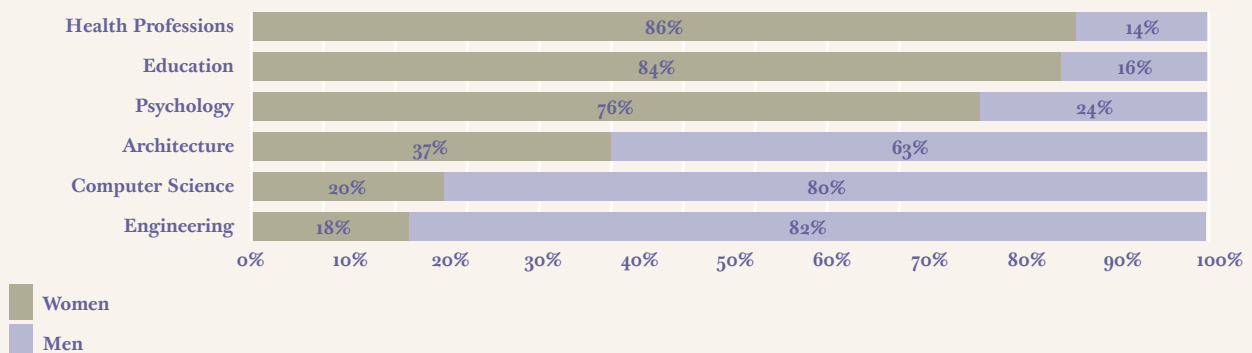
POST-SECONDARY EDUCATION

Women earn higher degrees at equal or higher rates than their male counterparts. In North Carolina, in 2007–2008, women received nearly 60% of all bachelor's degrees conferred.⁴¹ However, as can be seen in the accompanying chart, women continue to be over-represented in fields that lead to lower-paying jobs (e.g., education, psychology, and health)

and under-represented in higher-paying fields (e.g., architecture, engineering, and computer science).

Forsyth County is fortunate to have several colleges and universities, providing many opportunities for educational advancement. Unfortunately, rising tuition costs make it difficult for higher education to be accessible to everyone.

Percentage of Bachelor's Degrees Conferred in North Carolina in 2007–2008 by Gender for Selected Fields of Study



SOURCE: STATISTICAL ABSTRACT OF HIGHER EDUCATION IN NORTH CAROLINA 2008–2009



REAL WOMEN, REAL VOICES *on Education*

The women interviewed for this report all recognized the importance of education in their economic security. However, many of them faced barriers that either caused them to quit or postpone their education so that they could meet other immediate needs.

MARIA graduated from high school despite becoming a mother at 17, and now attends college in between her two part-time jobs. “I need to continue going to school, so I can get a permanent job, where I can get benefits.”

ISABEL realizes that “in order to have a higher paying job, I need to go to school. And if I had a better job, I would have more money, which would improve our financial situation. My goal is to go back to school.”

TRACI is a 42-year-old single mother who started out at Winston-Salem State University after high school, but became sick and had to drop out. After 20 years of working various jobs, she managed to go back to school at High Point University and finally earned her degree last year. “I feel good because I went back to finish. My children are proud of me, and my daughter is now more determined than ever to go to college.”

TONYA, a single mother of a four-year-old, got her GED after having her child when she was 16. A year later she started attending Forsyth Technical Community College, but had to drop out after two semesters because she couldn't continue to afford to pay for college and needed to work full-time to earn more money to support herself and her daughter. “My main goal in my life right now is to get a college degree.” Currently she is participating in the AmeriCorps VISTA program, which will provide her with a \$4,500 education award upon completion. She hopes to attend Winston-Salem State University in the future.

PAYING FOR THE ESSENTIALS

HOUSING

RENTAL MARKET: The Federal Housing and Urban Development guidelines recommend that for housing to be considered affordable, households should spend no more than 30% of their income on housing-related expenses, yet nearly 50% of households in rental units in Forsyth County spend over 30% of their household income on rent.⁴³ Housing can be one of the most expensive items in a household budget and a significant drain

households with children under 18) make less than \$50,000 a year,⁴⁷ making home ownership unaffordable and out of reach for this population. Less than 9% of owner-occupied housing in Forsyth County is owned by female householders with no husband present.⁴⁸

HOMELESSNESS: When a woman cannot find affordable housing or loses her housing due to financial reasons or a need to escape a violent situation, she may find herself homeless. In 2009 in Winston-Salem, on any given day, there were approximately 72 single homeless women and 33 homeless families with children, 91% of whom are single female-headed households.⁴⁹ Data from early 2010 that look at the homeless in our community reflected a significant increase in the number of homeless women with families, a likely result of the recession.⁵⁰ Women with mental health and substance abuse issues have greater problems finding and keeping housing, and may find themselves homeless

Forsyth County Affordable Rental Housing⁴²

	FAIR MARKET RENT	ANNUAL INCOME NEEDED	HOURLY WAGE NEEDED	HOURS PER WEEK AT MINIMUM WAGE
1 BEDROOM	\$577	\$23,080	\$11.10	61
2 BEDROOM	\$669	\$26,760	\$12.87	71
3 BEDROOM	\$912	\$36,480	\$17.54	97

on low-income households, many of which are headed by single women with children. In Forsyth County, 24% of rental housing is occupied by female householders with no husband present.⁴⁴ The table shows the income necessary to rent housing in Forsyth County. Sixty percent (60%) of female householders with no husband present and children under 18 in the home earn less than \$25,000 per year;⁴⁵ thus, they would spend more than the recommended 30% of their income on housing. Public housing is a last resort for many low-income households. However, the waiting list to get into a public housing project is long. Furthermore, while the Housing Authority of the City of Winston-Salem currently subsidizes rent for approximately 4,400 families with Housing Choice Vouchers (Section 8), the waiting list for that program was closed in October 2004.

HOME OWNERSHIP: Home ownership is an important step toward creating long-term family wealth and financial security. Home ownership brings collateral and credit status, which are keys to building assets and financial stability. But owning a home is out of reach for many single women. The median monthly cost for a mortgaged home in Forsyth County is \$1,255,⁴⁶ which would require an annual income of \$50,200 for home ownership to be considered affordable. Nearly 79% of all female-headed households with no husband present (and 88% of those

or forced to live in overcrowded or abusive situations. These women would greatly benefit from both permanent and transitional supportive housing programs, which offer affordable housing linked to supportive services to help them address the issues affecting their ability to be self-sufficient. Forsyth County has a limited supply of supportive housing programs for women, very few of which allow women to live with their children.

CHILD CARE

Next to housing, child care can be one of the greatest household expenses. In many cases, monthly child care costs can exceed housing costs, especially if there is more than one child in care. Average monthly child care rates in Forsyth County for a four-year-old are \$426 and for an infant, \$500.⁵¹ *Having access to reliable and affordable child care can make the difference between whether or not a woman can get and maintain employment.* In North Carolina, 16.3% of low-income parents had to quit, refuse, or change a job because of problems with child care.⁵² Lack of access to affordable child care can be a serious barrier to a woman obtaining education, job training, and skill building — all necessary tools to achieving employment, higher wages, and economic security.

EARLY CHILD CARE PROVIDERS

Like many jobs that involve educating or caring for others, child care providers are predominantly women and are poorly paid, making their own path to economic security challenging. In Forsyth County, nearly all of the child care workers are women, and their median annual wage in 2008 was \$19,710.⁵⁶ The low wages and lack of benefits for child care workers create significant turnover, which undermines the stability of the industry and the quality of the child care provided.



Access to affordable, high-quality child care is not only important to the economic security of working women, it can also affect the future economic security and other outcomes of their children. The quality of learning experiences in their first five years of life has a significant impact on a child's future academic and economic success, with long-term benefits including higher educational attainments, greater employment stability, and higher lifetime earnings.⁵³

Unfortunately, many women and their children cannot access affordable, high-quality child care. In Forsyth County, there are approximately 13,767 children under age 11 who meet eligibility requirements for child care subsidies, but only approximately 24% of them are receiving subsidies.⁵⁴ A national study found that low-income working mothers most commonly rely on relatives such as parents or siblings as their primary source of child care.⁵⁵ This was common among the women interviewed for this report as well.

OTHER TYPES OF CAREGIVING

Regardless of age, economic status, or race, the care of children and other family dependents primarily falls on women and can have a significant impact on their economic security. Besides taking care of their own children, women also care for elderly relatives. A recent national study estimated that 65.7 million people serve as unpaid caregivers, two-thirds of whom are women.⁵⁷ Of those caregivers who worked, 69% made accommo-

dations to their work such as taking time off, reducing hours, turning down benefits, and giving up work entirely to fulfill their caregiving obligations.

There is also a growing population of grandparents responsible for raising their grandchildren. In Forsyth County, most of these grandparents are female and 86% of them are between the ages of 30 to 59 years,⁵⁸ still in their prime working years. Thus, they face similar child care challenges as women raising their own children.

FOOD

Food hardship is defined as the lack of money to buy the food that families need. In 2008–2009, the Winston-Salem area had the 13th highest rate of food hardship among the 100 largest Metropolitan Statistical Areas in the nation, with over one in five households reporting food hardship. Households with children fared even worse, with 27.8% of households with children in North Carolina reporting food hardship during this same period.⁵⁹ Food insecurity has numerous short- and long-term health, educational, and economic impacts on both adults and children.

REAL WOMEN, REAL VOICES *on Getting By*

The women we interviewed often struggle to get by because their incomes do not cover their basic expenses. Thus, they use different strategies to manage their daily expenses and worry about unanticipated major expenses like a car repair or a medical bill.

WANDA was making \$55,000 a year until she was laid off last year, and now she receives unemployment compensation. She already had significant medical debt from a battle with breast cancer. After the layoff, she was forced to use credit cards to pay for many basic expenses. Now her bills have gotten so high that she can no longer manage them, and she has entered into debt settlement agreements to try to avoid bankruptcy.

TONYA makes \$865 a month as a participant in the AmeriCorps VISTA program. Although the VISTA program also provides support for child care and health care (Medicaid), Tonya struggles to pay her rent and other basic expenses. “It is hard working from paycheck to paycheck,” she said, but she manages to do it by maintaining a very tight budget and going without things for her and her daughter.

JANA, a single mother of two, was working full-time before her divorce, but now works part-time to take care of her children. “It didn’t make sense for me to work full-time because I would have had to put my youngest into child care full-time. The cost of that would have just deleted what I was making working full-time.”

SHANTI, 25, works part-time in the restaurant business and does not have benefits, so she pays out of pocket for any health care expenses. She makes an effort to get an annual checkup, but has not been to the dentist in a while and is not sure what she would do if she had a major medical expense.



SUMMARY

Through A Gender Lens: The Economic Security of Women and Girls in Forsyth County report is a first step toward examining and understanding the factors that contribute to the economic security of women and girls in Forsyth County. This report paints a complex picture of how women are doing in our community. There are many strengths in our community and much cause for celebration, but there are also significant challenges regarding the economic security of our most vulnerable women and their families. This page summarizes what we found when looking through the gender lens.

STRENGTHS

- Forsyth County’s female population is slightly more diverse than that of North Carolina or the United States. This diversity in race, ethnicity, and culture enriches our community.
- Women make a tremendous contribution to the local economy, with 60% of women participating in the labor force.
- Forsyth County has a slightly more educated population of women than the state or nation, with nearly 39% of women aged 25 or older having an associate’s degree or higher.
- Girls are less likely to drop out and more likely to graduate from high school than boys, and women earn higher degrees at equal or higher rates than their male counterparts.
- Forsyth County is fortunate to have several colleges and universities, providing many opportunities for educational advancement.
- The state of North Carolina has enacted several measures or initiatives that could improve women’s economic security, such as:
 - adoption of a state Earned Income Tax Credit;
 - implementation of The Benefit Bank to facilitate greater access to work supports and benefits for low- and moderate- income families;
 - a Financial Literacy Council to coordinate financial literacy efforts both in and out of the school system; and
 - The Joint Select Committee on Work and Family Balance, which will examine how labor laws can be modified to meet the changing needs of the workforce.

CHALLENGES

- In Forsyth County, poverty disproportionately impacts female-headed households, especially those headed by single mothers.
- 78% of single female-headed households with children in Forsyth County earn less than the Living Income Standard needed to meet basic expenses for a family of three.
- Too often, key work supports that help raise low-income women out of poverty are either not available due to insufficient funding, or not accessed due to complicated and confusing application processes.
- Regardless of their education or work experience, women earn significantly less than their male counterparts. In Forsyth County, women who work full-time make 76 cents for every dollar earned by men.
- Women are concentrated in sex-segregated occupations and in low-wage jobs.
- Either because they are working part-time or in low-wage jobs, women frequently lack access to benefits such as health care coverage, paid leave, and retirement.
- Access to affordable, high-quality child care is a significant barrier to women achieving economic security.
- Despite state and national declines in teen pregnancy, Forsyth County’s teen pregnancy rate has increased and is significantly higher than the overall state rate.
- Women of color and their children fare worse than their white counterparts on almost every indicator in this report.



A COMMUNITY AGENDA FOR SOCIAL CHANGE

If you don't like the way the world is, you change it.

You have an obligation to change it.

You just do it one step at a time.

– Marion Wright Edelman

This report has highlighted several challenges that women and girls face in achieving economic security. The Women's Fund of Winston-Salem is committed to finding solutions to address these challenges, so that all women and girls have equal opportunities and the skills and resources to be independent, self-sufficient, and contributing members of the community. We will use the information in this report to help guide our grantmaking and efforts to help women achieve long-term economic security. However, we cannot achieve this goal alone. Real change will take place only through the comprehensive, coordinated, and collaborative efforts of community organizations, governmental agencies, policymakers, employers, funding organizations, and the general public.

We are proud that many of our grantee partners are already leading the way to address many of these serious challenges, but much more needs to be done. The following recommendations of programs and policies to help transform the economic status of women in Forsyth County represent a community agenda for social change. The majority of these recommendations are for programs and policies that can be implemented *in Forsyth County*. For those recommendations that require state or federal policy changes, we hope local organizations and individuals will become advocates for these changes.

We encourage community organizations, governmental agencies, policymakers, employers, funding organizations, and concerned individuals to join us in implementing these recommendations and other innovative solutions so that together we can build a more vibrant, inclusive, and productive community for women and their families.

INCREASE WOMEN'S INCOME AND PROVIDE BENEFITS THAT MAKE WORK "WORK" FOR WOMEN

PROVIDE WOMEN WITH THE EDUCATION AND TRAINING NECESSARY TO ACCESS HIGHER-PAYING JOBS. We must ensure that women have the education and/or training to develop the skills and tools necessary

to find better employment and advance in their chosen fields. Recommendations include:

- Increase women's participation in educational and job training programs that reflect high-growth industries in the Triad, such as advanced manufacturing, health care, logistics and distribution, and creative enterprises and the arts. Focus on job-training programs that support jobs with career ladders, rather than just placing women in entry-level, dead-end jobs.
- Develop programs that encourage employers to set aside a certain percentage of nontraditional jobs for women and provide training programs that meet the needs of employers.
- Help low-income women and mothers access and complete higher education by providing greater financial supports, transportation and child care assistance, and academic guidance.
- Remove barriers to educational attainment for immigrant women and provide supports that will help them succeed in the educational system.

INCREASE WOMEN'S INCOME AND BENEFITS.

Women need greater earning opportunities and benefits in order to be economically secure and support their families. Recommendations include:

- Advocate for equal pay for equal work and enforce and expand equal pay protection for work of equal skill, responsibility, and danger.
- Develop programs that educate employers about the impact of domestic violence on the workplace and encourage them to adopt a worksite domestic violence policy that includes leave policies and security measures.
- Develop policies to address chronic underemployment and encourage employers to provide part-time workers with benefits.
- Pass paid sick day and family leave legislation.
- Adopt local livable wage ordinances and ensure that companies that receive public subsidies to establish new jobs in the area are paying livable wages and have adequate benefit standards.
- Increase access to health insurance by changing policies and creating innovative solutions to make it more

affordable for small businesses and nonprofits to offer health insurance (and other benefits) to their workers.

- Pass laws that prohibit the use of gender as a rating factor in setting insurance premiums.
- Explore policy options such as pooled retirement accounts for small businesses and nonprofits and universal, automatic retirement accounts for all workers to help promote the economic security of women as they age.
- Reform the unemployment insurance system by allowing people who quit because of a “good cause” to receive unemployment insurance. “Good cause” is when a person leaves a job because of personal factors such as illness or pregnancy, care of a family member, child care issues, domestic violence, sexual harassment, or following a spouse who relocates — all factors that disproportionately affect women, since they are more likely to leave their jobs due to domestic responsibilities.

SUPPORT FEMALE ENTREPRENEURSHIP AND

WOMEN-OWNED BUSINESSES. Entrepreneurship and small-business ownership not only give women opportunities to improve their economic security, they also allow more flexibility in balancing work and family responsibilities. Recommendations include:

- Expand funding and training opportunities for women’s microenterprise development so that women start, maintain, and grow their own businesses.
- Increase women’s access to credit so they can obtain the necessary capital to start and grow their businesses.

BUILD WOMEN’S ASSETS AND FINANCIAL LITERACY

HELP WOMEN BUILD ASSETS. Assets provide an essential safety net to help families endure unexpected financial hardships; they can lay the groundwork for the building of wealth and economic prosperity for future generations. Recommendations include:

- Increase funding and access to programs that create opportunities for Individual Development Accounts or other matched savings programs.
- Expand programs that support low-income home buyers and help people save for or finance college education.
- Develop or expand public-private programs to bring unbanked households into the banking system.
- Eliminate asset tests in work support and public assistance programs, which are costly to administer and create a disincentive for low-income families to save.

INCREASE THE FINANCIAL LITERACY OF WOMEN

AND GIRLS. Understanding basic economic concepts and responsible financial behaviors — and giving women the tools to navigate financial systems, access banking services, build good credit, and manage their financial resources — will help promote economic security.

Recommendations include:

- Increase programs that teach financial literacy skills to women and girls at all ages and stages of life.
- Expand programs that integrate financial education with access to financial products and institutions.
- Ensure that financial literacy concepts and decision-making are integrated into the K–12 curriculum throughout a student’s education.

INVEST IN OUR CHILDREN

INCREASE ACCESS TO HIGH-QUALITY AFFORDABLE CHILD CARE FOR LOW-INCOME WORKING

MOTHERS AND STUDENTS.

Lack of access to affordable child care can be a serious barrier to a woman obtaining education, job training, and skill building — all necessary tools to achieving employment, higher wages, and economic self-sufficiency. Recommendations include:

- Increase efforts to improve the quality of child care available by providing professional development opportunities for child care providers and increasing their compensation.
- Ensure that women in school or job training programs or searching for work have access to child care subsidies.
- Fully fund child care subsidy programs to adequately meet the needs of all those that are eligible.

EDUCATE GIRLS TO PREPARE THEM FOR FUTURE

SUCCESS. Educational attainment is a major determinant of employment and financial stability. Today’s girls should receive support to maximize their educational attainment so they can be economically secure in the future. Recommendations include:

- Provide programs that encourage girls and young women to study subjects and participate in programs that train them for high-paying jobs, such as in the fields of science, technology, engineering, and mathematics (STEM).
- Develop internships, pre-apprenticeships, and school-to-work programs in professions and the skilled trades that prepare young women to enter nontraditional jobs with higher entry-level wages and career ladders.
- Remove barriers to higher education for children of immigrants.

PREVENT TEEN PREGNANCY AND SUPPORT TEEN MOTHERS.

Teen mothers are much less likely to graduate from high school and thus are at serious risk for an economically insecure future for themselves and their children. Recommendations include:

- Provide programs that build the self-esteem, developmental assets, and leadership capacity of girls and young women so they are less likely to engage in high-risk behaviors and experience a teen pregnancy.
- Ensure that the Winston-Salem/Forsyth County School District adopts a policy and chooses a medically accurate, comprehensive sex-education curriculum in accordance with the recently passed Healthy Youth Act.
- Provide programs that support teen mothers in their efforts to continue their education.



ENSURE THAT LOW-INCOME WOMEN HAVE ACCESS TO SAFE AND AFFORDABLE HOUSING.

Having an affordable, safe, and stable place to live impacts a woman's ability to maintain employment and is a critical component of economic security. Recommendations include:

- Increase programs that help low-income women access affordable, high-quality, safe, and secure housing.
- Maximize utilization of Section 8 funding by advocating for an increase in the number of vouchers allocated locally.
- Develop or expand supportive housing programs that serve women who are recovering from substance abuse and/or mental health problems and allow them to live with their children.
- Develop new programs that maximize use of currently available federal and state housing assistance funding streams.
- Increase availability of flexible financial assistance for housing costs.
- Increase annual funding to the N.C. Housing Trust Fund.
- Establish a local Housing Trust Fund to pay for local supportive housing initiatives.

ENSURE BASIC NEEDS ARE MET

INCREASE ACCESS TO WORK SUPPORTS. Work supports can help bridge the gap between a family's income and the income needed to meet the family's essential needs, yet not enough people are accessing these supports. Recommendations include:

- Full implementation of The Benefit Bank in Forsyth County by multiple service providers and increased outreach efforts.
- Ensure that children have access to health insurance by expanding outreach efforts to maximize enrollment in Health Check (Medicaid) and North Carolina Health Choice for Children (SCHIP), and implementing N.C. Kids Care program to expand eligibility for Health Choice.
- Streamline application, eligibility, and recertification policies both within and across benefit programs.
- Fully fund all work support programs to meet the needs of all those who qualify.
- Expand the state Earned Income Tax Credit beyond the current 5%.

METHODOLOGY AND LIMITATIONS

This report contains both quantitative and qualitative data and information collected by Gramercy Research Group, a private research firm in Winston-Salem, and the staff of The Women’s Fund of Winston-Salem.

Most of the quantitative data in this report were collected from the U.S. Census Bureau’s American Factfinder online database using the American Community Survey’s 2006–2008 data set. The three-year data set allows us to assess average characteristics over a longer period and allows for a larger sample size and therefore smaller margins of error.

The qualitative data were collected via personal interviews with 23 women from our community representing a variety of racial, ethnic, and socioeconomic backgrounds. The names of the women interviewed have been changed to protect their identities. Information and quotes gathered from these interviews are included in this report to give meaning and texture to the data presented.

Whenever possible, specific data for Forsyth County were presented. However, in some cases no local data were available, so statewide or national data were presented to illustrate how an issue impacts women.

SCARCITY OF GENDERED DATA: The data collection process for this report revealed a serious lack of data available by gender. The Women’s Fund and the Economic Security Advisory Committee (responsible for oversight of this report) recommends that when possible, agencies and organizations integrate a gender field into their data collection and when possible report on data using a gender focus.

KEY TERMS USED IN THIS REPORT

Below are the U.S. Census Bureau’s official definitions of some key terms used in this report.

FAMILY: A group of two or more people who reside together and who are related by birth, marriage, or adoption.

HISPANIC OR LATINO: For Census 2000, American Community Survey: People who identify with the terms “Hispanic” or “Latino” are those who classify themselves in one of the specific Hispanic or Latino categories listed on the Census 2000 or ACS questionnaire — “Mexican,”

“Puerto Rican,” or “Cuban” — as well as those who indicate that they are “other Spanish, Hispanic, or Latino”. Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person’s parents or ancestors before their arrival in the United States. People who identify their origin as Spanish, Hispanic, or Latino may be of any race.

HOUSEHOLD: A household includes all the people who occupy a housing unit as their usual place of residence.

HOUSEHOLDER: The person, or one of the people, in whose name the home is owned, being bought, or rented.

LABOR FORCE: The labor force includes all people classified in the civilian labor force, plus members of the U.S. Armed Forces (people on active duty with the United States Army, Air Force, Navy, Marine Corps, or Coast Guard). The Civilian Labor Force consists of people classified as employed or unemployed.

MEDIAN INCOME: The median income divides the income distribution into two equal groups, one having incomes above the median, and other having incomes below the median.

RACE: Race is a self-identification data item in which respondents choose the race or races with which they most closely identify. People who responded to the question on race by indicating only one race are referred to as the “race alone” population, or the group that reported only one race category. Six categories make up this population: White alone; Black or African American alone; American Indian and Alaska Native alone; Asian alone; Native Hawaiian and Other Pacific Islander alone; and Some Other race alone. Individuals who chose more than one of the six race categories are referred to as the “two or more races” population, or as the group that reported more than one race.

ENDNOTES

¹ U.S. Census Bureau, American Community Survey, 2006–2008 3-Year Estimates, Table B01001.

² North Carolina Office of State Budget and Management. County/State Population Projections.

³ Unless otherwise noted, all information in this section is from the U.S. Census Bureau, American Community Survey, 2006–2008 3-Year Estimates, Tables: B01001I, B05003I, C03001.

⁴ U.S. Census Bureau, American Community Survey, 2006–2008 3-Year Estimates, Table B05003I.

⁵ U.S. Census Bureau, American Community Survey, 2006–2008 3-Year Estimates, Table C03001.

⁶ U.S. Census Bureau, American Community Survey, 2006–2008 3-Year Estimates, Table B05003I.

⁷ Kasarda J. and J. Johnson, Jr. *The Economic Impact of the Hispanic Population of the State of North Carolina*. Frank Hawkins Kenan Institute of Private Enterprise, The University of North Carolina at Chapel Hill, 2006.

⁸ U.S. Census Bureau, American Community Survey, 2006–2008 3-Year Estimates, Table B17001.

⁹ U.S. Census Bureau, American Community Survey, 2006–2008 3-Year Estimates, Tables B17001A, B17001B, B17001I.

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