



“WE SET PEOPLE UP FOR IMPOSSIBLE DECISIONS”

WOMEN AND LOW-WAGE WORK

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Cover photo by Steve Liss

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INTRODUCTION

Over 3.2 million North Carolinians are poor or near poor, and many more experience economic instability and challenges over time. We've described some of these communities and the hurdles they face, individually and collectively, in our prior research. With this report, we examine the ways that women in North Carolina are caught in the crosshairs of irreconcilable social and economic demands.

This state is not unique in this regard. But conditions in North Carolina strengthen the headwinds faced by women everywhere. The state's failure to expand Medicaid, for example, deprives hundreds of thousands of women of health insurance. Without health insurance, women of working age can't access treatments that would enable them to find or keep a job. Low wage work is more pervasive in North Carolina than in other states. The minimum wage is the set to the federal floor and the General Assembly has moved to prevent local governments from raising it. North Carolina has intentionally adopted one of the worst unemployment compensation programs in the country, complaining that such payments amounted to "welfare." Food stamp benefits have been cut by the state, though no savings resulted, because the benefits are paid for by the federal government. And state taxation schemes have been altered to ensure that low-income Tar Heels pay more while wealthy ones and out of state corporations pay decidedly less.

Given North Carolina's inadequate childcare system, last year hundreds of thousands of women were forced to forgo job opportunities, experienced employment disruptions, or lost a job because of the lack of affordable childcare. Meantime, an affordable housing crisis, especially in urban areas across the state, has exploded. These and other actions have real consequences, thwarting the ability of women to advance, stifling human potential and economic growth, and making life harder for countless children in the process. As a state we don't do much for folks at the bottom of the economic ladder. As a policy matter, we double down on the centrality of work but then erect barriers to women's employment. This is not a neutral or natural way of looking at the world—it happens intentionally. And North Carolina women pay the forfeit.

North Carolina allows the stark challenges of poverty, economic inequality and low-wage work to be visited disproportionately upon women and, often, their children. And the state's lawmakers seem untroubled by that bleak reality. Most low wage workers are women—relegated to jobs that pay less, deliver fewer benefits, offer less control of their work schedules. Higher percentages of women live in poverty than men. And women of color are impoverished in North Carolina at even higher rates than their White counterparts. Women make, on average, 17% less in wages than men, even though more North Carolina women have a college degree than do men. Four of ten Black women full-time workers are low-wage employees, as are half of Hispanic women workers. Occupational segregation results in notably lower compensation and benefits for jobs primarily occupied by women. Family structure contributes decidedly to poverty, but as low-income women will discuss below, marriage is not the anti-poverty cure-all it is frequently touted to be. Beyond this, as we will also explore, rising threats to reproductive freedom,

in North Carolina and beyond, pose daunting challenges to economic as well as social and constitutional equality.

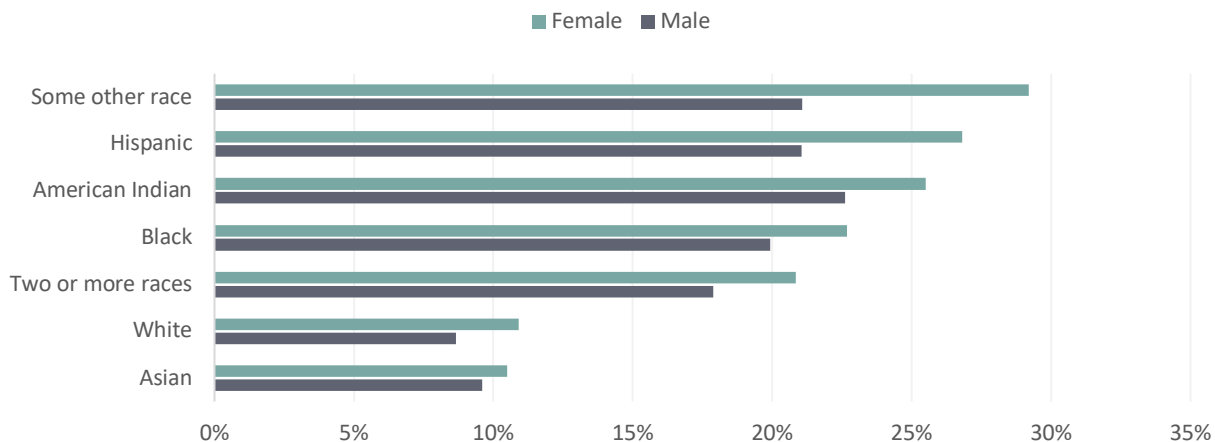
Broadly speaking, we place low-income mothers in an untenable position. Our family policies assume that women will stay at home to care for children but our economic policies demand that they work. And too often, the work readily available to many women fails to provide economic security for them and their families while it undermines their ability to be good parents. Support systems that would help low-income mothers—family leave, paid time off, affordable housing and universal childcare—are either dramatically strained or non-existent. Alexandra Sirota, one of the state’s leading policy experts, put it this way, “the fact that women in poverty are managing these multiple stressors is astonishing.” The lessons of Covid, Sirota adds, have demonstrated that “we know what works and we know we can do it.” The question remains whether we want to.

Women, Poverty and Household Type

Women are more likely than men to be poor at every age. Children under 18 generally have the highest poverty rates but they also exhibit the most gender parity. The difference in poverty rates between men and women really emerges at young adulthood. About one in four women aged 18 to 24 is poor and the poverty rate remains higher for women than men across the remainder of the lifespan, regardless of race. Although older adults tend to have relatively low poverty rates, women in several racial groups (some other race, American Indian, Black) are twice as likely to be poor as the general population. (See Figure 1 in Appendix for detailed chart.)

While White and Asian women have lower poverty rates than women of other races and ethnicities, all women have higher poverty rates than their male counterparts. Women who identify as “some other race” have the highest poverty rate as well as the largest gap in poverty between men and women.

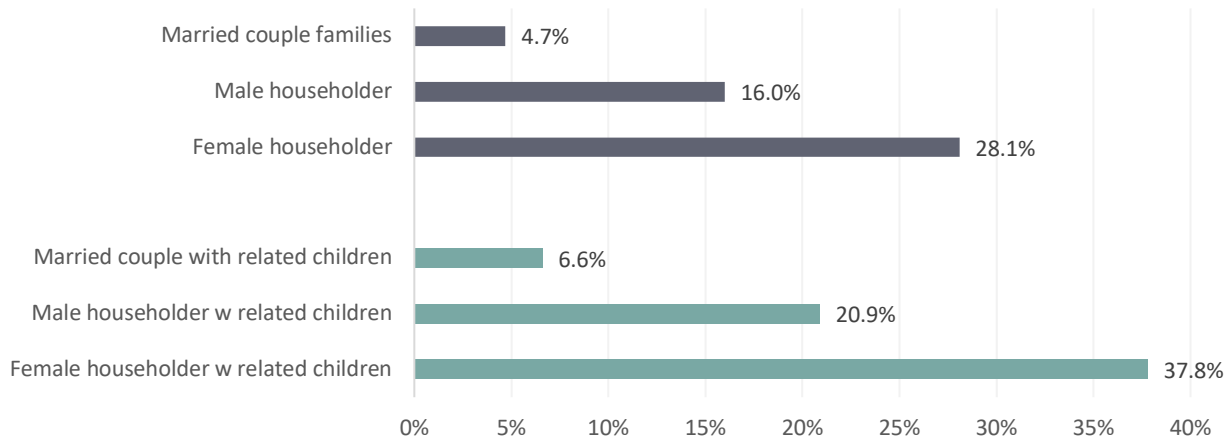
Figure 1. Poverty rate by sex and race/ethnicity, North Carolina



Source: 2020 American Community Survey 5-Year Estimates

Family structure also matters when it comes to income and poverty. Women who are single heads of household (the person in whose name the home is rented or purchased) have the highest poverty rate of any household type. They are almost six times more likely to be poor than married couple families. Almost 40% of female householders with children are poor. Female heads of household with kids have a median household income that is 35% less than single male heads of household and 71% less than married couple households.

Figure 2. Poverty rate by household type, North Carolina



Source: 2020 American Community Survey 5-Year Estimates

Over 26% of families in North Carolina are headed by a person with no spouse present in the home. Women are head of the household in three out of four of these families.¹ Women who are heads of household without a spouse present are more often the family's sole earner and caregiver.² Female heads of household with no spouse present are also more likely than other family types to have children under the age of 18 living at home. Over half of female heads of household live with their own children compared to 35.8% of married couple families. Twenty-seven percent of children in North Carolina lives in a family headed by a female head of household.³

Over a third of households in North Carolina are nonfamily households—that is, people living alone or with other unrelated individuals.⁴ Over half of nonfamily households are headed by a woman, and a larger share of women than men live alone (85.4% to 78.6%).⁵ Individuals who live alone have a lower median household income than those living with other people, but in both cases—living alone and living with others—households headed by women typically have less income.

¹ 2021 American Community Survey 1-Year Estimates.

² Family households headed by a man are more than twice as likely to contain an unmarried partner compared to households headed by a woman, 24.4% to 11.5%.² American Community Survey 1-Year Estimates Public Use Microdata Sample 2021.

³ 2021 American Community Survey 1-Year Estimates.

⁴ 2021 American Community Survey 1-Year Estimates.

⁵ American Community Survey 1-Year Estimates Public Use Microdata Sample 2021. The median household income for male householder: living alone, \$32,900; not living alone, \$58,289. The median household income for female householder: living alone, \$27,000; not living alone, \$48,599.

Marriage and Low-income Women

Marriage is sometimes proposed as an anti-poverty solution. Setting aside the moral judgment implicit in such proposals, it's a deeply flawed suggestion that rests on several spurious assumptions. Much of the difference in income between married and unmarried families can be attributed to factors like education, health and employment, not marriage itself. Research shows that developing and expanding programs that target these other factors or offer family supports (like access to childcare) deliver greater anti-poverty benefits than marriage.⁶

Single women value marriage and want to do it right—by marrying a partner with economic prospects. The disappearance of “good jobs” for less-educated workers, job fragility, income volatility, high unemployment and elevated incarceration rates means that fewer men have a realistic chance of achieving a secure and successful career track.⁷ Marriage can be risky for low-income households. If one spouse is laid off or doesn't work, the other is financially responsible for two adults instead of one. As one woman we interviewed observed, marriage means

relying on another person to have the same values and do the same things that you do, and that's not always so. Sometimes what marriage brings is children, ... the more children you add, that means childcare and all those things. It doesn't actually help.

Not all marriages succeed—in the U.S. about half end in divorce, and rates are higher among poor couples. Divorced women are almost twice as likely as divorced men to be poor.⁸ One woman we interviewed detailed how after 15 years together, her husband filed for divorce, ruining her credit in the process. Everything they had built together, she said, “was snatched away.” “He just left me holding the bag,” said another who worked multiple jobs to stave off foreclosure. A third woman remembered “the fight I had to get child support paid.” For these and other women we spoke to, divorce was a leading cause of their financial hardship.

Domestic violence and substance abuse poison relationships. We've interviewed women who stayed with an abusive husband for their children. We've talked to women who endured bad marriages to alcoholics, substance abusers. They often describe how leaving the marriage was the most constructive and

⁶ Bir et al., *The Community Healthy Marriage Initiative Evaluation: Impacts of a Community Approach to Strengthening Families*; Johnson, “Government-Supported Healthy Marriage Initiatives Are Not Associated with Changes in Family Demographics”; Sigle-Rushton and McLanahan, “For Richer or Poorer?”; Pepin, “Promoting Marriage Among Single Mothers: An Ineffective Weapon in the War on Poverty.”

⁷ Carlson, Wimer, and Haskins, “Changing Work, Changing Families, and Public Policies Toward Low-Income Families”; Chetty et al., “Race and Economic Opportunity in the United States: An Intergenerational Perspective”; Eichner, *The Free-Market Family: How the Market Crushed the American Dream (and How It Can Be Restored)*.

⁸ Mayol-García, Gurrentz, and Kreider, *Number, Timing, and Duration of Marriages and Divorces: 2016*; Carlson, Wimer, and Haskins, “Changing Work, Changing Families, and Public Policies Toward Low-Income Families.”

courageous thing they could do for themselves and their children. Lower income women have marriage aspirations. They believe in marriage and fight for it. But as a woman named Yolanda pointed out in a recent interview, it's not a magic bullet.

I have friends who are married or who have a partner in the house, and they still can't make ends meet. ... I know two incomes can make it better of course. Sometimes. But I've also seen many of my friends and family for whom being married has been disastrous. ... I tell my friends, if you're going to let him move in, be sure you're in a place where you can get by if he leaves. ... Be sure you can afford your housing on your own. Plus, you can't be married just to get married. Lots of marriages are abusive and controlling and that ruins your life. Most of the time I think I'm better off managing on my own and controlling my own life.

Portrait of a Single Mother: Misty

Misty lives in eastern North Carolina with her two young sons, the younger of whom was born deeply disabled. She once had dreams of going to college in accounting but went through a spell in high school where she was "a little wild," as she put it. She gave birth to her first son soon after graduation. Being a mom "planted my feet. Partying was done." Misty and her then-boyfriend were going to start a family—she loves kids—but the relationship was rocky. For most of her adult life, she has been on her own.

Misty was delivering newspapers when we met her. It was the only job she could do while keeping an eye on her younger son. Even if she could find or afford a daycare center, she wasn't sure she could trust it given the complexity of his condition. Misty was a devoted mom and highly invested in providing a good home for her children. "I do the best I can to make sure that the kids don't go without," she noted with pride. The neighborhood wasn't safe to play outside, so she spent a lot of time with them, keeping them busy. The stress and effort took its toll, however. "Some days are good," she said, "some days are bad." Some days she locked herself in the bathroom so she could "scream and cry and then put on my big girl panties and move on."

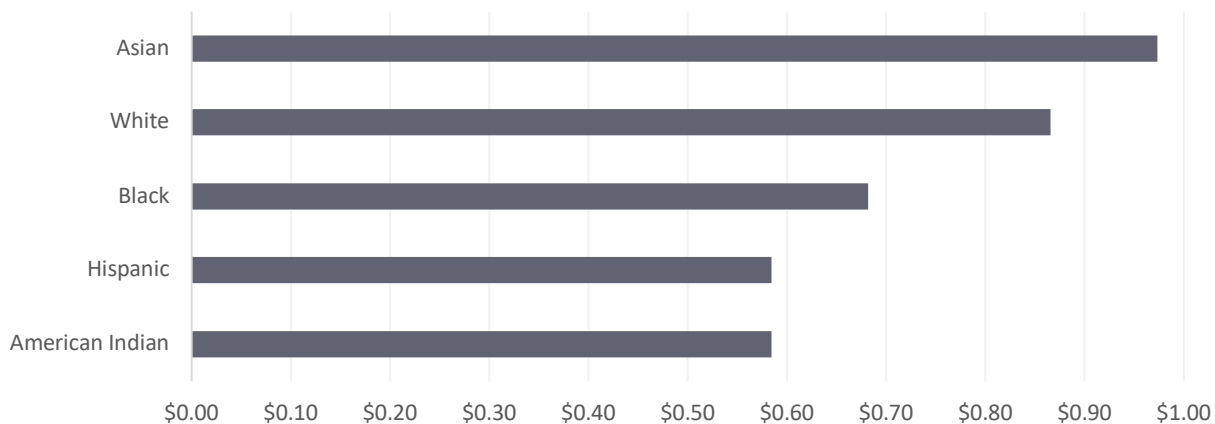
She wants to work, is "supposed to be working, I've always had a job." "But what can I do?" she asked. Not only did she have to figure out a way to work and look after her son, she had to worry about the possibility of losing her housing voucher. She "has dreams for my children. I want a place in the country. I want them to go to college, play sports. I want them to do better." She loved her children but felt trapped by her situation. Saying this, she teared up in frustration. Her older son came over, eager to show off a picture he drew. She took a breath, pulled herself back together again, and turned toward him.

WOMEN AND WORK

The number of women entering the labor force has climbed steadily in recent decades, up 52% between 1980 and 2020.⁹ At the same time, work has become more stratified by job quality, broadly dividing into “good” and “bad” jobs. Women are over-represented in the latter—jobs that pay less, offer fewer benefits, and give employees’ less control over their time and schedule.¹⁰ The nature of these jobs puts them at odds with women’s other responsibilities, especially caring for children and other family members. Many women, low income and not, are squeezed by this constant tug of war. Women with means might be able to carve out some breathing room. They generally have more autonomy at work, and more access to services like domestic help or childcare. These moments of respite aren’t available to poor women. What they’re consigned to, said Maxine Eichner, law professor and expert on the American family, is a “a zero-sum game between work and parenting.”

Women as a rule earn less than men. In 2020, women working full time in North Carolina typically earned 83 cents to every dollar earned by men. Compared to median earnings for White men, Asian women earned 97 cents for every dollar, White women earned 87 cents, Black women 68 cents, and Hispanic and American Indian women both earned 58 cents (Fig. 3). Women with children under 18 who worked full time earned 73 cents for every dollar earned by men with children.¹¹

Figure 3. The gender wage gap for women by race and ethnicity, North Carolina



Note: Workers in North Carolina, 18-64 years old, who work for wages, 35 or more hours/week, 48-52 weeks/year.

Source: IPUMS USA

Median earnings for women working full time are about \$8,000 less than for men (\$44,297 to \$52,421). Almost two-thirds of women working full time earn less than \$50,000 (Fig. 4). This gap can’t be written off as differences in worker characteristics. If working women in North Carolina were paid the

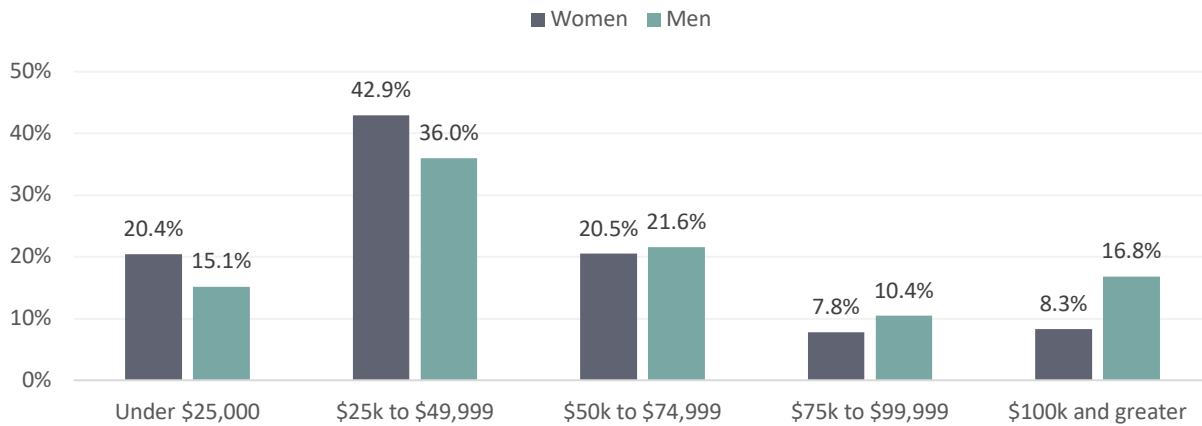
⁹ U.S. Bureau of Labor Statistics, *Women in the Labor Force*.

¹⁰ See Kalleberg, “Precarious Work, Insecure Workers”; Howell and Kalleberg, “Declining Job Quality in the United States.”

¹¹ IPUMS USA.

same amount as comparable men, women would receive an average pay raise over \$6,000 and the poverty rate for working women would drop by almost 40 percent.¹²

Figure 4. Median annual earnings for full-time, year-round workers by sex, North Carolina

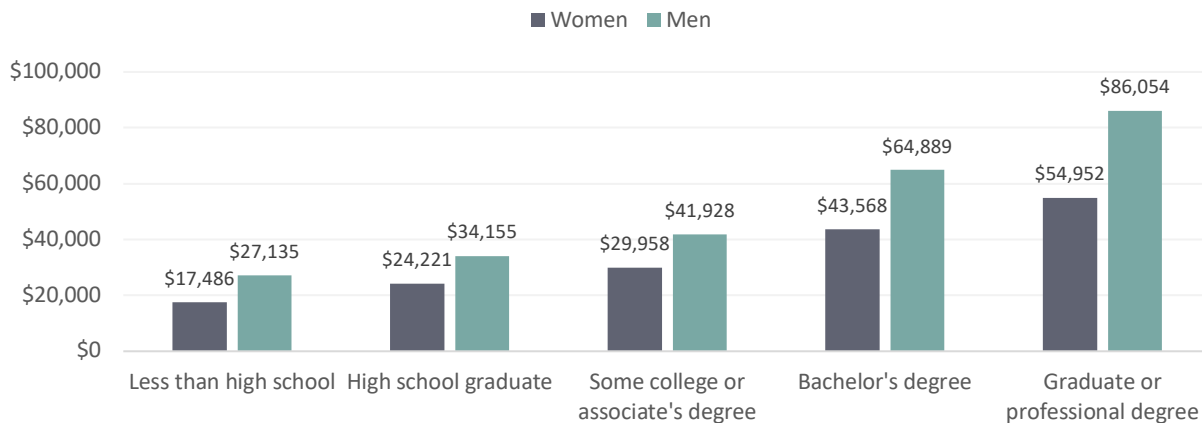


Note: Population 16 years and older with earnings.

Source: 2020 American Community Survey 5-Year Estimates

One way that women have sought to get ahead economically is through education. Over 1.3 million women in North Carolina have a college degree or higher, compared to 1.1 million men.¹³ Education however doesn't reward women like it does men. Women's earnings are lower at every level of educational attainment and the wage gap increases with every step. In North Carolina, about \$10,000 separates annual earnings for men and women with a high school diploma or less and rises to \$31,000 between men and women with a graduate degree (Fig. 5).

Figure 5. Median annual earnings by education and sex, North Carolina



Note: 16 years and older with earnings.

Source: 2020 American Community Survey 5-Year Estimates

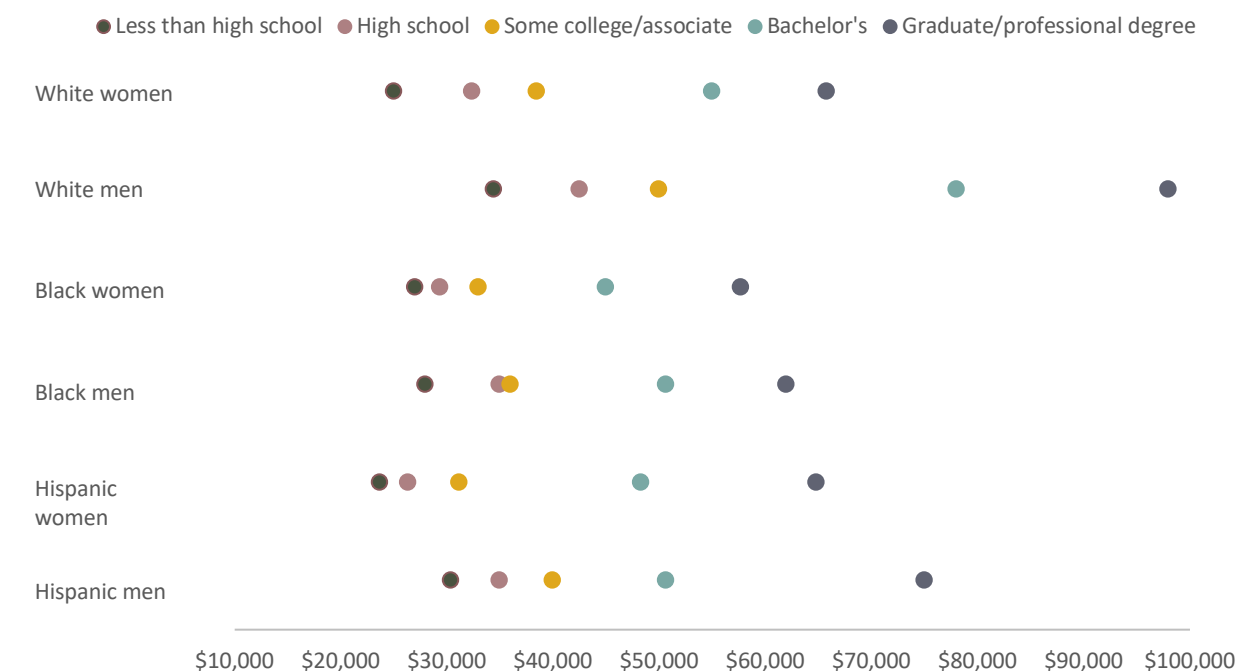
¹² Shaw and Mariano, *Narrow the Gender Pay Gap, Reduce Poverty for Families: The Economic Impact of Equal Pay by State*.

¹³ 2021 American Community Survey 1-Year Estimates.

Over the course of a career, men with a college degree will earn over \$1 million more than women with a college degree; for men with a graduate degree, the lifetime wage gap exceeds \$1.6 million.¹⁴ Women's educational gains have helped to close some of the overall difference in earnings. If women had the same level of education as men (i.e., less), the wage gap would be even larger.¹⁵

The returns to education are even more unequal when taking race into consideration. At the median, White men with a high school diploma earn only slightly less than Black and Hispanic workers of both sexes with a *college degree*. White men with a college degree out-earn White women and all Black and Hispanic workers with a graduate degree. As Figure 6 shows, White workers of both sexes see a steady increase in median earnings at each educational level, but earnings for Black and Hispanic workers barely budge until they graduate from college. And at every step, men have higher median earnings than women of the same race or ethnicity.

Figure 6. Median annual earnings for full-time workers by sex, race and education, North Carolina



Note: Employed workers in North Carolina, 25-64 years old, who work for wages, 35 or more hours/week, 48 to 52 weeks/year.
Source: IPUMS USA

¹⁴ Carnevale, Smith, and Gulish, *Women Can't Win: Despite Making Educational Gains and Pursuing High-Wage Majors, Women Still Earn Less than Men*.

¹⁵ Foster et al., *An Evaluation of the Gender Wage Gap Using Linked Survey and Administrative Data*.

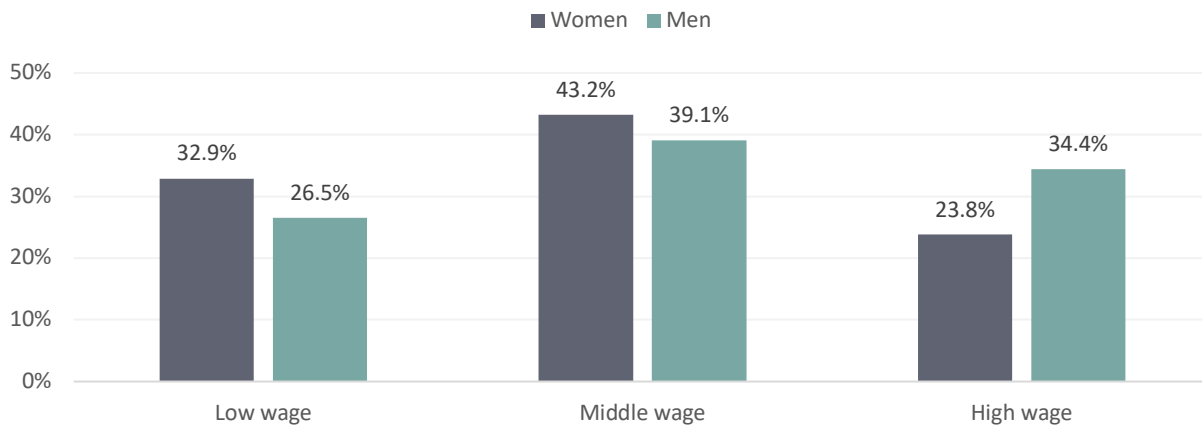
Women and Low-wage Work

I get on my advocacy soapbox frequently and I talk to companies who want to do food drives for us. They ask, “how can we help?” And I always say, “Pay your employees a livable wage and then you don't need to worry about a food drive as much.”

— Tina Postel, Loaves & Fishes/Friendship Trays

Women hold over half of low-wage jobs in North Carolina even though they are 45% of all full-time workers.¹⁶ About a third of women earn low wages versus 26.5% of men. Conversely, over a third of men but only 23.8% of women fall into the higher wage category (earning more than twice the low wage cut-off). (Fig. 7) Almost half of employed women with children 18 or younger in the home earn less than \$31,200. For Black and Hispanic mothers, the low-wage share is dismayingly high at 54.1% and 71.1% respectively.¹⁷

Figure 7. Share of full-time workers in low-wage jobs by sex, North Carolina



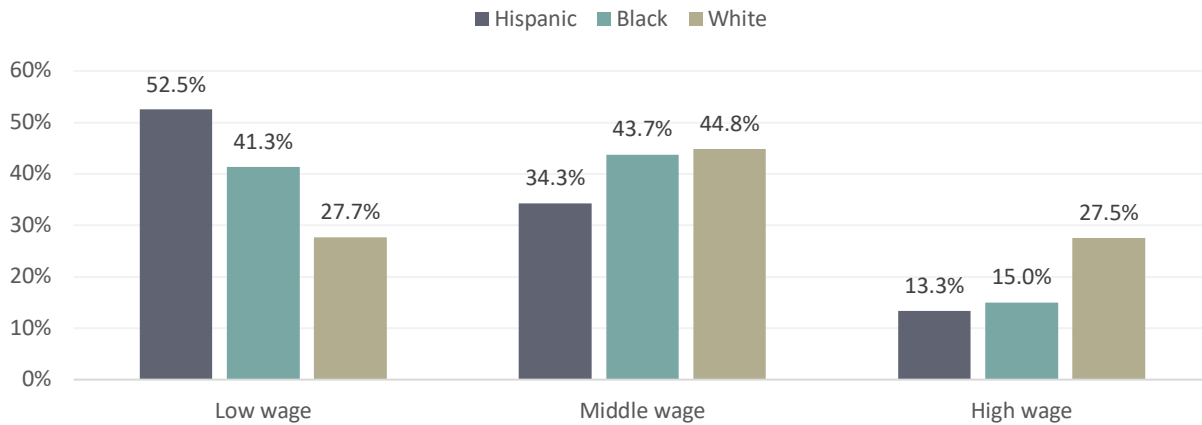
Note: Employed workers in North Carolina, 25-64 years old, who work for wages 35 or more hours/week, 48 to 52 weeks/year.
Source: IPUMS USA

Women of color are heavily over-represented in low-wage work in North Carolina. The share of White women working full time who earn low wages is large (over one in four), but it pales in comparison to the low-wage rate for Black and Hispanic women. Four in ten Black women and over half of Hispanic women working full time earn less than \$31,200 per year (Fig. 8).¹⁸

¹⁶ Low wage is defined here as annual earnings of \$31,200 or less, the equivalent of \$15.00/hour for 40 hours per week, 52 weeks per year. This figure is premised on the idea that \$15/hour is an absolute baseline. It is not a realistic measure of what it takes to get by in North Carolina. See, EPI Family Budget Calculator, <https://www.epi.org/resources/budget/>.

¹⁷ Employed women, 18-64 years old, with their own children 18 and younger in the home. *IPUMS USA*.

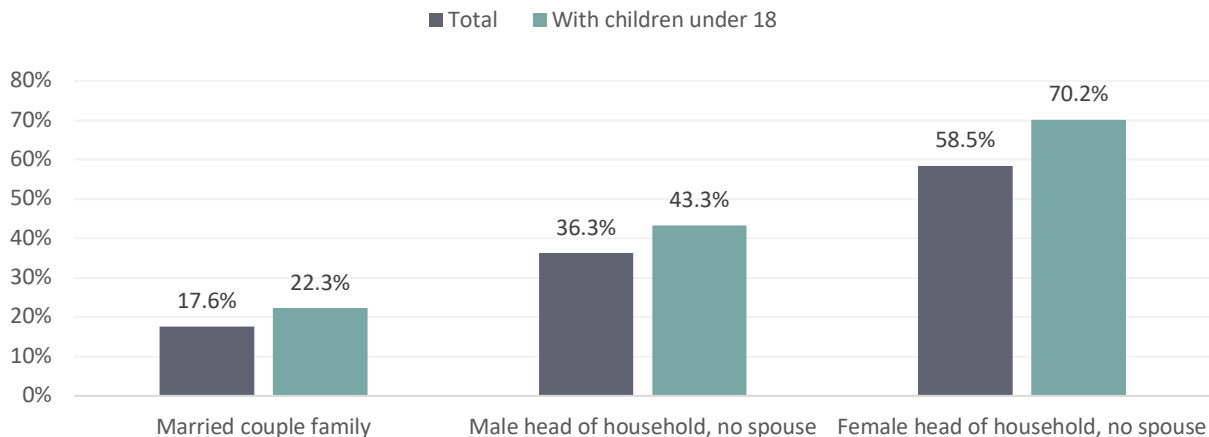
¹⁸ Over half of Native American women and 29.2% of Asian women also work for low wages but because the number of workers is small, the estimate is not reliable.

Figure 8. Share of women in low wage jobs by race/ethnicity, North Carolina

Note: Employed workers, 18-64 years old, who work for wages 35 or more hours/week, 48 to 52 weeks/year.

Source: IPUMS USA

Women's earnings may be less than men's, but families depend on them. In North Carolina, over half (54.9%) of working women with children are family breadwinners.¹⁹ The need is abundantly clear. A quarter of North Carolina families make less than 200% of the federal poverty line, a common threshold for defining low-income households and the amount considered sufficient for making ends meet.²⁰ Figure 9 shows the share of low-income families by family type. The high incidence of low-income families with a single head of household is dismaying but hardly surprising considering they generally have only one worker contributing to the family pot. But even married couple families, who have the highest incomes of any family type, face financial difficulties. About 18% of all married couples, and 22.3% of married couples with children, are low income.

Figure 9. Share of low-income households, North Carolina

Note: Head of household, 18-64 years old, and household income < 200% of poverty

Source: IPUMS USA

¹⁹ A breadwinner mother is defined as a single mother head of household or a married mother who earns at least 40% of the couple's joint earnings. Shaw and Mason, *Mothers as Workers, Primary Caregivers, & Breadwinners During COVID-19*.

²⁰ The federal poverty threshold is calculated using an outdated methodology. Many experts consider 200% of the federal poverty threshold to be a more accurate marker of the amount a household needs to get by.

Occupational Segregation

I had done everything that could be done there, in my department and field. I knew how to do it all, but there was no way to rise. I was better trained than the others, but when supervisory roles came up, I wouldn't be considered. Other workers would ask me why I wasn't a supervisor and I'd say I don't know. I'd applied but was never considered. Even after getting a degree.

—Yolanda

Occupational and industrial segregation by gender—the sorting of men and women into different job types and industries—explains the largest portion of the wage gap.²¹ This process occurs for many reasons, including gendered educational experiences, societal expectations, assumptions about caregiving roles, policy decisions that hinder women's full participation in the workforce, employer attitudes and opportunities for advancement.²² Devin Lyall, executive director of Wilkes Recovery Revolution, works with women in recovery to find employment. She described how limited opportunities in her rural county combine with social attitudes to foreclose options for women:

There aren't as many opportunities as far as varying jobs for women or if there are they may be unaware of them. ... They would not get hired for them, regardless of whether they could do them or not, because that stigma is still here where women are not capable of doing certain jobs. ... You know, I think women probably can go into hospitality industries, food industries, relatively easy. But when you work in a county like ours, that's primarily like mill, general labor, manufacturing then it can get tricky.

Wages are lower in job types that employ mostly women. It's not the nature of the job itself that results in lower pay—it's the fact that women are doing it. The discrepancy in pay persists even after controlling for a range of individual and occupational characteristics. As women move out of an occupation (as happened with computer programmers) or in to one (as with biologists), wages rise or fall in response. Women are consistently paid less than men in similar occupations (housekeepers versus janitors, for example), and even when they have more education. In jobs overwhelmingly held by women, such as nursing and teaching, men still make more.²³

²¹ Blau and Kahn, *The Gender Wage Gap: Extent, Trends, and Explanations*; Foster et al., *An Evaluation of the Gender Wage Gap Using Linked Survey and Administrative Data*.

²² Chemaly, "At Work as at Home, Men Reap the Benefits of Women's 'Invisible Labor'"; Cooper, "The Promotion Gap Is Real. Here's How to Fix It"; Jaggi et al., "Gender Differences in the Salaries of Physician Researchers"; Somers, "Women Are Less Likely than Men to Be Promoted. Here's One Reason Why."

²³ Dishman, "The Other Wage Gap: Why Men In Female-Dominated Industries Still Earn"; Foster et al., *An Evaluation of the Gender Wage Gap Using Linked Survey and Administrative Data*; Glynn and Boesch, "Connecting the Dots: 'Women's Work' and the Wage Gap"; Henn, "When Women Stopped Coding"; Hodges, "Do Female Occupations Pay Less but Offer More Benefits?"; Levanon, England, and Allison, "Occupational Feminization and Pay"; Miller, "As Women Take Over a Male-Dominated Field, the Pay Drops"; Shaw et al., *Undervalued and Underpaid in America: Women in Low-Wage, Female-Dominated Jobs*.

Our analysis of full-time workers in more than 200 occupations shows that over 400,000 women in North Carolina work in occupations that pay low wages (median earnings of \$31,200 or less a year). This represents 28.3% of all women working full time. In comparison, 18.0% of men work in low-wage occupations. (See Table 1 in appendix for details on all low-wage occupations.) Occupations like preschool and kindergarten teachers, childcare workers, teaching assistants, cashiers, wait staff, fast food workers and home health aides, for example, are all at least 70% women and among some of the lowest paid occupations in the state. In all but two of the fifty-one occupations where median women's earnings are below \$31,200, men make more, sometimes much more.

Table 1 shows that the occupations with the lowest wages are filled primarily with women and then by men of color. White men, who make up 38% of all full-time workers in North Carolina are a much smaller fraction of workers in these occupations. At the other end of the spectrum, the occupations that pay women the highest wages are dominated by White men (Table 2). Pharmacists are the exception, the only top paying occupation with a larger share of women than men.

Table 1. Share of workers and median annual earnings for the five lowest-paying occupations for women, North Carolina

| Occupation | Women | | Men of color | | White men | |
|--|-----------------------|-----------------|-----------------------|-----------------|-----------------------|-----------------|
| | Percent of occupation | Median earnings | Percent of occupation | Median earnings | Percent of occupation | Median earnings |
| Hosts and hostesses | 85.9% | \$16,275 | 10.1% | \$16,674 | 3.7% | \$23,750 |
| Cashiers | 75.9% | \$19,104 | 9.8% | \$22,123 | 13.9% | \$21,742 |
| Waiters and waitresses | 70.7% | \$18,731 | 13.3% | \$21,688 | 14.7% | \$24,340 |
| Other food preparation and serving related workers | 44.3% | \$18,555 | 38.7% | \$18,482 | 15.5% | \$18,125 |
| Cooks and food preparation workers | 39.8% | \$19,140 | 37.2% | \$21,435 | 21.3% | \$21,219 |

Note: 2018 dollars. Totals don't equal 100% due to rounding and a small percentage of workers with no racial/ethnic identification.

Source: U.S. Census Bureau, 2014-2018 Equal Employment Opportunity Tabulation

Table 2. Share of workers and median annual earnings for the five highest-paying occupations for women, North Carolina

| Occupation | Women | | Men of color | | White men | |
|--|-----------------------|-----------------|-----------------------|-----------------|-----------------------|-----------------|
| | Percent of occupation | Median earnings | Percent of occupation | Median earnings | Percent of occupation | Median earnings |
| Pharmacists | 59.5% | \$121,362 | 5.5% | \$130,171 | 34.6% | \$129,946 |
| Optometrists | 33.6% | \$105,197 | 7.2% | \$151,667 | 58.6% | \$151,750 |
| Physicians and surgeons | 33.2% | \$160,685 | 14.0% | \$250,000 | 51.5% | \$250,000 |
| Dentists | 28.6% | \$166,250 | 9.5% | \$210,030 | 62.0% | \$212,885 |
| Architectural and engineering managers | 10.9% | \$130,729 | 10.2% | \$118,250 | 77.0% | \$120,028 |

Note: 2018 dollars. Totals don't equal 100% due to rounding and a small percentage of workers with no racial/ethnic identification. Earnings are top coded at \$250,000.

Source: U.S. Census Bureau, 2014-2018 Equal Employment Opportunity Tabulation

A snapshot of the largest occupations by employment (Table 3) shows how earnings by race and ethnicity diverge, affecting large numbers of workers. The largest occupations for women of color—building cleaners, home health aides, and personal appearance workers—typically pay less than \$25,000

a year for a full-time worker. In contrast, the largest occupation for White women is registered nurses, with median earnings approaching \$60,000. (Although all these occupations are disproportionately female, men make more than women for every race and ethnicity identified here.)

Table 3. Top occupations by employment for women working full time by race/ethnicity, North Carolina

| | Hispanic | American Indian | Black | Asian | White |
|--|---------------------------|-------------------------------|-------------------------------|-----------------------------|-------------------|
| Largest occupation by employment | Building cleaning workers | Home health aides and related | Home health aides and related | Personal appearance workers | Registered nurses |
| Median earnings for women | \$18,619 | \$22,289 | \$24,769 | \$23,903 | \$58,913 |
| Percent women | 63.2% | 89.7% | 89.7% | 66.0% | 90.8% |
| Percent of all full-time female workers in each occupation | 8.6% | 7.7% | 7.4% | 7.1% | 5.7% |

Note: Full-time, year-round civilian employed at work 16 years and over with earnings. Earnings in 2018 dollars.

Source: Source: U.S. Census Bureau, 2014-2018 Equal Employment Opportunity Tabulation

An analysis of earnings in 90 industries in North Carolina reveals similarly lopsided results. Twenty-eight percent of women (over 519,000 full-time workers) work in industries that pay women \$31,200 or less at the median. Of the nineteen low-wage industries, thirteen are comprised, predominantly, of female workers. Only three industries pay low wages for men and in all three industries—as is true for all industries regardless of wage—median wages for men are higher than women. (See Table 2 in appendix.) This data, noted policy expert Alexandra Sirota, reflects “who has had power in our economy and how women's participation has been controlled.”

Occupational and industrial segregation and other observable characteristics, such as union status, education and work experience, explain only some of the gender wage gap. Researchers generally ascribe the remaining unexplained portion to discrimination.²⁴ For women of color, gender-based and race-based discrimination come together in a uniquely noxious way to contribute more to the pay gap than either form of discrimination alone can explain. Black women earn less than White women with equivalent levels of education. They also earn less than Black men, even though according to education and other labor force characteristics they should earn more.²⁵

Some of the women we interviewed were familiar with the double sting of race and sex. A woman in Charlotte noted, “No matter what I say or how hard I work at my job, people see it—management sees it—but they will look over me and they’ll pick someone else of a different color.” Another noted that at her former job she was passed over for promotions regularly. She suspected the reason was that there “was already one woman of color supervisor and it seemed like they thought there couldn’t be two.” She

²⁴ Blau and Kahn, *The Gender Wage Gap: Extent, Trends, and Explanations*; Carnevale, Smith, and Gulish, *Women Can’t Win: Despite Making Educational Gains and Pursuing High-Wage Majors, Women Still Earn Less than Men*; Foster et al., *An Evaluation of the Gender Wage Gap Using Linked Survey and Administrative Data*.

²⁵ AAUW, *The Simple Truth About the Gender Pay Gap: 2021 Update*; Bleiweis, Frye, and Khattar, “Women of Color and the Wage Gap”; Matthews and Wilson, “Separate Is Still Unequal.”

continued, “Lawmakers should demand equal pay, actual equal pay. Not more because you’re White, not more because you’re a man. It’s been shocking at work sometimes to see what people are paid.”

Employers’ gendered assumptions about the worth of female candidates or employees, their skills, talents and potential, role in the workplace, dedication to their job, and their “true” priorities come to a head when women become mothers. As the New York Times summarized it, “One of the worst career moves a woman can make is to have children.”²⁶ Pregnant women are routinely discriminated against at work, despite legal protections. Over 250,000 women are denied pregnancy accommodations at work every year. This number understates the scale of the problem since around 36% of women who need an accommodation don’t raise the issue with their employer. For over half of women who file a pregnancy discrimination charge with the Equal Employment Opportunity Commission, the period of discrimination is one day, suggesting pregnant women are “frequently fired on the spot or shortly after they disclose their pregnancy status to their employers.”²⁷

After childbirth, mothers experience a large drop in income that persists for years. Women with newborns take time off from work or cut hours far more than men do, which affects earnings. (Note that these are not always freely undertaken choices but decisions that are forced by policy and circumstance.) But external factors are at work too. Employers view mothers as less competent and less committed to their jobs.²⁸ Mothers are less likely than childless women to be hired. They are paid less and receive fewer promotions. Men who become fathers suffer no such penalty and are generally rewarded with an increase in wages (the “fatherhood bonus”).²⁹

Low-wage Work and Family

You have to make a way out of no way.

— Ana Ilarraza-Blackburn, Moore County NAACP

Low-wage work widens the already imposing gulf between work and family. It introduces precarity and uncertainty where workers, especially those with children, need stability. It is more likely to be part time, paying less and lacking the advantages of full-time employment. Low-wage work skimps on benefits like paid time off. We push poor women to work, often in low-wage jobs that present a host of logistical challenges, but then deny them the childcare they need for stability. No matter what choice low-income women make, it’s a bad one. Poor women are scolded for not working, and then excoriated for being bad

²⁶ Miller, “The Motherhood Penalty vs. the Fatherhood Bonus.”

²⁷ McCann and Tomaskovic-Devey, *Pregnancy Discrimination at Work: An Analysis of Pregnancy Discrimination Charges Filed with the US Equal Employment Opportunity Commission*.

²⁸ Dodson, “Stereotyping Low-Wage Mothers Who Have Work and Family Conflicts.”

²⁹ Blau and Kahn, *The Gender Wage Gap: Extent, Trends, and Explanations*; Budig, *The Fatherhood Bonus and the Motherhood Penalty: Parenthood and the Gender Gap in Pay*; Ewing-Nelson, *Even Before This Disastrous Year for Mothers, They Were Still Only Paid 75 Cents for Every Dollar Paid to Fathers*; Kleven et al., *Child Penalties Across Countries: Evidence and Explanations*; Miller, “The Motherhood Penalty vs. the Fatherhood Bonus”; Traub, Hiltonsmith, and Draut, *The Parent Trap: The Economic Insecurity of Families with Young Children*.

parents when they do work. “What we've done,” said law and family expert Maxine Eichner, is force poor mothers “into a situation where they have to ... exercise superhuman efforts to parent their kids well, but we’re putting them in the worst conditions possible.” Tina Postel, the CEO of an anti-hunger organization in Charlotte, sees the constraints that women fight against every day:

It ends up being the perfect storm. Women are expected to go to work and make a livable wage but also take care of their children. Make sure you have good childcare, which is astronomically expensive these days, show up when you're working, be there to clock in and out at the right times and oh, well I'm sorry if the food stamp office is only open during these business hours, but you're expected to be at work at those hours. It's just the inflexibility that working moms face.

Unpredictable Schedules

Nonroutine and last-minute scheduling is rife in low-wage work. “Just-in-time” staffing practices that bring employees in to work only when necessary are common and include on-call shifts, last minute scheduling changes and sending employees home early. Employees with wandering schedules can’t nail down how many hours they’ll work in a pay period, what days they’ll work or at what times.

Unpredictable scheduling is a fact of life for millions of women, particularly women of color.³⁰ One study of low-wage families found that unpredictable schedules were nearly “ubiquitous.” On top of nonroutine schedules, employees are given very little notice of upcoming work hours. In a survey of service sector workers, for example, over a third reported they got their work schedules less than a week in advance and about half of those were given fewer than three days’ notice.³¹

Women who work jobs with nonstandard schedules must square the complexity of ever-changing employee demands with their lives outside work. Childcare becomes an incessant challenge, especially for single parent households. Nonstandard scheduling also gets in the way of holding a second job or pursuing education or training. Conflict with work is the primary reason that college students cite for dropping out of school.³² The constant uncertainty and juggling that nonroutine scheduling demands is directly associated with a greater likelihood of psychological distress, exhaustion, depression, and poor health, independent of economic stability or status.³³

Fluctuating hours can also cause unplanned swings in earnings, making a hash of the most carefully constructed budget. Income volatility has increased among all workers in recent decades but is more

³⁰ Storer, Schneider, and Harknett, *What Explains Race/Ethnic Inequality in Job Quality in the Service Sector?*

³¹ Ananat and Gassman-Pines, “Work Schedule Unpredictability”; Lambert, Henly, and Kim, “Precarious Work Schedules as a Source of Economic Insecurity and Institutional Distrust”; Luhr, Schneider, and Harknett, “Parenting Without Predictability”; Schneider and Harknett, *Consequences of Routine Work Schedule Instability for Worker Health and Wellbeing*.

³² Human Impact Partners and Center for Popular Democracy, *Scheduling Away Our Health: How Unpredictable Work Hours Affect Health and Well-Being*.

³³ Human Impact Partners and Center for Popular Democracy; Schneider and Harknett, *Consequences of Routine Work Schedule Instability for Worker Health and Wellbeing*.

pronounced among workers in lower income brackets.³⁴ Workers with unpredictable schedules are more likely to experience poverty, food insecurity and other forms of material hardship than those with regular hours. Yet their fluctuating incomes and shifting schedules also prevent them from accessing and maintaining benefits like SNAP that could help.³⁵

Mental Health

We’ve never asked anyone we’ve interviewed questions about mental health. Yet the topic often surfaces, unbidden. There was the single mother whose young child died (possibly of Covid) who fell into a deep depression and “gave up,” neglecting her other children. Donna, who talks about working in a convenience store later in this report, experienced untreated postpartum depression. It was, she said, “literally fighting through the mud to even be able to have a job.” “I was crying all day every day, all the time,” she recalled. There was the woman suffering from PTSD after escaping a violent marriage. She couldn’t keep a job because being around people would trigger a panic attack.

I ain’t been able to adjust to work because of that [abuse] and I just feel like somebody’s always trying to do something to me all the time, just trying to get to me. Evil, strange people, people everywhere like that. I’m talking to you because I feel like I’m a little comfortable today. But I try to avoid crowds of people.

Ana Ilarraza-Blackburn, worker advocate and Moore County NAACP Latino/Immigrant Liaison, pointed out that the burden on women of color is even more intense.

We’re fighting for those changes that we need and there’s a lot of stress and weight, especially on Black and Brown women, who are expected to deal with a whole lot more than what a White woman is expected to deal with. Our healthcare system doesn’t even treat us like it would a White woman, we are supposed to endure a lot more pain and less attention to our ailments, than a White woman would. In our household we’re expected to go ahead and carry the additional loads of not just being a mother but also working outside the home, working inside the home. Dealing with the day-to-day things that happen with your children, and also combating the policies of society that keep us oppressed. That’s a big weight to carry.

For many of the women we talked to, managing under normal circumstances required determination and strength. The chronic stress of poverty and the pressure to be a good parent added to their psychological burden. In conversation, one woman expressed the haunting worry that even though she had nominally made it out of poverty, she hadn’t really escaped its grasp.

³⁴ Aspen Institute, *Income Volatility: A Primer*; Schneider and Harknett, “Hard Times: Routine Schedule Unpredictability and Material Hardship among Service Sector Workers.”

³⁵ Human Impact Partners and Center for Popular Democracy, *Scheduling Away Our Health: How Unpredictable Work Hours Affect Health and Well-Being*; Institute for Research on Poverty, *The Connection Between Unpredictable Work Schedules and Meeting Basic Household Needs*; Schneider and Harknett, “Hard Times: Routine Schedule Unpredictability and Material Hardship among Service Sector Workers”; Thornton, “Families with Unpredictable Work Hours Are Less Likely to Get the Food Stamps They Need.”

It's not easy living paycheck to paycheck, just to squeeze by. You want to be sure that your kids have the things they need. And even a little bit of the things they want. ... You live scared of being evicted like lots of people are, and then you might not have any place to stay. My friend got evicted and the only place she could find was \$1800. I can't afford that. She couldn't afford that. Then maybe the only place you could find ... would be dangerous and you can't have that for your kids even if you could accept it for yourself.

Imagine then trying to function under the heavy weight of abuse, depression or anxiety, often without treatment. As one therapist described to us, "In survival mode, you hunker down. Other things are white noise 'up here.'"

Many of the individuals we've interviewed have internalized the stigma and shame around poverty. As Devin Lyall, the recovery specialist, noted, "People don't want to talk about any kind of crisis, poverty or anything. It's almost kind of looked down upon." The feeling of personal failure and the erosion of self-worth is yet another penalty that poverty inflicts.

Part-time Work

The low-wage occupations that employ lots of women—food preparation, healthcare support and personal care and service—are more likely to take the form of part-time work.³⁶ Although the preponderance of employed women in North Carolina work full time, women make up about two thirds of the part-time work force. Over half of women in North Carolina who worked part time in 2021 earned less than \$15 an hour, meeting our very conservative definition of low wage.³⁷ Over 16% of women working part time wanted more work but either couldn't find a full-time job or their employer wouldn't give them additional hours. Another 22.5% of women—compared to 2.1% of men—worked part time because of problems with childcare or family obligations.³⁸ Mothers are four times more likely than fathers to work part time.³⁹

Part-time work comes with significant costs. Part-time workers are much less likely than full-time workers to have access to paid time off.⁴⁰ Part-time workers are paid about 20% less on an hourly basis than comparable full-time workers. Women who work part time are less likely than full-time workers to be promoted or receive a raise, leading to lower earnings and dead-end jobs.⁴¹ There's nothing wrong with

³⁶ Ewing-Nelson, *Part-Time Workers Are Paid Less, Have Less Access to Benefits – and Most Are Women*; Shaw et al., *Undervalued and Underpaid in America: Women in Low-Wage, Female-Dominated Jobs*.

³⁷ *IPUMS-CPS*.

³⁸ *IPUMS-CPS*.

³⁹ Employed parents, 18 to 64 years old, who work less than 35 hours per week for wages with own children under 18 in the home. *IPUMS USA*.

⁴⁰ U.S. Bureau of Labor Statistics, Economic News Release, Table 6. Selected paid leave benefits: Access, March 2022, https://www.bls.gov/news.release/ebs2.t06.htm#ncs_nb_table6.f.1.

⁴¹ Robertson, "Part-Time Workers Are Less Likely to Get a Pay Raise."

a work schedule that's less than 40 hours a week, if you can thrive on it. For parents, it would be a gift. But as it functions now, part-time work in low-wage occupations is a bad deal for families.⁴²

"I've worked various jobs. I've waitressed, worked at a gym, Lowe's, Tyson [poultry plant], a bookstore, a music store. I've worked with kids. Right now, I work at a convenience store. ... The job pays minimum wage and it's not full time. It's very hard work, there's only one person on duty at a time. I have to work on the register, stock shelves, stock the coolers, plus everything else, sweep and mop the floors, shake the rugs, all in one shift. There's always something to do." – woman in western NC

Meager Benefits

The low wage jobs that women are over-represented in typically provide fewer benefits than higher wage, full-time and professional occupations.⁴³ While nearly all privately employed workers in the top quarter of wages have access to paid time off, only 55% in the bottom quarter of wages have access to paid sick or vacation time. Service-oriented jobs—again, the type of job generally held by women—are the occupational group least likely to be offered paid time off.⁴⁴ A quarter of working women in North Carolina with incomes below 200% of the poverty line don't have any health insurance and nearly 57% don't have health insurance through a private employer.⁴⁵

"I'm glad that with [current employer] if you're sick or something you can actually take a day off. I haven't really had that before without it coming out of my pocket."

— Yolanda

The United States is the only advanced nation without federally guaranteed paid parental or sick leave policies.⁴⁶ The Family and Medical Leave Act applies to about half of working women and provides only 12 weeks of *unpaid* leave. Only 27% of all civilian workers have access to employer-sponsored *paid* family leave and the share is smaller for those at the bottom.⁴⁷ Time off after the birth of a child or to attend to an illness in the family is an unaffordable luxury for many parents.

We know that the first year of an infant's life is developmentally the most crucial one, yet as a policy matter, we make no provisions for women in low-wage jobs to stay home. Nor as a policy matter

⁴² Golden, *Part-Time Workers Pay a Big-Time Penalty*; Gumber and Sullivan, *Occupation, Earnings, and Job Characteristics*; Landivar, Woods, and Livingston, *Does Part-Time Work Offer Flexibility to Employed Mothers?*

⁴³ Bishow, "The Relationship Between Access to Benefits and Weekly Work Hours"; Boyens, Karpman, and Smalligan, *Access to Paid Leave Is Lowest among Workers with the Greatest Needs: Findings from the December 2021 Well-Being and Basic Needs Survey*; Hodges, "Do Female Occupations Pay Less but Offer More Benefits?"

⁴⁴ U.S. Bureau of Labor Statistics, Economic News Release, Table 6. Selected paid leave benefits: Access, March 2022, https://www.bls.gov/news.release/ebs2.t06.htm#ncs_nb_table6.f.1.

⁴⁵ *IPUMS USA*.

⁴⁶ Kaiser Family Foundation, "Paid Leave in the U.S."; Kurtzleben, "Lots Of Other Countries Mandate Paid Leave. Why Not The U.S.?"

⁴⁷ In 2021, 13% of civilian workers in the bottom quarter of wages had paid family leave. See U.S. Bureau of Labor Statistics, Graphics for Economic News Releases, Percentage of Civilian Workers with Access to Paid Leave by Wage Category, March 2022, <https://www.bls.gov/charts/employee-benefits/percent-access-paid-leave-by-wage.htm>.

do we account for the inevitable march of sick days, snow days, days when childcare falls through, family emergencies, pandemics and annual flus that are sure to arise. As one interviewee pointed out, “We’re still in Covid. We’re now in flu and RSV and everything else. Having to juggle whether you stay home or go to work when you’ve got a sick child, that’s hard, especially if you don’t have family support.” A woman who opts to care for children or other family members instead of going to work risks losing wages or her job. It makes sense then that studies have found higher levels of material hardship among workers without paid leave. But they have also found that workers without paid sick leave report higher levels of psychological distress and that their distress is more likely to interfere with their lives.⁴⁸

Access to Childcare: The Perennial Challenge

Childcare was always left to me to figure it out. And also for lots of other women that I know, to figure out what that needs to be. At the very least, it was me doing it and it never felt like it was a choice. It was like, this is the way that things are set up and this is what I have to do.

— Donna

In an environment where paid parental leave for any extended time is virtually nonexistent, working families need childcare so parents can work. Yet cost and scarcity put quality childcare centers beyond reach. The price tag for center-based care in North Carolina— around \$9,000 to \$12,000 a year— might be more than what a parent would earn working. Most families can’t rely on childcare subsidies as only 17% of eligible children in the state are served.

Price isn’t the only consideration. Parents who work nonroutine or unpredictable hours need childcare at times that don’t align well with most childcare centers’ hours of operation.⁴⁹ Good childcare is scarce throughout North Carolina, especially in rural areas. As Devin Lyall in Wilkes County stated, “We hear about childcare all the time. And one of the issues with childcare in our county ... is that we don’t have a whole lot of openings in childcare centers that are reputable.” She described a situation where a woman had to pull her child from the day care he was in because of an incident that shut down the classroom. She remarked,

⁴⁸ Boyens, Karpman, and Smalligan, *Access to Paid Leave Is Lowest among Workers with the Greatest Needs: Findings from the December 2021 Well-Being and Basic Needs Survey*; Stoddard-Dare et al., “Paid Sick Leave and Psychological Distress: An Analysis of U.S. Workers.”

⁴⁹ For reasons parents have difficulties accessing childcare, see Child Care Aware, “Price of Child Care in: North Carolina”; Economic Policy Institute, “Child Care Costs in the United States”; Harknett, Schneider, and Luhr, “Who Cares If Parents Have Unpredictable Work Schedules?”; Human Impact Partners and Center for Popular Democracy, *Scheduling Away Our Health: How Unpredictable Work Hours Affect Health and Well-Being*; Kamenetz and Khurana, “1 in 3 Working Families Is Struggling to Find the Child Care They Desperately Need”; Malik, Hamm, and Adamu, *Child Care Deserts: An Analysis of Child Care Centers by ZIP Code in 8 States*; Pilarz, Sandstrom, and Henly, “Making Sense of Childcare Instability Among Families with Low Incomes”; U.S. Department of the Treasury, *The Economics of Child Care Supply in the United States*; Zhang, Sauval, and Jenkins, *Impacts of COVID-19 on the Child Care Sector*.

If we hadn't been able to use crisis assistance money to locate a place that had an opening and pay for those 30 days that weren't going to be covered elsewhere, then she could have lost her job within just a couple days. So yes, childcare is important.

In North Carolina, lack of affordable childcare harms families and the economy broadly. Parents are forced to quit, go part time, or turn down job opportunities because childcare is unavailable.⁵⁰ As recently as the summer of 2022, over 340,000 people in North Carolina reported that they experienced a work disruption, left or lost a job, or didn't look for a job because of a lack of childcare. Eighty-seven percent of those who were affected were women.⁵¹ Nationally, more than a million women are still out of the workforce compared to pre-pandemic levels, largely due to childcare shortages.⁵² "These aren't irrational decisions that women are making," explained Alexandra Sirota. "They're defined by the options that are put forward."

Portrait of a Single Mother: Donna

During her 14-year marriage, Donna was mostly "that in-home mom." "It didn't make sense for me to work because we had three children. The childcare cost would have been far more than any wage salary I would have been able to earn." When she and her husband separated, Donna suddenly had to return to work. Her employment options were limited though because she had to take care of her kids during the day. As she told us,

I had to go into doing things like working in convenience stores. The choice to work in convenience stores as a woman is incredibly hard because if you have children, a lot of times the schedule that works for you to work is the middle of the night.

So here I was, in convenience stores by myself in the middle of the night. And the year that I did this, in one particular convenience store ... which was not far from us, a guy was murdered. And I remember, my mom saying, "how can you be here? How can you do this? You know, what happens to your kids if something happens to you?" But what choice did I have for a schedule where I could work, make money and was going to be able to be around my children?

And so, I worked convenience stores for many years. I became good at it.... I went all the way up in management, but even as a manager to still have enough to pay for a family, was really hard.

⁵⁰ For more on what childcare means for the wellbeing of women and families, see Ananat and Gassman-Pines, "Work Schedule Unpredictability"; Belfield, *Early Education in the Time of COVID-19: An Economic Analysis for North Carolina*; Lloro, "Childcare Disruptions and Mothers' Availability to Work during the Pandemic: Evidence from the Survey of Household Economics and Decisionmaking"; McHugh et al., *State of Working North Carolina: Protecting & Connecting Workers*; Schochet, *The Child Care Crisis Is Keeping Women Out of the Workforce*; Schochet and Malik, *2 Million Parents Forced to Make Career Sacrifices Due to Problems with Child Care*.

⁵¹ U.S. Census Bureau, Household Pulse Survey, Week 47, Education Tables, Table 1.

⁵² U.S. Bureau of Labor Statistics, Civilian Labor Force Level – 20 years and over, Women, <https://beta.bls.gov/dataViewer/view/timeseries/LNS11000026>.

That's what I feel like is the complication of what happens, especially for low wage women, is our lives have this perfect storm of all things happening at the same time. There's no simple or easy way to wade through that. You have to take jobs because you have to make an income to take care of your family, but nine times out of ten, the jobs that you have to take aren't going offer benefits. You have to make a decision sometimes between working and childcare, if you have more than one child and sometimes even with one, as much as childcare costs now. What do you do if you don't have a village of people? You know, I had no family, I had no one able to help.... Sometimes you have to take jobs that you don't like, just really don't like them, because it's a job.

ABORTION AND ECONOMIC WELLBEING

Some women, especially women of means, will find ways around the State's assertion of power. Others—those without money or child care or the ability to take time off from work—will not be so fortunate.

— Dissenting opinion, *Dobbs v. Jackson Women's Health Organization*

The right to an abortion might seem like an unexpected turn in a report on women and low-wage work. But women and other people who can become pregnant rely on legal access to abortion to control what happens to their bodies and their lives. The U.S. Supreme Court once agreed. In an abortion case from the 1990s, it asserted that abortion facilitated the “ability of women to participate equally in the economic and social life of the Nation.”⁵³ The *Dobbs* decision airily dismissed that reasoning (and the volumes of evidence supporting it),⁵⁴ giving the green light to state abortion bans that will, among other things, thwart the economic independence, aspirations and mobility of millions. More women and children will be pushed into poverty and economic insecurity. People with the fewest resources—poor people, people of color—will be hardest hit by the new restrictions, just as they were by prior restraints on abortion access.

Abortion care is a common and essential component of health care. Around one in four women will have an abortion in their lifetime.⁵⁵ In 2020, one in five pregnancies in the U.S. ended in abortion; the North Carolina rate was a tick higher at one in 5.7 pregnancies. Nearly half of pregnancies in the U.S. are unintended, and over a third of those unintended pregnancies end in abortion.⁵⁶

⁵³ *Casey v. Planned Parenthood of Southeastern Pennsylvania*, 505 U. S. 833 at 856.

⁵⁴ *Brief of Amici Curiae Economists in Support of Respondents*.

⁵⁵ Myers and Welch, *What Can Economic Research Tell Us About the Effect of Abortion Access on Women's Lives?*

⁵⁶ Jones et al., *Long-Term Decline in U.S. Abortions Reverses, Showing Rising Need for Abortion as Supreme Court Is Poised to Overturn Roe v. Wade*. North Carolina State Center for Health Statistics, Total Resident Pregnancies (Abortions, Live Births, and Fetal Deaths): North Carolina, 2020, <https://schs.dph.ncdhhs.gov/data/vital/pregnancies/2020/Table3R-2020-totalpregnc.pdf>; Guttmacher Institute, Data Center, <https://data.guttmacher.org/countries/table?country=US&dataset=data&topics=408+401+400>.

Many people who get an abortion face interconnected challenges, including substantial material hardship. Seventy-five percent of women in the U.S. who have an abortion are poor or near-poor. The same share report not having enough to cover household essentials.⁵⁷ The majority are experiencing a disruptive life event such as losing a job or breaking up with a partner.⁵⁸ Although most are 25 years old or older, an overwhelming portion are not married, and most are not living with a partner in the month they became pregnant. Six in ten already have children.⁵⁹ These straitened circumstances are laid bare by one of the most common reasons women give for having an abortion: the inability to provide the resources necessary to be a good parent and successfully raise a child.⁶⁰

Robust and sophisticated studies have repeatedly demonstrated that the legalization of abortion in the 1970s produced “large effects on women’s education, labor force participation, occupations, and earnings.” The benefits were persistent and multigenerational. Legal access to abortion reduced the number of children who were poor, who received public assistance or who lived in single parent households. Child neglect and abuse cases declined. As these children entered adulthood, they experienced higher rates of college graduation, and lower rates of single parenthood and welfare recience. Fewer were involved in the criminal justice system.⁶¹

Conversely, the denial of abortion services creates significant economic distress. Women who want an abortion but can’t get one are four times more likely to live in poverty than women who get an abortion. Fewer are employed. They experience large increases in past due debt and other indicators of financial adversity, like bankruptcies, evictions and tax liens. They have lower credit scores and more debt sold to a collection agency. After five years, they are also more likely to live alone, without support from a partner.⁶² Because these negative outcomes last years, their children’s early childhood is more likely to be shaped by poverty, which harms cognitive and behavioral development.⁶³

As more states adopt bans, pregnant people must travel longer distances to find an available provider. The closest provider might be many states away. Residents of census tracts that are farther away from an abortion facility are more likely to be poor, uninsured, less educated and without an internet

⁵⁷ Foster et al., “Socioeconomic Outcomes of Women Who Receive and Women Who Are Denied Wanted Abortions in the United States”; Jerman, Jones, and Onda, *Characteristics of U.S. Abortion Patients in 2014 and Changes Since 2008*.

⁵⁸ Jones, Frohwirth, and Moore, “More than Poverty.”

⁵⁹ Jerman, Jones, and Onda, *Characteristics of U.S. Abortion Patients in 2014 and Changes Since 2008*. In North Carolina in 2020, 62.1% were 25 or older; 85.3% were not married and almost two thirds had at least one child already. North Carolina State Center for Health Statistics, NC Resident Abortions: Characteristics of Women Receiving Abortions: North Carolina Residents, 2011-2020, <https://schs.dph.ncdhhs.gov/data/vital/pregnancies/2020/abortioncharacteristics.pdf>.

⁶⁰ Biggs, Gould, and Foster, “Understanding Why Women Seek Abortions in the U.S.”; Finer et al., “Reasons U.S. Women Have Abortions”; Foster et al., “Socioeconomic Outcomes of Women Who Receive and Women Who Are Denied Wanted Abortions in the United States”; Kirkman et al., “Reasons Women Give for Abortion”; Jones, Frohwirth, and Moore, “I Would Want to Give My Child, Like, Everything in the World.”

⁶¹ Ananat et al., “Abortion and Selection”; *Brief of Amici Curiae Economists in Support of Respondents*; Foster et al., “Effects of Carrying an Unwanted Pregnancy to Term on Women’s Existing Children”; Gruber, Levine, and Staiger, “Abortion Legalization and Child Living Circumstances”; Hoffman, *State Abortion Bans Will Harm Women and Families’ Economic Security Across the U.S.*

⁶² Foster et al., “Socioeconomic Outcomes of Women Who Receive and Women Who Are Denied Wanted Abortions in the United States”; Foster, *The Turnaway Study*; Miller, Wherry, and Foster, *The Economic Consequences of Being Denied an Abortion*.

⁶³ Ajasa, “Young Kids Who Breathe Polluted Air Can Fall Behind in School, Study Finds”; Institute for Research on Poverty, “Poverty and the Developing Brain”; Roos, Wall-Wieler, and Lee, “Poverty and Early Childhood Outcomes.”

subscription.⁶⁴ The cost of transportation and travel, childcare, time off work and the procedure itself is steep even for more affluent women; for a low-wage worker it can be more than a month's salary.⁶⁵

Black women, who are more likely to be poor, must also contend with the toll of history and the continuing impact of disparities in economic opportunity and health care. Black women were hardest hit by the post-Dobbs increase in travel time to the nearest abortion provider.⁶⁶ They face challenges accessing reliable care, especially in non-Medicaid expansion states like North Carolina, and they continue to battle a health care system that regularly dismisses their needs.⁶⁷ Pregnancy, which is far more dangerous than abortion, is especially risky for Black women.⁶⁸ Black women in North Carolina die of pregnancy related causes at a rate almost three times higher than the execrable U.S. rate, which is itself the worst among peer nations.⁶⁹ Abortion bans, which can lead to prosecution for “suspicious” pregnancies, expose Black people to yet another form of state surveillance and criminalization, which further upend the possibility of economic security.⁷⁰

States with the most draconian abortion bans also have the flimsiest safety net programs and the least generous protections for working people and families. Abortion ban states perform worse in measures of health and wellbeing like child poverty, teen births and maternal mortality compared to states without bans. None of the abortion ban states have paid family leave; few have expanded Medicaid or raised the minimum wage above the federal floor. Antipathy to poor people and women, especially Black women, seems to unite these reproductive and economic policy decisions.⁷¹

As of August 2022, nearly 21 million women have lost nearly all access to abortion (including medication abortions) in their home states. More bans are expected to become law soon. If the court orders that currently prevent the implementation of more restrictive laws are lifted, 36% of women ages 15 to 44

⁶⁴ Rader et al., “Estimated Travel Time and Spatial Access to Abortion Facilities in the U.S. Before and After the Dobbs v Jackson Women’s Health Decision.”

⁶⁵ According to the Planned Parenthood website (<https://www.plannedparenthood.org/learn/ask-experts/how-much-does-an-abortion-cost>), the cost of abortion can range from around \$600 to \$1,500-2,000. Depending on distance and length of stay, the total cost could easily exceed a month’s wages or more for a low-wage worker.

⁶⁶ Rader et al., “Estimated Travel Time and Spatial Access to Abortion Facilities in the U.S. Before and After the Dobbs v Jackson Women’s Health Decision.”

⁶⁷ See American Heart Association, “Racial Disparities Continue for Black Women Seeking Heart Health Care”; Hill, Artiga, and Ranji, “Racial Disparities in Maternal and Infant Health”; Mahajan et al., “Trends in Differences in Health Status and Health Care Access and Affordability by Race and Ethnicity in the United States, 1999-2018”; Taylor, *Racism, Inequality, and Health Care for African Americans*.

⁶⁸ Foster, *The Turnaway Study*; Kortsmitt, “Abortion Surveillance — United States, 2019.”

⁶⁹ The 2016-2020 maternal mortality rate for Black North Carolinians was 52.8 deaths for every 100,000 live births. It was 17.3 for White North Carolinians. America’s Health Rankings, United Health Foundation, https://www.americashealthrankings.org/explore/health-of-women-and-children/measure/overall_mch/state/NC?edition-year=2022. The U.S. maternal mortality rate in 2019 and 2020 was far higher than all European nations. OECD, Health Status, *OECD Health Statistics*, <https://doi.org/10.1787/data-00540-en>.

⁷⁰ See Aspinwall, Bailey, and Yurkanin, “They Lost Pregnancies for Unclear Reasons. Then They Were Prosecuted.”; Dennie and Fielding, *Miscarriage of Justice*; Nelson, “Abortion Bans Prove Yet Again There Is No Race-Neutral Policy.”

⁷¹ Mississippi, the state that brought the Dobbs case, has one of the highest infant mortality rates in the U.S. Despite a predicted increase in births, “access to pre- and post-natal care has dwindled ... since the June ruling, making childbirth even more dangerous for poor women and children.” Goldberg, “Abortion Ruling Means More and Riskier Births in Mississippi.” See also Badger et al., “States With Abortion Bans Are Among Least Supportive for Mothers and Children”; Banerjee, “Abortion Rights Are Economic Rights”; Hoffman, *State Abortion Bans Will Harm Women and Families’ Economic Security Across the U.S.*

in the U.S. would not be able to access an abortion in their home state.⁷² In North Carolina, access to abortion is fragile and hotly contested. For now, it remains legal with a twenty-week ban. However, the state imposes a variety of medically unnecessary and burdensome measures on patients and providers alike, including a 72-hour waiting period, a ban on telemedicine for medication abortion, a mandated ultrasound and an assortment of laws designed to make it difficult for clinics to operate.⁷³ Legislative leaders have vowed to end abortion rights, but as of now North Carolina is one of the few states in the southeast where abortion is still generally available.

The Supreme Court's decision to revoke women's well-established right to abortion is much more than an economic issue. It is part of a larger regressive agenda, pushed by an anti-democratic minority, to control women's lives. Economic justice, reproductive justice and social equality are linked. Hanging in the balance in the abortion debate is, as Justice Bader Ginsburg wrote, "a woman's autonomous charge of her full life's course ... her ability to stand in relation to man, society, and the state as an independent, self-sustaining, equal citizen."⁷⁴

PARTING THOUGHTS

We place women in a terrible position. Broadly speaking, our family policies assume women will stay home but our economic policies insist on them working. Women are now more educated than men, "look" more like men in terms of workplace characteristics and are entering traditionally male fields in greater numbers, but the wage gap remains stubborn and low-wage work is commonplace. We demand that poor women work, but the work most readily available is unlikely to provide economic security for them and their families, even as it undermines their ability to be good parents. Deep divisions in earnings by race further entrench economic disadvantage. The support systems—family leave, paid time off, universal childcare—that would help women find a (good) job and keep it are all too rare or nonexistent.

Women make tremendous sacrifices to bridge the divide between what's demanded of them and what they're given. While some steps would be relatively straightforward to implement—expanding access to childcare comes to mind—others would require a deep rethinking about the way the economy is structured and who it benefits. We can't have a conversation about the challenges that women face without engaging in a larger conversation about "how diminished the economic prospects are for everybody in the state and country," as Alexandra Sirota, policy expert, stated. And that's not likely to happen any time soon.

Yet the lessons of Covid and more generally, the strength and perseverance of women is cause for hope. Sirota observed that during the pandemic,

⁷² Shepherd, Roubein, and Kitchener, "1 in 3 American Women Have Already Lost Abortion Access. More Restrictive Laws Are Coming."

⁷³ Guttmacher Institute, "Interactive Map."

⁷⁴ Ginsburg, "Some Thoughts on Autonomy and Equality in Relation to Roe v. Wade."

We saw what works and we know we can do it. I also have this feeling that there is power in what we're not seeing, in what our current system doesn't see, ... The fact that women living in poverty are managing these multiple stressors and holding on in the face of added trauma. They are getting their kids to school every day, getting food on the table, keeping a roof over the head, navigating incredibly byzantine systems. All of that to me is powerful, the ingenuity, the tenacity of that. That power harnessed to set right the economic system? I mean, I've got to be optimistic about that. There's a path there. We are not lost.

Ana Ilarraza-Blackburn, of the Moore County NAACP, was motivated by a similar reason. "It's very fulfilling to see the resilience of women and what they can do with the scarcities that they have. They should not have to, but it is amazing." Women like Yolanda who worked back-to-back 12-hour shifts when her hours were cut during Covid, who didn't hold her tongue when a stranger in McDonald's had the guff to tell her that \$10 an hour was a generous wage. Women like Melissa, who insisted on her own basic worth.

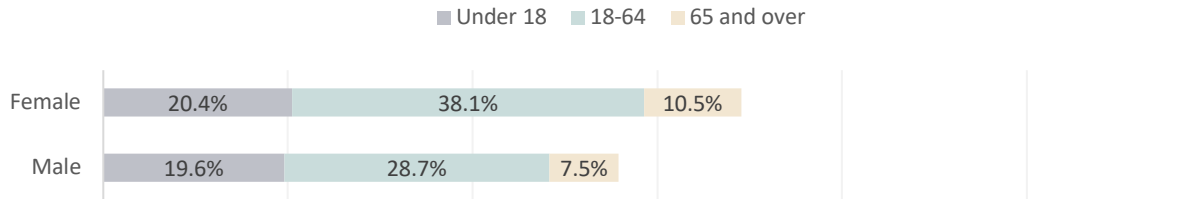
If me and you are working at the same job, the same position, and we're there equally, what that company would pay you, I want to get the same pay I don't want things given to me. I want living wages ... but where not only can I make ends meet for myself, but I can help my family and other people. That's what I want.

Women like Donna, who fought through every tribulation thrown at her and continues to fight on behalf of other poor women. These and so many other women hold their worlds together through unimaginable hard work and determination. If we can't find heroism there, it doesn't exist.

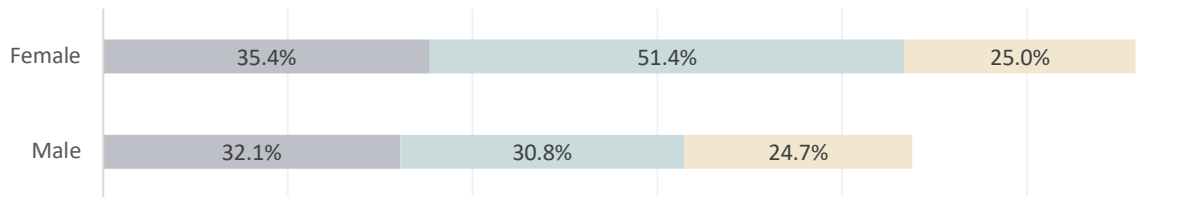
APPENDIX

Figure 1. Poverty rate for the total population by age in North Carolina

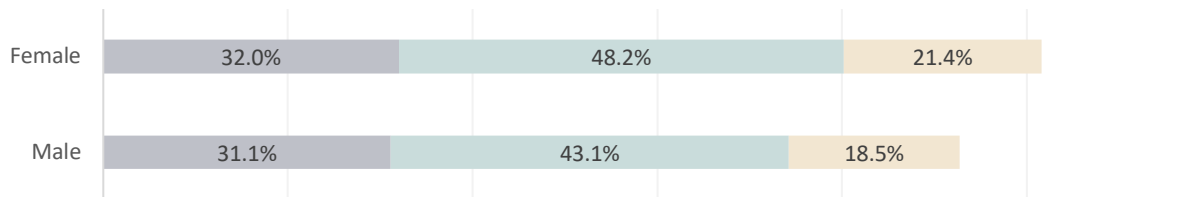
Total population



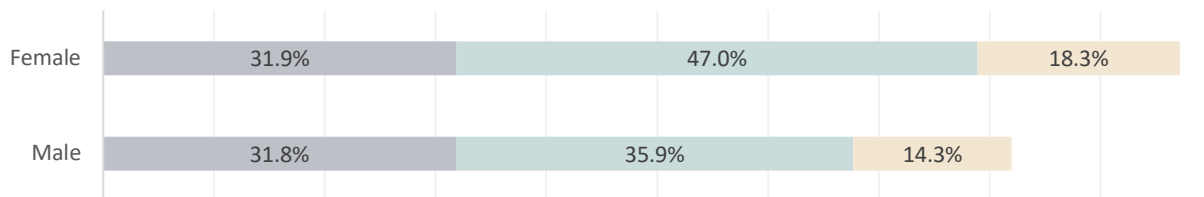
Some other race



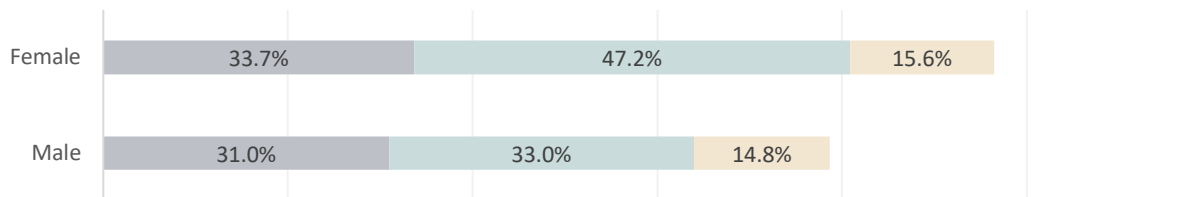
American Indian



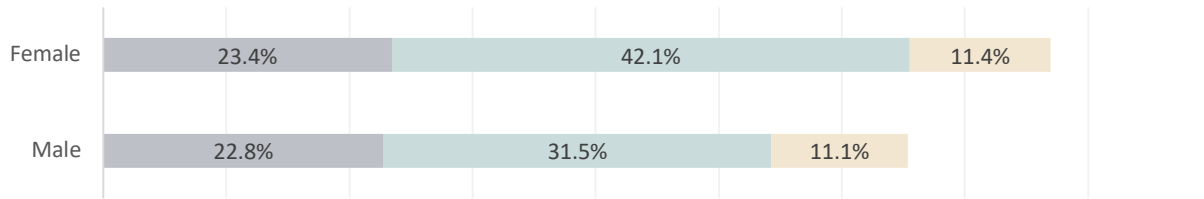
Black



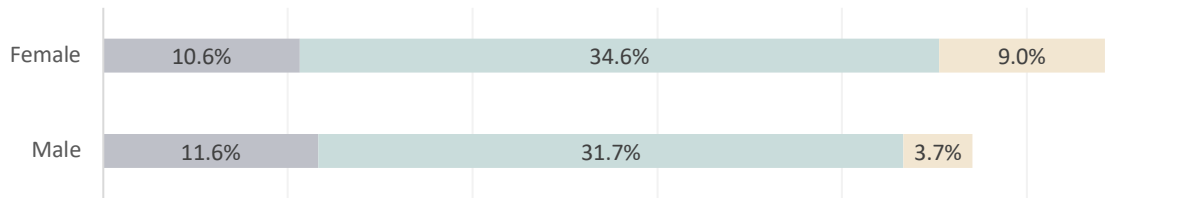
Hispanic



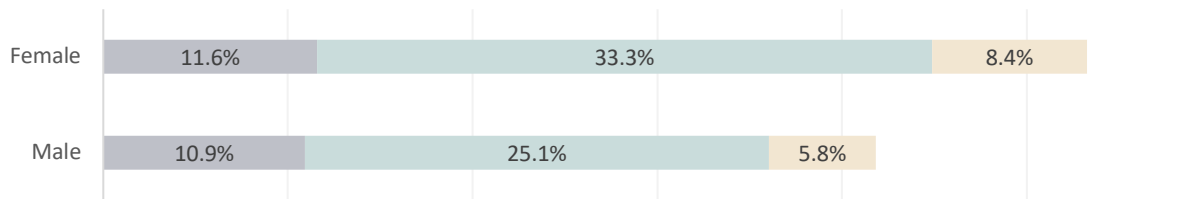
Two or more races



Asian



White



Source: 2020 American Community Survey 5-Year Estimates

Table 1. Low-wage occupations (based on median earnings for women) by sex in North Carolina

| Occupation | Men | Women | Percent women | Median earnings - men | Median earnings - women |
|--|-------|-------|---------------|-----------------------|-------------------------|
| Hosts and hostesses, restaurant, lounge, and coffee shop | 285 | 1735 | 85.9% | \$16,674 | \$16,275 |
| Other food preparation and serving related workers | 2720 | 2160 | 44.3% | \$18,482 | \$18,555 |
| Waiters and waitresses | 6520 | 15750 | 70.7% | \$21,688 | \$18,731 |
| Cashiers | 6585 | 20765 | 75.9% | \$22,123 | \$19,104 |
| Cooks and food preparation workers | 26555 | 17580 | 39.8% | \$21,435 | \$19,140 |
| Sheet metal workers | 2470 | 110 | 4.3% | \$39,033 | \$19,511 |
| Fast food and counter workers, and food servers, nonrestaurant | 1900 | 5000 | 72.5% | \$21,672 | \$19,652 |
| Building cleaning workers | 34835 | 27805 | 44.4% | \$28,252 | \$20,110 |
| Agricultural workers | 10250 | 2440 | 19.2% | \$23,512 | \$20,195 |
| Painters and paperhangers | 10880 | 900 | 7.6% | \$27,701 | \$20,334 |
| Farmers, ranchers, and other agricultural managers | 10730 | 1660 | 13.4% | \$38,144 | \$21,046 |

| | | | | | |
|---|-------|-------|-------|----------|----------|
| Childcare workers | 550 | 11780 | 95.5% | \$25,048 | \$21,488 |
| Fishing and hunting, and forest and conservation, and logging workers | 3135 | 45 | 1.4% | \$34,622 | \$21,806 |
| Grounds maintenance workers | 24530 | 910 | 3.6% | \$26,288 | \$21,892 |
| Hazardous materials removal workers | 440 | 140 | 24.1% | \$41,164 | \$22,113 |
| Insulation workers | 995 | 50 | 4.8% | \$26,250 | \$22,944 |
| Textile, apparel, and furnishings workers | 11540 | 15355 | 57.1% | \$31,238 | \$23,017 |
| Food processing workers | 10975 | 6595 | 37.5% | \$28,785 | \$23,375 |
| Teaching assistants | 2505 | 12070 | 82.8% | \$28,427 | \$23,501 |
| Preschool and kindergarten teachers | 315 | 13600 | 97.7% | \$19,288 | \$23,719 |
| Other transportation workers | 3055 | 710 | 18.9% | \$30,531 | \$24,152 |
| Construction equipment operators | 8645 | 195 | 2.2% | \$36,435 | \$24,205 |
| Nursing, psychiatric, and home health aides | 6610 | 48860 | 88.1% | \$27,999 | \$24,290 |
| Carpet, floor, and tile installers and finishers | 3390 | 150 | 4.2% | \$30,844 | \$24,375 |
| Bartenders | 2460 | 3935 | 61.5% | \$30,951 | \$25,033 |
| Other personal care and service workers | 7125 | 9145 | 56.2% | \$35,130 | \$25,233 |
| Drywall installers, ceiling tile installers, and tapers | 4315 | 135 | 3.0% | \$26,712 | \$25,300 |
| Supervisors of food preparation and serving workers | 13140 | 9890 | 42.9% | \$32,554 | \$25,329 |
| Personal appearance workers | 5215 | 17905 | 77.4% | \$26,757 | \$25,523 |
| Laborers and Material Movers | 61005 | 24135 | 28.3% | \$27,409 | \$25,575 |
| Other motor vehicle operators | 3910 | 1315 | 25.2% | \$28,680 | \$25,588 |
| Bus drivers | 2080 | 3790 | 64.6% | \$35,618 | \$25,768 |
| Other assemblers and fabricators | 17625 | 11510 | 39.5% | \$31,781 | \$26,202 |
| Woodworkers | 4810 | 900 | 15.8% | \$30,893 | \$26,417 |
| Baggage porters, bellhops, and concierges, and tour and travel guides | 870 | 325 | 27.2% | \$30,677 | \$26,563 |
| Electricians | 17515 | 405 | 2.3% | \$40,087 | \$26,580 |
| Construction laborers | 31135 | 1025 | 3.2% | \$29,747 | \$26,897 |
| Retail sales workers, except cashiers | 35690 | 20185 | 36.1% | \$38,435 | \$27,375 |
| Electrical, electronics, and electromechanical assemblers | 1740 | 1930 | 52.6% | \$38,056 | \$27,461 |
| Other production workers | 62390 | 34310 | 35.5% | \$37,333 | \$28,035 |
| First-line supervisors of housekeeping and janitorial workers | 4100 | 1760 | 30.0% | \$41,873 | \$28,041 |
| Meter readers, utilities | 480 | 70 | 12.7% | \$29,380 | \$28,854 |
| Pipelayers, plumbers, pipefitters, and steamfitters | 13000 | 140 | 1.1% | \$36,607 | \$28,958 |
| Food service managers | 13990 | 12440 | 47.1% | \$42,277 | \$29,128 |

| | | | | | |
|---|-------|-------|-------|----------|----------|
| Engine and other machine assemblers | 450 | 45 | 9.1% | \$36,706 | \$29,205 |
| First-line supervisors of landscaping, lawn service, and groundskeeping workers | 5135 | 215 | 4.0% | \$36,170 | \$29,643 |
| Supervisors of personal care and service workers | 645 | 1235 | 65.7% | \$40,801 | \$29,857 |
| Carpenters | 27150 | 585 | 2.1% | \$30,171 | \$30,054 |
| Metal workers and plastic workers | 38175 | 6170 | 13.9% | \$40,272 | \$30,958 |
| Photographers | 1295 | 930 | 41.8% | \$38,023 | \$30,970 |
| Information and record clerks, except customer service representatives | 7075 | 35805 | 83.5% | \$39,768 | \$31,181 |

Notes: Full-time, year-round civilian workers employed at work, 16 years and over with earnings.

Source: U.S. Census Bureau, 2014-2018 Equal Employment Opportunity Tabulation

Table 2. Low wage industries (based on average monthly pay for women) by sex in North Carolina

| Industry | Men | Women | Percent women | Average monthly earnings for men | Average monthly earnings for women |
|---|--------|--------|---------------|----------------------------------|------------------------------------|
| Amusement, Gambling, and Recreation Industries | 21568 | 19167 | 47.1% | \$2,400 | \$1,715 |
| Food Services and Drinking Places | 149509 | 187192 | 55.6% | \$2,212 | \$1,781 |
| Clothing and Clothing Accessories Stores | 7813 | 23246 | 74.8% | \$4,200 | \$1,986 |
| Sporting Goods, Hobby, Musical Instrument, and Book Stores | 8149 | 8203 | 50.2% | \$2,787 | \$2,011 |
| Postal Service | 74 | 42 | 36.2% | \$2,763 | \$2,053 |
| Gasoline Stations | 12629 | 18672 | 59.7% | \$2,708 | \$2,104 |
| Food and Beverage Stores | 32839 | 33266 | 50.3% | \$2,715 | \$2,126 |
| Miscellaneous Store Retailers | 9425 | 14785 | 61.1% | \$3,443 | \$2,155 |
| Private Households | 1427 | 7691 | 84.3% | \$2,421 | \$2,159 |
| Scenic and Sightseeing Transportation | 204 | 104 | 33.8% | \$2,776 | \$2,290 |
| Apparel Manufacturing | 1998 | 3252 | 61.9% | \$3,423 | \$2,306 |
| Accommodation | 13287 | 19240 | 59.2% | \$3,197 | \$2,324 |
| Social Assistance | 13900 | 68283 | 83.1% | \$3,142 | \$2,399 |
| General Merchandise Stores | 39627 | 64502 | 61.9% | \$3,128 | \$2,504 |
| Leather and Allied Product Manufacturing | 284 | 407 | 58.9% | \$4,134 | \$2,508 |
| Building Material and Garden Equipment and Supplies Dealers | 35003 | 19835 | 36.2% | \$3,467 | \$2,513 |
| Personal and Laundry Services | 11819 | 24465 | 67.4% | \$3,156 | \$2,554 |
| Couriers and Messengers | 22798 | 7313 | 24.3% | \$3,660 | \$2,589 |

Notes: Data from Q2 2021. All private ownership.

Source: QWI Explorer, U.S. Census Bureau

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MORE INFORMATION

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