# **Briefing Paper**

**IWPR #R367** 

January 2013

www.iwpr.org

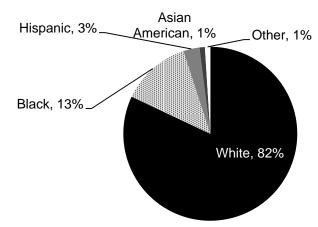
#### The Status of Women in Cleveland, McDowell, Polk, and Rutherford Counties, North Carolina

Women in Cleveland, McDowell, Polk, and Rutherford counties, as in North Carolina as a whole, have made much progress during the last few decades. The majority of women in these counties combined are in the labor force—many in professional and managerial jobs—and women are a mainstay of the economic health of their communities. Yet, in some ways women's status in these counties still lags behind men's, and not all women are prospering equally. This briefing paper provides information about the status of women in Cleveland, McDowell, Polk, and Rutherford counties, focusing on women's earnings and workforce participation, level of education, poverty, access to child care, and health status. It also provides basic demographic information about women in this area.

## Basic Facts About Women in Cleveland, McDowell, Polk, and Rutherford Counties

The female population in Cleveland-McDowell-Polk-Rutherford is much less diverse than in the state as a whole. More than eight in ten (82 percent) women in these four counties combined are white, compared with about two-thirds (65 percent) in the state as a whole. Black women and girls constitute the next largest racial group within the female population in Cleveland-McDowell-Polk-Rutherford at 13 percent, which is almost ten percent less than their share of the state's total female population (22 percent; Table 1).

### Figure 1. Distribution of Women and Girls by Race and Ethnicity in Cleveland, McDowell, and Rutherford Counties, All Ages, 2008–2010



Notes: Data not available for American Indians due to small sample size. Racial and ethnic categories are defined as exclusive: white, not Hispanic; black, not Hispanic; Asian American, not Hispanic; and Other, not Hispanic. Those whose ethnicity is identified as Hispanic or Latino may be of any race. "Other" includes those reporting multiple race identities and those whom the Census Bureau did not classify.

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

The median age of women and girls in Cleveland-McDowell-Polk-Rutherford is 42 years, which is four years older than the median age for women and girls in the state and United States as a whole (38 years each). Nineteen percent of women in Cleveland-McDowell-Polk-Rutherford are aged 65 and older, compared with 15 percent in North Carolina and the nation overall (Table 1).

Table 1. Basic Demographic Statistics for Women and Girls					
	Cleveland-McDowell- Polk-Rutherford	North Carolina	United States		
Total Population	231,234	9,561,558	309,349,689		
Number of Women and Girls, All Ages	118,576	4,905,216	157,294,247		
Median Age of All Women and Girls	42	38	38		
Proportion of Women Aged 65 and Older	19%	15%	15%		
Distribution of Women and Girls by Race					
and Ethnicity, All Ages					
White	82%	65%	64%		
Black	13%	22%	13%		
Hispanic	3%	8%	16%		
Asian American	1%	2%	5%		
American Indian	N/A	1%	1%		
Other	1%	2%	2%		
Proportion of Women and Girls Who Are					
Foreign-Born, All Ages	3%	7%	13%		
Proportion of Women Who Are Married,					
Aged 18 and Older	53%	50%	49%		

Note: Data for Cleveland, McDowell, Polk, and Rutherford counties are for 2008–2010. Data for North Carolina and the United States are for 2010 only. N/A indicates data are not available due to small sample size.

Racial and ethnic categories are defined as exclusive: white, not Hispanic; black, not Hispanic; Asian American, not Hispanic; American Indian, not Hispanic; and Other, not Hispanic. Those whose ethnicity is identified as Hispanic may be of any race. "Other" includes those reporting multiple race identities and those whom the Census Bureau did not classify. Source: IWPR analysis of 2008–2010 and 2010 American Community Survey microdata (Ruggles et al. 2010).

#### Work and Earnings

Although the majority of women aged 16 and older in Cleveland-McDowell-Polk-Rutherford are in the workforce, women's labor force participation rate in these counties combined (53 percent) is lower than in the state as a whole (59 percent). In Cleveland-McDowell-Polk-Rutherford, as in North Carolina overall, the labor force participation rate is considerably higher for women with dependent children (74 percent; Table 2) than for all women. Despite the higher workforce participation rates among mothers, however, women with children are much less likely than men with children to be in the labor force. Ninety percent of fathers with children under 18 in Cleveland-McDowell-Polk-Rutherford are in the workforce, suggesting that women are still more likely than men to cut back on employment when they are parents (Table 2).

In Cleveland-McDowell-Polk-Rutherford, the majority of employed women and men work full-time, but women are less likely to work full-time than men (72 percent compared with 86 percent; Table 2). Twenty-eight percent of employed women in these counties work part-time, proportionately twice as many as employed men.<sup>1</sup> The reasons for women's higher rates of part-time work vary. Women are more likely than men to say that they work part-time because they cannot find child care or for other family care related reasons. In the state overall (data are not available separately for the three counties) 20 percent of women, compared with only 3 percent of men, give these reasons for working part-time. <sup>2</sup> As a result of the Great Recession, both men and women have experienced an increase in part-time work for economic reasons during the last few years, but women are more likely to work in the sectors and occupations where jobs are only available on a part-time basis. Part-time workers are much less

likely than full-time workers to have access to paid leave, healthcare, and employer supported pensions (Society for Human Resource Management 2011).

	Cleveland- McDowell-Polk- Rutherford	North Carolina	United States
Labor Force Participation Rate, Aged 16 and Older			
Women	53%	59%	59%
Men	64%	70%	70%
Mothers with Children Under 18 Fathers with Children Under 18	74% 90%	74% 94%	73% 94%
Percent of Employed Women and Men Who Work Full-Time, Aged 16 and Older			
Women	72%	72%	71%
Men	86%	84%	84%
Percent of Employed Women and Men in Professional or Managerial Occupations, Aged 16 and Older			
Women	35%	40%	39%
Men	22%	30%	33%
Median Annual Earnings, Full-Time, Year-Round Workers, Aged 16 and Older			
Women	\$30,000	\$33,000	\$36,00
Men	\$36,460	\$40,000	\$45,50
Earnings Ratio, Aged 16 and Older	82%	83%	79%
Earnings Ratio by Educational Attainment, Aged 25 and Older			
Less Than High School Diploma	N/A	76%	74%
High School Diploma or Equivalent	69%	75%	74%
Some College or Associate's Degree	76%	76%	76%
Bachelor's Degree or Higher	93%	70%	71%
Proportion of Women and Men with a Bachelor's Degree or Higher, Aged 25 and Older			
Female	16%	27%	28%
Male Proportion of Women and Men with a High School	16%	26%	29%
Diploma or Less, Aged 25 and Older Women	400/	409/	42%
Men	49% 56%	40% 45%	42%
Percent of Women and Men Living At or Below	50%	45%	4470
Poverty, Aged 18 and Older Women	20%	17%	15%
Men	20%	17%	15%
Percent of All Households Receiving Food Stamps	14%	13%	12%
Percent of Women and Men without Health Insurance Coverage, 2008–2010 <sup>1</sup>	1 7 /0	1370	12/0
Women	22%	21%	19%
Men	28%	26%	25%

Note: Data for Cleveland-McDowell-Polk-Rutherford are for 2008–2010. Median annual earnings are in 2010 inflationadjusted dollars. Data for North Carolina and the United States are for 2010 only.

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

Nearly two-thirds (35 percent) of employed women in Cleveland-McDowell-Polk-Rutherford work in professional and managerial jobs, which is a considerably higher proportion than men in these counties combined (22 percent; Table 2). Both women and men in Cleveland-McDowell-Polk-Rutherford, however, are less likely to work in professional or managerial jobs than their counterparts in the state as a whole (Table 2), suggesting that there may be fewer well-paid jobs in this area than in many other regions within the state.

Although women in Cleveland-McDowell-Polk-Rutherford are more likely than men to work in professional and managerial jobs, they are less likely to hold management positions (6 percent compared with 9 percent).<sup>3</sup> In addition, women and men often work in different occupations. Women are more likely to work in office and administrative support occupations (17 percent compared with 5 percent), sales and related occupations (12 percent compared with 10 percent), and education, training, and library occupations (11 percent compared with 2 percent) and health care practitioner and technical occupations (10 percent compared with 3 percent).<sup>4</sup> Men are more likely than women to work in construction occupations as well as in installation, maintenance and repair occupations and transportation occupations.<sup>5</sup>

Although women in Cleveland-McDowell-Polk-Rutherford hold a higher proportion of professional occupations than men, they have lower median earnings, a trend that is partially explained by women's lower representation in management jobs and the unequal distribution of women and men across occupations. In 2008–2010, the median annual earnings of women aged 16 and older employed full-time, year-round in Cleveland-McDowell-Polk-Rutherford were \$30,000, compared with \$36,460 for men. This means that women earned 82 cents for every dollar earned by men, resulting in a gender wage gap of 18 percent. This gap is similar to the wage gap in North Carolina (17 percent) and smaller than the gap in the United States as a whole (21 percent; Table 2).<sup>6</sup>

#### **Educational Attainment**

Women in Cleveland-McDowell-Polk-Rutherford have comparatively low levels of education. Only 16 percent of women (and men) aged 25 and older in the area have a bachelor's degree or higher, compared with 27 percent of women in the state and 28 percent in the nation (Table 2). In addition, half of women (49 percent) in Cleveland-McDowell-Polk-Rutherford have a high school diploma or less, which is a much larger proportion than women in the state or the nation (40 and 42 percent, respectively; Table 2). Approximately 15,500 women in these four counties have not completed high school.<sup>7</sup> Although in this area proportionately more men (56 percent) than women hold such low educational attainment, women with this level of education are less likely to have jobs with earnings sufficient to sustain a family. Median annual earnings for women in Cleveland-McDowell-Polk-Rutherford with only a high school diploma or the equivalent are approximately \$24,300, compared with \$35,000 for similarly-educated men.<sup>8</sup> Such earnings are well below the annual income a family of one adult and two children needs to afford essential living expenses in this area (Table 3).

In this area, as in the state and nation as a whole, having a college education raises the level of earnings for both women and men. Women with a bachelor's degree or higher in Cleveland-McDowell-Polk-Rutherford earn approximately \$42,700, compared with \$45,700 for men with this level of education. These earnings are considerably higher than the earnings for women and men with some college education or an associate's degree (\$30,400 for women and 40,000 for men).<sup>9</sup>

The earnings gap in Cleveland-McDowell-Polk-Rutherford is smallest when only women and men with a bachelor's degree or higher are compared: college-educated women make 93 cents for every dollar earned by a college-educated man (Table 2). Cleveland-McDowell-Polk-Rutherford is rather atypical in this regard; in the nation as a whole, as well as in the state overall and in many other regions within North Carolina, the wage gap is larger for college-educated women than for all women.

#### Poverty

Many women in Cleveland-McDowell-Polk-Rutherford live in families with incomes below or near the federal poverty line. Approximately 18,000 women aged 18 and older live at or below the poverty line, and another 20,775 are *near* poverty (living with incomes between 100 and 200 percent of the federal poverty line).<sup>10</sup> In Cleveland-McDowell-Polk-Rutherford, the poverty rates for both women and men are considerably higher than in the state and the nation as a whole. Twenty percent of women and 14 percent of men in this cluster of counties are poor, compared with 17 percent of women and 13 percent of men in the state, and 15 percent of women and 12 percent of men in the nation as a whole (Table 2). One in seven households in these four counties (14 percent; Table 2) receives food stamps, which is a slightly higher proportion than in the state overall.

Table 3. The Status of Children: Family Income, Poverty, and Child Care						
	Cleveland	McDowell	Polk	Rutherford	North Carolina	
Family Income						
Annual Income a Family of One Adult and Two Children Needs to Afford Essential Living Expenses <sup>1</sup>	\$41,145	\$37,894	\$40,615	\$40,090	\$41,920	
Median Annual Income of Married- Couple Families With Children Under 18 Years <sup>2</sup>	\$58,496	\$56,072	N/A	\$56,207	\$70,124	
Median Annual Income of Single Men With Children Under 18 Years <sup>2</sup>	\$35,222	N/A	N/A	N/A	\$29,874	
Median Annual Income of Single Women With Children Under 18 Years <sup>2</sup>	\$17,634	N/A	N/A	N/A	\$20,393	
Poverty Among Families With Children	Under 18 <sup>2</sup>					
Number of Families in Poverty With Children Under 18 <sup>2</sup>	2,824	1,265	N/A	2,246	254,650	
Share of Families in Poverty With Children that are Headed by Single Women <sup>2</sup>	61%	48%	N/A	50%	61%	
Share of All Families With Children that are Headed by Single Women <sup>2</sup>	30%	21%	N/A	28%	29%	
Child Care						
Children Eligible for Child Care Subsidy <sup>3</sup>	4,545	2,138	516	3,222	391,549	
Budget Currently Available to Serve Eligible Children <sup>3</sup>	\$4,199,609	\$1,641,383	\$662,058	\$2,727,926	N/A	
Percent of Eligible Children Receiving Subsidized Child Care Services <sup>3</sup>	20%	16%	30%	20%	N/A	
Budget per Child Eligible for Child Care Subsidy	\$924.01	\$767.71	\$1,283.06	\$846.66	N/A	
Total Number of Children Age 0 to 5 Enrolled in Child Care <sup>4</sup>	1,536	1,152	157	1,395	207,953	

Note: N/A indicates data are not available or sample size is insufficient.

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

<sup>2</sup>IWPR calculations based on 2008–2010 American Community Survey data accessed through American Fact Finder. <sup>3</sup>North Carolina Division of Child Development and Early Education 2012.

<sup>4</sup>The Appin E. Case. Exampletion Deterophient and Early Education 20

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

In Cleveland-McDowell-Polk-Rutherford, an estimated 6,300 families with children under 18 live in poverty (Table 3). In these counties combined, more than half of families living in poverty with children are headed by single women. The share of these families in poverty is much higher than their share of all families with dependent children (Table 3). In Cleveland, single women head 30 percent of all families with children under 18, compared with 21 percent in McDowell and 28 percent in Rutherford (data not available for Polk; Table 3). In North Carolina as a whole, only 12 percent of single women with young children under five and incomes below the qualifying poverty threshold receive welfare cash assistance.<sup>11</sup>

#### **Child Care**

Early care and education programs provide an important workforce support for mothers and fathers. Affordable, quality child care makes it possible for parents to do their jobs while knowing their children are receiving adequate support and a good education. In the absence of quality, affordable child care, women may decide to interrupt their tenure in the labor market, reducing their ability to provide for their families, put aside resources for retirement, or save for emergencies. Alternatively, they may have to put their children in low-quality and unreliable care.

In North Carolina, the average fees for year-round, full-time child care range from \$6,227 (for a four-year old in a family child care home) to \$9,185 (for an infant in a child care center; Child Care Aware of America 2012). By comparison, the average annual tuition and fees for a public four-year college in North Carolina are \$5,685 (Child Care Aware of America 2012). In Cleveland-McDowell-Polk-Rutherford, a total of 10,421 children are eligible for child care subsidies because their parents earn too little to afford the fees. Yet, only a small proportion of eligible children receive child care subsidies, with the highest proportion receiving subsidies in Polk (30 percent) and the lowest in McDowell (16 percent; Table 3).

#### Health

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

Approximately one in four women aged 18–64 in Cleveland-McDowell-Polk-Rutherford do not have health insurance coverage (22 percent), which is a proportionately higher share of women than in the state and the nation as a whole (21 and 19 percent, respectively; Table 2). Lack basic health insurance leaves women without coverage not only for basic wellness and check up visits, but also for severe or chronic medical problems.

Mortality rates from heart disease and diabetes vary among the four counties.<sup>12</sup> When using an age-adjusted mortality rate, which accounts for distributional age differences among populations, women in Cleveland and Rutherford have the highest mortality rates from heart disease at 189.0 and 179.3, respectively, which are higher rates than the rate for women in the state (153.6 per 100,000) and nation as a whole (161.0 per 100,000). The rates for women in McDowell and Polk are much lower than the rate for women in Cleveland and Rutherford. With regard to diabetes, however, the results differ: among Cleveland, McDowell, Polk, and Rutherford counties, women in Rutherford have the lowest mortality rate at 12.8 per 100,000, which is lower than the state rate of 20.8 per 100,000. Women in McDowell have the highest rate at 26.9 per 100,000 (Table 4).

In Cleveland, Polk, and Rutherford counties, the breast cancer mortality rate for women between 2005 and 2009 was lower (21.6, 16.5, and 23.1 per 100,000, respectively) than for women in the state as a whole (23.5 per 100,000). In McDowell County, however, the female breast cancer mortality rate was slightly higher (25.7 per 100,000, respectively) than the state rate (Table 4).

While teen pregnancy rates in the state and the nation have fallen in recent years, teenage pregnancy remains a concern in many jurisdictions. The pregnancy rates for teens aged 15–19 in Cleveland County (56.2 per 1,000) and McDowell County (59.2 per 1,000) are higher than the pregnancy rate for teens of the same age in the state as a whole (49.7 per 1,000). Rutherford County has a slightly lower teen pregnancy rate than the state overall (47.8 per 1,000; Table), and Polk County has a much lower teen pregnancy rate (39.0 per 1,000) than the other counties in the region and the state overall (Table 4).

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

	Cleveland	McDowell	Polk	Rutherford	North Carolina	United States
Total Number of Teen Pregnancies (15–19 Years) <sup>1</sup>	201	77	22	107	15,957	N/A
Pregnancy Rate Among Teens Aged 15–19 (Rate per 1,000), 2010 <sup>1</sup>	56.2	59.2	39.0	47.8	49.7	N/A
Average Annual Mortality Rates among Women (per 100,000) <sup>2</sup>						
Breast Cancer, 2005–2009	21.6	25.7	16.5	23.1	23.5	23.0
Cervical Cancer, 2005–2009	N/A	N/A	N/A	N/A	2.3	2.4
Uterine Cancer, 2005–2009	N/A	N/A	N/A	N/A	4.0	4.2
Ovarian Cancer, 2005–2009	10.5	N/A	N/A	9.8	7.9	8.2
Heart Disease Mortality Rate, All Ages, 2005–2009 <sup>3</sup>	189.0	152.6	109.3	179.3	153.6	161.0
Mortality Rate from Stroke and Other Cerebrovascular Diseases, All Ages, 2005– 2009 <sup>3</sup>	59.9	55.9	48.1	55.4	50.4	42.7
Diabetes Mortality Rate, All Ages, 2005–2009 <sup>3</sup>	23.0	26.9	19.2	12.8	20.8	19.8

Notes: N/A indicates data are not available.

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

Sources: <sup>1</sup> North Carolina Department of Health and Human Services (2012).

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

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

#### Conclusion

Many women in Cumberland County are thriving, yet the data in this briefing paper show that there are still many areas for improvement, including the wage gap, limited access to affordable child care, and low levels of education held by a substantial proportion of women. Policy recommendations to address these challenges include

- promoting quality flexible working practices to make it easier for parents to combine paid work with care giving;
- providing training to employers on best practices for recruiting and retaining female workers, particularly in sectors where they are under-represented;
- increasing career counseling and financial supports for women with low levels of education;
- monitoring workforce development to ensure that women and men have equal access to training in highgrowth, well-paid careers;

- supporting more targeted teen pregnancy prevention programs and increased support for teens who are already pregnant and parenting; and
- ensuring that all families who need it receive "Work First," North Carolina's Temporary Assistance for Needy Families Program.

#### **Methodological Notes**

This briefing paper presents data for Cleveland, McDowell, Polk, and Rutherford counties. Data are based on sample surveys. For the analysis of demographic and economic data in this fact sheet, IWPR aggregated Public Use Microdata Area variables (PUMAs), which are the smallest geographic unit available within American Community Survey microdata; the U.S. Census Bureau does not release one-year microdata for geographic areas with a population count of less than 100,000 and three-year microdata for areas with a population count of less than 65,000. Data on basic demographic statistics and women's economic status for Greensboro are based on 2008–2010 American Community Survey microdata (Ruggles et al. 2010) as well as 2008–2010 American Community Survey microdata (Ruggles et al. 2010). Data on women's health status are from the Centers for Disease Control and Prevention, the National Cancer Institute, and the North Carolina Department of Health and Human Services. Data on some indicators may not be available for all counties because the number of sample cases is too small.

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#### **Notes**

<sup>&</sup>lt;sup>1</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>&</sup>lt;sup>2</sup> IWPR calculation based on U.S. Department of Labor (2011) "Table 23: States: Persons at Work 1 to 34 Hours by Sex, Age, Race, Hispanic or Latino Ethnicity, and Hours of Work, 2010 Annual Averages."

<sup>&</sup>lt;sup>3</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>&</sup>lt;sup>4</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>&</sup>lt;sup>5</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010). In Cleveland-McDowell-Polk-Rutherford, 10 percent of employed men work in construction and extraction occupations, and 25 percent work in installation, maintenance, or repair occupations and transportation occupations. Sample sizes are too small to report estimates for the proportion of employed women who work in these occupations.

<sup>&</sup>lt;sup>6</sup> Because these estimates are based on the American Community Survey, they are not strictly comparable to IWPR's standard calculation of the gender wage gap for the United States, which is based on the Current Population Survey (CPS). In 2010, the national earnings gap based on the CPS was 23 percent (Hegewisch and Williams 2011).

<sup>&</sup>lt;sup>7</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>&</sup>lt;sup>8</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>&</sup>lt;sup>9</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>&</sup>lt;sup>10</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>&</sup>lt;sup>11</sup> IWPR analysis of 2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

<sup>&</sup>lt;sup>12</sup> Heart disease includes acute and chronic rheumatic fever and heart disease, hypertensive heart and renal disease, ischaemic heart disease, pulmonary heart disease and diseases of pulmonary circulation, and other forms of heart disease.

Cerebrovascular disease includes cerebral haemorrhages, cerebral infraction, stroke, and other cerebrovascular disease. Diabetes includes diabetes mellitus.

This briefing paper was prepared by Cynthia Hess, Ph.D., Rhiana Gunn-Wright, and Claudia Williams with support from the N.C. Council for Women, Wells Fargo, Women for Women of the Community Foundation of Western North Carolina, the Mountain Area Health Education Center Department of OB-GYN, and the North Carolina Women's Fund at the North Carolina Community Foundation.

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