Women + Girls Research Alliance

2014 BIENNIAL REPORT
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The latest on the economic and social well-being of women in our community

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FOUNDATION FOR THE CAROLINAS
The “Convergence: Mapping Success, Well-Being + Empowerment” theme for our conference summarizes our thinking during the past two years. It serves as the framework for the 2014 Summit and the research the Women + Girls Research Alliance has undertaken recently.

Women’s lives, like the issues researched and explored by the Alliance, are complex and interrelated. With the “Convergence” theme, we examine the ways in which policy, education, health care, employment, race, and ethnicity shape our lives and are in turn shaped by the lives we lead.

The Charlotte-Mecklenburg community continues to emerge from the worst economic recession since the Great Depression. The Women + Girls Research Alliance continues to dive deep into the effects of our 21st Century’s Great Recession on women, girls, and the Charlotte-Mecklenburg community. We investigate the intersectionality of gender, race, and ethnicity and its impact on entrepreneurship. We evaluate how our community has responded to changes in federal funding related to homelessness and housing services. We sponsor research on domestic violence policy in the workplace and highlight best practices.

Building on previous research, we aim to understand the complexities of gender segregation in occupations and the wage gap that persists even today. We identify areas for policy development that can help close this gap.

We ask that you take this information and use it. Use it to effect change, to support your organization’s mission, to raise awareness about what can be done today. The Women + Girls Research Alliance is a catalyst. Your contributions, your actions, and your advocacy can effect change. You are the key to making a better community, and we thank you.

Foreword

Lisa Yarrow
Co-Director

Susan Jetton
Co-Director
This 2014 Biennial Report highlights the results and recommendations of five research studies conducted by the Women + Girls Research Alliance.

Copies of the full reports with all the reference information are available online at WOMEN GIRLS ALLIANCE. UNCC. EDU
Also available are past reports and publications.
# Table of Contents

Introduction...............................................................................................................................................................................1
Planning Our Work—Working Our Plan........................................................................................................................................5
Gender, Race and Ethnicity, and Entrepreneurship.............................................................................................................7
Domestic Violence and the Workplace........................................................................................................................................11
Homelessness and Rapid Re-Housing in Mecklenburg County..............................................................................................15
The “New Poverty”....................................................................................................................................................................21
Women, Work, and Wages Revisited..........................................................................................................................................25
Advisory Council...........................................................................................................................................................................29
Acknowledgments........................................................................................................................................................................31
Welcome to the 2014 Biennial Report of the Women + Girls Research Alliance at the University of North Carolina at Charlotte. This report documents the Alliance’s accomplishments and recent research as well as updates the social and economic status of women and girls in our community.

Who are the women and girls of Charlotte-Mecklenburg? In demographic terms, their numbers have been growing. By 2018, the county’s population is projected to top one million. If females maintain their 2010 percentage of 51.6 percent, they will hit the half-million mark, continuing to outnumber men.

Differences between males and females are found throughout many demographic, social, and economic measures. The Alliance’s first research project in 2008 pointed to this compelling fact: “If women currently holding full-time jobs had comparable earnings to men, they would receive $1.7 billion more in earnings each year.” This biennial report updates that number to $1.9 billion if Mecklenburg women had the same median earnings as men (see Table 1).

Some news is good. In several ways, gender gaps have been reduced, including educational attainment and women in managerial positions. In 2011, the proportion of Mecklenburg men and women with bachelor’s degrees increased to 42.1 percent and 39.3 percent, respectively. Women have closed the gap by 1.0 percentage point since 2005. Simply finishing high school reduces the chances of living in poverty by about 50 percent. Unfortunately, poverty has increased substantially for both women and men. Poverty has nearly doubled to 15.7 percent for men and increased to 18.4 percent for women—exceeding the national rates (see Figure 1).

Table 1. The Gender Wage Gap in Mecklenburg County

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time Median Annual Earnings 2011</td>
<td>$51,068</td>
<td>$38,823</td>
</tr>
<tr>
<td>Full-time Employment 2011</td>
<td>182,342</td>
<td>144,344</td>
</tr>
<tr>
<td>Total Full-time Earnings 2011</td>
<td>$9,311,841,256</td>
<td>$5,603,867,112</td>
</tr>
<tr>
<td>Total Full-time Earnings 2011 @ $51,068</td>
<td>$9,311,841,256</td>
<td>$7,371,359,392</td>
</tr>
<tr>
<td>Aggregate Earnings Gap 2005</td>
<td>$2,209,140,252</td>
<td></td>
</tr>
<tr>
<td>Aggregate Earnings Gap 2011</td>
<td>$1,940,481,864</td>
<td></td>
</tr>
<tr>
<td>Change in Aggregate Earnings Gap</td>
<td>$268,658,388</td>
<td></td>
</tr>
</tbody>
</table>

Source: Author calculations based on U.S. Census Bureau, 2005 and 2011 American Community Survey, Table B17004.

Note: 2005 earnings data expressed at 2011 price levels.
Data-Driven Research to Support Policies and Programs

Since its beginning, the Alliance has focused on research, communications, and community engagement. The Alliance aims to be a catalyst for data-driven change and targets its research accordingly. Summaries of the five most recent research projects appear in this report. Readers are encouraged to read the full reports, including references and many graphics, online at https://womengirlsalliance.uncc.edu/reports-and-publications/full-reports-2014-biennial-summit. Previous reports also are available online.

Gender, Race and Ethnicity, and Entrepreneurship: Experiences in Mecklenburg County. This informative study relies on both qualitative and quantitative research to examine how gender, race and ethnicity, and immigrant status relate to business ownership. The study clearly shows that these variables present barriers to women entrepreneurs. The study is especially timely because small businesses account for nearly 98 percent of all employers in North Carolina and 47.3 percent of the private sector workforce. Much needs to be done to increase understanding regarding the role of gender in both family and society and to overcome problematic gender-based stereotyping and the related negative perceptions of women business owners.

Homelessness and Rapid Re-Housing in Mecklenburg County. In 2008, the Alliance called attention to a pressing need of women and their families with the headline: “Charlotte’s Housing Crisis: No Place To Call Home.” Homelessness peaked a few years later and has since declined. The number of women who sleep unsheltered also has declined while the number of homeless women residing in emergency, seasonal, and transitional has increased to 95.8 percent in 2013. The increase is partially attributed to the opening of new shelters and the increased capacity at existing shelters. Also credited with success in ending homelessness during its three-year span is the federal Homelessness Prevention and Rapid Re-Housing Program in Charlotte. Stable housing and preventive support continue to be needed in our community.

Domestic Violence and the Workplace: Experiences, Attitudes, and Organizational Practices Within a Large Corporation. The Alliance has undertaken several projects related to domestic violence in the workplace, including a conference to increase awareness of domestic violence and encourage best practices. Summarized in this report is a study of employees’ experiences, attitudes, and corporate practices related to domestic violence in the workplace. The study featured a web-based survey of 535 respondents, 20.8 percent of whom reported that they
had experienced domestic violence during their employment period. Participants described both helpful and unhelpful responses from coworkers, supervisors, an Employee Assistance Program, and Human Resources. Study findings highlight specific areas for strengthening domestic violence education, outreach, and prevention efforts in the workplace as well as for setting, enforcing, and reviewing workplace policies.

**The “New Poverty.”** This report focuses on individuals living in poverty and poverty limits and guidelines. Researchers define new poverty as individuals with incomes too high to qualify for the various benefits available such as food stamps but who do not earn enough to provide for a family in today's economy. These individuals, many of whom are women, struggle to meet basic financial needs. In Mecklenburg County, the number of individuals in poverty has increased from the beginning of the Great Recession—from 91,961 in 2008 to 151,308 in 2012. During this time, the proportion of women living in poverty has consistently been higher than men. Some short-term solutions have been proposed such as increasing the minimum wage, but longer term efforts are necessary.

**Women, Work, and Wages Revisited.** This study updates women’s ongoing struggles and workplace disparities. The gender pay gap persists, and serious disparities among women of different races and ethnicities demand attention. In the post-recession era, Hispanic and black/African American groups face the greatest challenges. As noted above, educational attainment has improved, an especially important gain because of its relationship to poverty.

The author concludes, “Improving employment and earnings prospects of minority women will achieve the greatest and most equitable progress toward eliminating gender gaps in Mecklenburg.”

**Other Report Sections**

This report also lists the names of members of the Alliance Advisory Council and its committees, including the Research Committee. The Acknowledgments section recognizes the many people who contributed to the research studies.

The section titled “Planning Our Work—Working Our Plan” describes the Alliance’s strategic planning and research process as well as the recent name change. Soon after the 2014 Summit, the Alliance will review proposals and award grants for new research. Our work will continue. Stay tuned.

**In Summary**

Read the summaries. Read the full reports if possible. Become fully informed about the cross-cutting issues that affect women and girls: homelessness, poverty, race, ethnicity, employment, health care, and education. When we examine where these issues converge, we can better shape the policies and programs to improve the lives of women and girls and thereby improve the whole community.
Some say women’s work is never done. For the Women + Girls Research Alliance, our work is ongoing and never done. As this biennial report illustrates with five summaries, the scope of our research is broad and complex, yet focused on the social and economic status of women and girls. The Alliance regularly seeks input about their needs from individuals, government agencies, nonprofit and professional organizations, academic institutions, and the business community in the Charlotte-Mecklenburg region and beyond. In turn, the Alliance shares objective data, impartial analysis, and best practices.

Our planning begins with the Advisory Council and its Research Committee comprising faculty from diverse disciplines, representatives of community organizations, and interested individuals. (See page 29 for the names of Council and committee members.) The Alliance’s strategic plan drives the selection and prioritization of specific study topics. Once the biennial research budget is set, we request proposals. Awards are modest, but our expectations are high. We announce study results through our website, community presentations, and at our biennial conferences.

We pair rigorous, academic-level research with community needs assessments. Our studies feature clearly defined objectives and outcomes, careful design and analysis, and all types of qualitative and quantitative methodologies. We have five areas of concentration:

- Education, employment, and economic change
- Civic and political engagement
- Poverty and income security
- Health and safety
- Work and family

Other Work and Accomplishments

The Alliance supports grantmaking agencies in their efforts to fund initiatives to provide services essential to the well-being of women and girls. Our first success story took four years to unfold: the 2012 opening of the Clyde and Ethel Dickson Battered Women’s Shelter, bringing the total number of beds from 29 to 80. In the 2008 Action Book, the Alliance described the existing shelter as “woefully inadequate” and supported
a capital campaign to pay for a larger, more extensive emergency and transitional shelter for battered women.

We partner with organizations. For example, we participated in the development of the Charlotte Junior League’s first Public Policy Institute. We have collaborated with Mecklenburg County advisory boards and staff, including the Women’s Advisory Board. We help spread the word through our website and blog. We lend our expertise and our passion to events and to organizations in the investigation and celebration of the rights of women and girls.

**Branding Our Work**

In 2013, the Women + Girls Research Alliance changed its name from the Charlotte-Mecklenburg Women’s Summit. As described above, we always have been about research and much more than a conference. The new name incorporates our research focus and reflects our belief that working in alliance with members of our community, business, local and state government, agencies, and service providers will lead to a better world for women and girls.

Under this name and our brand, we provide:

- Unbiased, nonpartisan data and analysis on current and emerging issues of women and girls on the national, state, and local level.
- Benchmarks against which change can be measured.
- Consultation with and support to organizations serving women and girls.
- An open-access data portal providing data on indicators of women’s and girls’ social and economic well-being.
- Platforms for community dialogue and engagement.
- A biennial Summit combining the latest research of the Women + Girls Research Alliance with insight from the organizations and individuals who rely on our work.

Beyond the 2014 Summit, we will continue to produce relevant, actionable research. We will monitor existing and emerging needs of women and girls. And, we will share our findings with you. We invite you to visit our Data Portal, womengirlsalliance.edu, that houses regularly updated data on the social and economic well-being of women and girls.
Gender, Race and Ethnicity, and Entrepreneurship: Experiences in Mecklenburg County

Introduction

The number of women-owned businesses has increased dramatically in the United States. Studies have shown that owning a business can provide women with a springboard for economic progress and further socioeconomic advancement. Self-employment also can be an avenue for the empowerment of some racial and ethnic minority women to break free from traditional gender roles. However, significant differences exist between female-owned and male-owned enterprises; between female and male entrepreneurs; and between white, native-born entrepreneurs and entrepreneurs of color. The rate of business ownership is significantly higher for foreign-born individuals than for U.S.-born men and women. U.S.-born blacks and women in particular have the lowest rate of business ownership overall.

To determine how Charlotte-Mecklenburg women fare as entrepreneurs, the Women + Girls Research Alliance has studied the experiences of a diverse group of female business owners. Summarized here, the study integrates quantitative analyses of the most recent data from the American Community Survey (2007–2011) with qualitative research with business owners and with local and regional supporting agencies (e.g., city government, women’s and ethnic associations, and companies). It addresses the following questions:

- How do rates and types of business ownership differ by gender, race and ethnicity, and immigrant status in Mecklenburg County?
- What are the experiences of women business owners in starting their businesses and in conducting their daily operations?
- To what extent and in what manner are women business owners connected to local communities?

By drawing a broad picture of entrepreneurship along the lines of race, ethnicity, and gender in our region, this study provides insights to help researchers and policymakers further understand women and ethnic minority entrepreneurs' levels of access to business development resources and the barriers they may encounter in trying to access such resources. The study has profound and timely public policy implications, as women and members of the racial and ethnic minority labor force use entrepreneurship to work toward economic integration and upward mobility in the labor market.

Background

In North Carolina, small businesses (defined as having fewer than 500 employees) represent 98 percent of all employers and employ 47.3 percent of the private sector workforce.
Despite the weak economy that accompanied the 2007–2008 recession, small businesses in North Carolina represented 81.6 percent of net new private-sector jobs from 2005 to 2008. In Mecklenburg County, women-owned, ethnic-minority-owned, and immigrant-owned businesses have grown significantly and are becoming an integral part of Charlotte’s economic engine for regional development.

This growth of women- and ethnic-minority owned-businesses has occurred within a metropolitan area that has changed dramatically in size and demographics during the past decade. Between 1990 and 2010, the number of immigrants in the Charlotte metropolitan area increased from less than 25,000 to almost 170,000, a 630 percent increase. In 1990, the foreign-born population in Mecklenburg County was less than 18,000. By 2010, the number increased to 120,000, a growth rate of 568 percent. Indeed, Charlotte has been labeled as both a “preemerging immigrant gateway” and as a “hypergrowth” Latino immigration destination. The arrival of a large foreign-born population has not only socially and economically transformed the historic reality of Charlotte as quintessentially southern and biracial, but also challenged contemporary understanding of racial and ethnic socio-economic integration and inequalities.

Ethnic and racial minority groups tend to concentrate in a limited number of industrial sectors. Across all racial and ethnic groups, women-owned businesses are more likely to be in retail-related, supportive, and personal services-oriented sectors than businesses owned by men.

### Study Design

The qualitative phase of the study, for which findings are highlighted in the section below, featured focus group discussions and in-depth interviews with 32 participants recruited from a list compiled from various sources, including Pride Magazine, Business Wise, Dun & Bradstreet, and the Charlotte Chamber of Commerce. Questions focused on (1) motivations, business strategies, and goals, (2) achievements and performance, (3) connections with co-ethnic community and local neighborhoods, and (4) challenges and opportunities.

### Overview of Qualitative Research Findings

#### Reasons for Entrepreneurship

Most of the women interviewed for the study started their businesses based on their “entrepreneurial personalities” and ability to leverage experience from former work. They sought better pay, a balance between work and family, or an escape from a corporate environment—basically more freedom and flexibility. Women business owners tend to be more holistic in measuring their success and goals. Although women do measure their success in dollars, they consider the business’ compatibility with their values, vision, greater purpose in life, ability to contribute to the community, and flexibility for balancing work and family. These values are well-incorporated into their leadership styles and business operation strategies.

#### Work-Life Balance

Work-life or work-family balance is on the forefront of women entrepreneurs’ experiences. For some of them, balancing between home and work has been a struggle due to long working hours compounded by familial responsibilities. For others, owning a business makes the task of “balance” easier, allowing more flexibility than working for someone else. Most women make an intentional effort to have this balance to avoid being completely swallowed by their careers.

#### Discrimination

Many but not all of our participants shared discriminatory experience. They perceive themselves as somewhat disadvantaged compared with other business owners because of their status as female business owners and/or business owners of color. At the same time, culture in the country of origin plays a role for many immigrant women business owners in terms of how they view gender in family and at work. On the other hand, some women adamantly insisted that no difference exists between male and
female entrepreneurs. In some cases, being a female business owner is even considered as an asset.

**Social Networks.** The women entrepreneurs in the study have used social networks extensively for hiring employees and subcontractors, finding clients, and forming partnerships with other businesses. Professional business organizations play a significant role in such development and networking. Ethnicity and kinship are very important, especially for Hispanic and Asian women. In particular, family members, spouses, and extended family members often work for the woman’s business as employees or subcontractors. However, not all women entrepreneurs have access to these networks. Many said such networks have nothing to offer them, especially for women with very small budgets, few or no personnel, and those who must physically be at work for long hours.

**Community Connection.** An overwhelming majority stated that philanthropy and giving back to communities is one of their biggest goals in running their businesses. The business climate here is perceived to emphasize the interconnectedness of community and business, and involvement with the community is commonly regarded as a fundamental component of a successful business plan. Women entrepreneurs’ community involvement takes many different forms and may be tied with their faith, ethnicity, or nationality, particularly for foreign-born and ethnic minority women business owners.

Many women business owners perceive Charlotte to be an entrepreneurial, pro-business community with plentiful opportunities for networking. However, others reported that Charlotte is a “clique-ish” city and that, to be successful, a business owner has to “play the game.” In particular, ethnic minority women, particularly African Americans, often expressed their frustration in accessing the opportunities and networks Charlotte has to offer. A significant number of Hispanic and Asian business owners also said that they lacked support in starting their businesses.

**Quantitative Information on Entrepreneurship**

The rate of business ownership among the total labor force in Mecklenburg County is 9.2 percent, ranging from 4.2 percent for U.S.-born blacks to 11.4 percent for U.S.-born whites. The business ownership rate for the total foreign-born population is around 11 percent, with 9.8 percent for Asian and 8.6 percent for Hispanic groups. Generally speaking, the rate of business ownership is lower for women among all groups except for Hispanic women (Figure 1). Foreign-

![Figure 1: Rate of Business Ownership in Mecklenburg County by Gender and Ethnicity](image-url)
born Hispanic women have a higher rate than men. This pattern is consistent with the national average profile.

Age and education are differentiating factors. Compared with the entire labor force, business owners tend to be older, which makes sense because starting and operating a business requires work experience. Male business owners are older than female business owners, except for foreign-born business owners as a whole. The percentage holding a bachelor’s degree or higher is about 45.6 percent and 46.5 percent for men and women, respectively. The percentage is much higher for U.S.-born white groups (53.4 percent for men and 56.9 percent for women) than minority groups.

In contrast to educational attainment, the earned income from work is much lower for women business owners of all ethnic groups than for men (Figure 2). In addition, the rate of business incorporation is much lower for women. Significantly in terms of earnings, a much higher proportion of female business owners work less than 40 hours a week (referred to as “part-time” hereafter) than male business owners, with the exception of U.S.-born blacks. Specifically, the percentage of part-time business owners is 51.7 for females and 27.3 for females for the labor force as a whole, 55.4 for females and 26.4 for males among U.S.-born whites, 44.4 for females and 42.2 for males among U.S.-born blacks, and 49.5 for females and 20.1 for males among the foreign-born. Other differences include:

- Male business owners are more likely to be married than their female counterparts, across all ethnic and racial groups.
- Female business owners are more likely to have a spouse who is also a business owner.
- More than one-fourth of all business owners, both men and women, work in retail trade. The foreign-born owners comprise a higher percentage of business owners in this sector than the native-born owners.
- Although 18.2 percent of men work in construction, only 2.4 percent of women do. On the other hand, about 13 percent of women work in the educational, health, and social services industry, and another 13 percent of women work in personal services. Male business owners have a much lower presence in these two sectors (only 3.4 percent and 6.6 percent, respectively).

Figure 2. Job Earned Income for Male and Female Business Owners

Data Source: American Community Survey 2006–2011
Domestic Violence and the Workplace: Experiences, Attitudes, and Organizational Practices Within a Large Corporation

Introduction

The Women + Girls Research Alliance has an ongoing focus on domestic violence, including domestic violence in the workplace. Domestic violence exacts a huge cost on employee productivity and health nationally. An important resource for domestic violence survivors, employment often is undermined by abuse tactics such as sabotaging the car or bothering coworkers.

Our most recent research has assessed workplace interference and restraint, social support, disclosure, workplace domestic violence perceptions and practices, and demographics within a large organization of 30,000 employees. A total of 535 employees completed a web-based survey about domestic violence experiences as well as workplace experiences and perceptions related to domestic violence. Key findings include:

- Domestic violence rates were similar to national statistics—approximately one in five employees reported domestic violence during their employment period.
- Domestic violence survivors had fairly positive overall perceptions about their supervisors, coworkers, and workplace with the exception of Employee Assistance Program (EAP) concerns.
- More than half (57 percent) of domestic violence survivors disclosed to someone in their workplace. However, most did not tell their supervisors (77 percent), EAP (80 percent), or Human Resources (HR) (90 percent): slightly more than half told their coworkers (56 percent).
- When domestic violence survivors did disclose, they tended to receive a helpful response. However, approximately one in four reported an unhelpful response (Table 1).
- Most employees perceived their workplace as supportive, especially around issues of safety and victims’ receiving time off. However, they were less tolerant about the possibility of domestic violence affecting an employee’s work and less certain about whether EAP services would be confidential and whether they would know how to respond to a coworker who was dealing with domestic violence.
- Domestic violence survivors had slightly different perceptions than those who had not experienced domestic violence: they

Online Report
The full “Domestic Violence and the Workplace” report, including all tables and references, is available online at womengirlsalliance.uncc.edu/reports-and-publications/full-reports-2014-biennial-summit. This report was prepared by Shanti Kulkarni, Ph.D., and co-authors Jeffrey Shears, Ph.D., Melissa Siegel, and Ticola Ross, M.A., with funding from the Alliance.

Note: The company has been an early supporter of the eNOugh campaign, a media-based statewide effort to raise awareness of violence against women, and is committed to making domestic violence an important issue for the organization. Its name is withheld in this report for confidentiality purposes.
were more likely to believe personal problems, like domestic violence, should not affect work performance. They also were less likely to believe supervisors would help them and less likely to believe domestic violence survivors would get time off. They were more likely to believe that coworkers would judge them.

**Domestic Violence in Charlotte-Mecklenburg and in the Workplace**

Last year in Mecklenburg County, Safe Alliance sheltered 732 domestic violence victims and their children. In addition to shelter, more than 1,500 adult and child victims received counseling and case-management services from the Mecklenburg County Community Support Services Women’s Commission Division. The domestic violence hotline received 8,500 calls during the same period. These numbers are compelling.

Historically, domestic violence has been viewed as a home problem that has little or no impact on individuals’ work life. However, substantial research has emerged over the past two decades that illustrates important relationships between domestic violence and employment. Stable employment is an important resource for victims who may be attempting to leave a violent relationship. Female victims in particular may have specific expenses associated with setting up a new household, getting a divorce, or supporting children.

Victims’ financial stability often is undermined by abusers who may harass them on the job or

**Table 1. Examples of Helpful and Unhelpful Responses to Domestic Violence in the Workplace**

<table>
<thead>
<tr>
<th>Helpful Responses</th>
<th>Unhelpful Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>“My supervisor assured me that my job was not at risk and was very understanding of my situation.”</td>
<td>“They were scared for their jobs and their personal security.”</td>
</tr>
<tr>
<td>“Screened my outside calls to prevent my ex-husband from threatening and harassing me by phone while I was at work.”</td>
<td>“Most of my abuse was mental and emotional but the one time I told someone about being strangled I don’t [think] they could have done anything to help me at that time.”</td>
</tr>
<tr>
<td>“Monitored the entrance to the building and would not allow any strangers to enter. Took me over to their homes and let me stay with them as long as I needed. Went with me to the hearing for the restraining order.”</td>
<td>“Not convince me it could get better and that maybe we could work through it. Offer me another work location ensuring I could still have a job but work somewhere else. Show that they genuinely cared.”</td>
</tr>
<tr>
<td>“Listened and reassured me.”</td>
<td>“They are too political. I understand they don’t want to take sides.”</td>
</tr>
<tr>
<td>“They were moral support and kept an eye out for unusual activity.”</td>
<td>“Addressed the issue instead of sweeping it under the rug.”</td>
</tr>
<tr>
<td>“I was interviewed by HR and corporate security as part of the investigation…They were very supportive and helpful.”</td>
<td></td>
</tr>
<tr>
<td>“Took over some job duties until I could focus and give 100 percent. I felt their support and knew that I could reach out to them at any time.”</td>
<td></td>
</tr>
<tr>
<td>“Counseling with me and my children.”</td>
<td></td>
</tr>
<tr>
<td>“Put me in touch with counselors and a divorce lawyer.”</td>
<td></td>
</tr>
</tbody>
</table>
prevent them from going to work by causing visible injuries, failing to provide child care, or even hiding clothing or car keys. Victims’ work performance may be negatively impacted if they are fearful, overly stressed, or physically injured. Victims may miss work because of court hearings or medical appointments. Their children may have school or emotional difficulties that result in distractedness or absenteeism. The workplace may be the only place an abuser knows where to reach the victim so he may show up or call her at work. Tragically, a number of high profile domestic violence homicides have taken place at the victim’s worksite—a place where the abuser had the easiest access. In response, some organizations are beginning to view domestic violence as a workplace issue that requires proactive and systematic intervention.

Corporations such as Liz Claiborne and Verizon have created model domestic violence workplace policies that rely on educating the entire workforce about domestic violence and training supervisors and human resource personnel to respond to employee domestic violence situations effectively and with sensitivity. Such corporate programs reach individuals who might not otherwise receive assistance. These programs also contribute to making the workplace safer for all employees, supporting victims’ efforts to maintain financial stability, and broadly changing social norms about domestic violence.

The Future

Although systematically addressing domestic violence within the workplace is not common place, best practices are emerging. These practices include making domestic violence an important issue for organizational leaders; bringing together a diverse team to address the issue; engaging external domestic violence experts; making safety and security vital; being pragmatic in approaching solutions; wrestling with tough issues when priorities conflict; providing ongoing training at all levels; setting, enforcing, and reviewing workplace policies; developing creative communications strategies; and connecting with communitywide efforts to eliminate domestic violence. Finally, workplace responses should reflect what is known about what domestic violence survivors need to move forward, including support, respect, and validation; individualized choices that reflect their situation; information and resources; sensitivity to privacy and confidentiality; regular followup; and access to policies that promote safety and healing.

Survey Participants

Demographics. About three-quarters of the 535 respondents (76 percent) reported being in a cohabiting relationship—either married or unmarried living with partner. The mean respondent age was 45.8 years old. The sample was predominantly white (85.1 percent) and closely reflected the overall employee population of 85 percent white per 2012 statistics. More than half of the sample respondents were female (57.1 percent) although women only constitute about 22 percent of the company’s workforce. Nearly two-thirds (63.5 percent) reported having at least a college degree.

Domestic Violence Experiences. Overall, 6.2 percent of the sample reported a level of behaviors that would be classified as physical abuse during the past year (females=8.2 percent/males=3.6 percent) with 1.5 percent reporting severe abuse (females=2 percent/males=0.9 percent), 1.5 percent reporting emotional abuse (females=2 percent/males=0.9 percent), and 4.3 percent reporting being a victim of harassment by an intimate partner (females=5.9 percent/males=2.3 percent). U.S. and Canadian population-based studies typically report prevalence rates of past year intimate partner physical assault for women between 8 and 14 percent.

Experience of Fear Within an Intimate Partner Relationship. Overall, 2.1 percent indicated that they were currently in a relationship where they were afraid (females=1.7 percent/males=2.5 percent). About 8 percent of the sample reported that they had been afraid of a partner in the past year (females=12.1 percent/
males=2.9 percent), and 37.5 percent reported ever having been afraid of an intimate partner (females=57.8 percent/males=10.9 percent).

**Work Restraint or Interference.** One-fifth (20.8 percent) of the sample of 107 respondents (females=29.4 percent/males=9.5 percent) reported that they had experienced domestic violence during their employment period. These respondents reported higher levels of work restraint and interference than the overall sample. Almost half of these employees (49 percent) reported having experienced at least one form of work restraint or interference. The most common types of work restraint reported were partners stealing keys or money (27.1 percent) and sabotaging the car (21.5 percent). The most common types of work interference reported were partners making threats (20.6 percent) or lying about children's health or safety (20.6 percent) to make the employee leave work.

**Employee Perceptions About Domestic Violence in the Workplace.** More than 90 percent of respondents agreed with statements that the “company works hard to create a safe work environment,” their supervisor “cares about their personal safety,” and “an employee would be able to get time off of work to deal with domestic violence-related legal or medical problems.” More than half (59 percent) of the sample believed their supervisor would help them, and 71 percent believed that their coworkers would not judge them if they were dealing with domestic violence. Two-thirds (68 percent) believed that they would know how to respond to a coworker who was dealing with domestic violence. Only 35 percent believed that the Employee Assistance Program was not confidential. Nearly two-thirds (64 percent) of respondents believed that domestic violence should not affect work performance. Employees who had experienced domestic violence responded significantly differently from employees who had not experienced domestic violence on three items: “employees should not let their personal problems, like domestic violence, affect their work,” “my supervisor would help me if domestic violence was affecting my work,” and “an employee who was a domestic violence victim would be able to get time off from work to deal with legal or medical problems.”

**In Conclusion**

The Alliance study contributes to the empirical literature and has local significance. Documenting employee attitudes and needs around domestic violence is an important first step toward providing employers with evidence that domestic violence is a compelling issue for their employees and that their actions as employers can make a difference. Specifically, these data provide a baseline assessment to guide and evaluate the company’s training and educational efforts. The survey also provides anecdotal data helpful in shaping workplace programs.
Homelessness and Rapid Re-Housing in Mecklenburg County

Introduction

Online Report
The full "Homelessness and Rapid Re-Housing in Mecklenburg County" report, including all tables and references, is available online at womengirlsalliance.uncc.edu/reports-and-publications/full-reports-2014-biennial-summit. The UNC Charlotte Urban Institute prepared the report in conjunction with the Women + Girls Research Alliance and with funding from the Alliance.

In Charlotte-Mecklenburg, like many other communities, homelessness affects many individuals and families. Homelessness can result from any of a number of unfortunate and often uncontrollable events. This summary reviews the issues and causes of homelessness, changes in homeless populations over the past several years, and the impact of recent federal funding.

What is homelessness?
Homelessness occurs when an individual or family lacks a fixed, regular, and adequate nighttime residence. Oftentimes, homeless individuals are forced to sleep in places not designed for or ordinarily used as a regular sleeping accommodation, in a shelter, or in transitional housing locations, including hotels and motels.

How many individuals are homeless in Charlotte-Mecklenburg?
Each year on one night in January, the North Carolina Coalition to End Homelessness conducts a point-in-time count of the homeless population. This record of the number of unduplicated homeless people identified at the county and state levels provides a snapshot of who experiences homelessness on a given night. The one-time count does not represent a precise total of the homeless population. However, the counts do provide a way to track and assess changes in the homeless population over time.

The most recent January 2013 point-in-time count of the homeless population identified 2,418 individuals in the county who were homeless and who were sleeping in homeless shelters; transitional housing; or in places unfit for human habitation, including cars, parks, sidewalks, or on the street. The count represented 744 children, 667 women, and 1,007 men.

The homeless population increased 14.8 percent from 2009 to 2011, peaking that year with nearly 2,900 individuals identified as homeless. Declines occurred in 2012 and 2013. Overall, the number of homeless individuals identified by the 2013 point-in-time count was 2.5 percent (63 individuals) less than in 2009 (Figure 1).

How many women are homeless?
The number of women identified as homeless peaked in 2011 (Figure 2) and then declined. Women made up a sizeable portion (27.6 percent) of the total homeless population in Mecklenburg County in 2013.

Just as the number of homeless women changes from year to year, changes occur in their marital status and whether they are mothers (Figure 2). Since 2009, the number of sheltered mothers with children has increased annually. In 2013,
360 mothers were sheltered with their children, accounting for more than half (54 percent) of all homeless women in Mecklenburg County. This number nearly doubled from 2009 when 177 homeless mothers were identified by the point-in-time count. The number of homeless women without children declined to 307 in 2013.

Figure 3 illustrates the number of women who were identified by the point-in-time count as residing in emergency and seasonal and transitional housing or who were unsheltered over the past five years. The number of unsheltered homeless women declined 75.9 percent from 2009 to 2013. Although the number of women who sleep unsheltered declined over the past five years, the number of homeless women residing in emergency, seasonal, and transitional shelters increased. In 2009, 81.5 percent (512) of homeless women were sheltered and in 2013, 95.8 percent (639) were sheltered. The increase in the number of homeless females housed can,
in part, be attributed to the opening of new shelters and the increased capacity at existing shelters over time.

To combat the homelessness of women, additional and improved shelter has been made available to those without housing. Emergency shelters and transitional housing provide homeless individuals not only a safe place to sleep but also critical services to help create stability for homeless families and individuals. Support services include financial assistance, health care, counseling, meals, and advocacy.

**What are the causes of homelessness?**

Homelessness can be caused by various circumstances and life events. For many, homelessness is caused by the inability to pay for housing. In 2011, the median gross rent was $862 in Mecklenburg County—too high for many individuals and families. Financial constraints—including unemployment, poverty, low-paying jobs, and an inadequate supply of affordable housing—can make acquiring and maintaining a home difficult. Maintaining a home or saving for a security deposit for a rental unit is hard for women and men working in low-wage occupations. Employment alone does not guarantee adequate finances for a home.

Low-income households tend to allocate a larger percentage of their income toward housing than higher earners. According to the U.S. Department of Housing and Urban Development (HUD), households that allocate more than 30 percent of their income for housing are identified as “cost burdened.” In 2011, 91.2 percent of households in Mecklenburg County that earned less than $20,000 per year and 76.5 percent of households that earned between $20,000 and $34,999 were cost burdened. The percent of cost-burdened households declines as income levels increase. For example, 46.5 percent of households earning between $35,000 and $49,999 were identified as cost burdened.

Some women experience homelessness as a result of domestic violence. When a woman leaves an emotionally or physically abusive relationship, she may have nowhere to go. Because of the lack of social or financial support, she may end up homeless. If a domestic violence victim has little financial means, poor credit, and little or no stable income source, finding adequate, affordable housing can be problematic. Among homeless individuals in Mecklenburg County identi-
fied by the 2013 point-in-time count, 158 adults were victims of domestic violence, accounting for 9.4 percent of all homeless adults.

What is the Homelessness Prevention and Rapid Re-Housing Program (HPRP)?

During the Great Recession, record numbers of households and individuals experienced job loss, foreclosures, and economic instability, all of which can be factors that lead to homelessness. To address the risk of an increase in the homeless population, the 2009 American Reinvestment and Recovery Act appropriated $1.5 billion of stimulus funds to form HPRP. State and local governments were eligible to apply for federal HPRP grants through HUD, with funding for three years through 2012. The program aimed to serve individuals and families in housing but at risk of becoming homeless and in need of temporary rent or utility assistance to keep from becoming homeless as well as those experiencing homelessness and in need of temporary assistance to obtain and retain housing after temporary assistance ended (rapid re-housing).

HPRP focused on preventing homelessness by providing financial assistance and ending homelessness by quickly re-housing homeless individuals and families. Financial assistance included short-term (up to 3 months) and medium-term (up to 18 months) rental assistance, security deposits, utility payments or deposits, moving cost assistance, and hotel vouchers. Funds also could be used for housing relocation and stabilization services (rapid re-housing) that placed eligible homeless individuals and families in affordable and sustainable housing and for providing outreach and engagement, credit repair, and legal services.

Communities and states were given discretion on how to best use appropriated HPRP funds. When the City of Charlotte received $1.9 million in HPRP funding assistance, local leaders decided funding would be used to provide assistance to “those hardest to serve and who, but for HPRP, would not be able to leave the local shelter.” The city partnered with Crisis Assistance Ministry, a local nonprofit agency, and the Workforce Initiative for Supportive Housing to create Project HOPE. With the goal of long-term stabilization and supervised by HPRP social workers and housing coordinators, teams of volunteers worked with homeless households. They placed them in affordable, adequate housing and performed careful assessments and planning. Homeless households and individuals also received services and assistance in transitioning from homeless to housed.

Figure 4

![Bar chart showing Men and Women Served Annually by HPRP](chart.png)
How many individuals and households did HPRP serve?

During the three-year period of funding, a total of 1,353 individuals and 717 households in Mecklenburg County received some form of assistance through HPRP. More women were served annually than men (Figure 4).

Everyone served by HPRP received case management assistance. Nearly all (97 percent) received rental assistance, a crucial form of aid to those on the verge of losing their home. Other assistance provided to HPRP participants included help with utility payments, utility or security deposits, housing search and placement, and motel and hotel vouchers.

What were the HPRP results?

Participants were asked about the number of persons in the household and their housing status and stability—if they were literally homeless, imminently losing their housing, unstably housed, and at-risk of losing their housing, or if they were stably housed. During each reporting period from 2009 to 2012, the majority said they were literally homeless; the remaining participants said they were imminently losing housing. No participants in any reporting year entered the program and reported to be unstably or stably housed.

For each reporting year, the majority of participants were found to be stably housed. No individuals reported being literally homeless upon their exit from the program in 2012. Four participants were literally homeless in 2010 and 14 in 2011. For many participants, HPRP appeared to have helped by providing more stable housing options upon exiting the program and potentially offsetting the chance of future homelessness.
The “New Poverty”

Introduction

Since its creation in 2006, the Women + Girls Research Alliance has provided data-driven reports that focus on issues important to women. Topics have ranged from domestic violence to pay equity to health—many of which are intrinsically linked to poverty. As the cost of living increases and incomes remain stagnant, a greater number of households struggle and seek benefits. Unfortunately, the number of households with incomes that exceed benefit guidelines and do not qualify for assistance is growing—the “new poverty” group discussed in this report.

Whether an individual or household is in poverty or the “new poverty,” the community suffers. Unemployment, declining wages, and higher housing costs depress economic spending, which in turn depresses economic growth. More benefit-eligible households also place a larger burden on government services and expenditures to provide those services, which may decrease spending in other areas. Greater job creation, expanded or improved government benefits, or an increased minimum wage are all options to alleviate some of these problems. But these are short-term solutions to a long-term problem rooted in structural concerns of income growth and disparities. With the recognition of these problems, a dialogue can begin and a long-term solution identified.

This report focuses on individuals living in poverty, poverty limits and guidelines, and those above the poverty line in Mecklenburg County who fall into the new poverty category. These individuals, many of whom are women, struggle to meet basic financial needs.

Poverty Guidelines

Federal levels of poverty depend on the size of a family. However, two different versions of federal poverty measures exist: poverty thresholds and poverty guidelines. The U.S. Census Bureau uses poverty thresholds—measures updated annually to determine the official poverty population. Poverty guidelines are issued by the U.S. Department of Health and Human Services for administrative purposes to determine financial eligibility for federal programs. In 2013, the federal poverty guideline for an individual was $11,490; $23,550 for a family of four. The poverty guidelines increase as the number of family or household members increase (see Figure 1). A household with eight people has a poverty guideline of $39,630.

Individuals in Poverty

In Mecklenburg County, the number of individuals in poverty increased from the beginning of the Great Recession from 91,961 in 2008 to 151,308 in 2012. During this time, the proportion of women living in poverty has consistently
been greater than men. Although 11.1 percent of women in Mecklenburg County lived below the poverty line in 2008, this percentage grew to 17.2 percent of women in 2012 (Figure 2). In 2012, 35,455 more women in Mecklenburg County were living in poverty than in 2008. In comparison, an additional 23,892 men in Mecklenburg County were living in poverty during this time—an increase of 71.6 percent for women and 56.3 percent for men. This pattern is consistent with North Carolina and national trends.

**Benefit Guidelines**

Some federal and state benefits have thresholds and requirements in addition to or other than the guidelines for poverty levels that households and individuals must qualify for to receive benefits. One example of a program with different eligibility requirements is the federal Food Stamp Program known as the Supplemental Nutrition Assistance Program (SNAP).

Also known as the Food and Nutrition Services in North Carolina, this program provides assistance to low-income families via Electronic Benefit Transfer cards to purchase most foods at participating stores. Examples of limited financial resources include little to no investments in savings and retirement accounts. Benefits of this federal program are distributed by each state, and financial requirements differ by state. The 2014 Farm Bill will reduce SNAP benefits by $8 billion during the next 10 years. Many food stamp recipients in Mecklenburg County and North Carolina will experience a reduction in benefits.
SNAP Income Qualifications. In 2012, 406,756 (16.5 percent) North Carolina households received food stamp benefits. In Mecklenburg County, 34,067 (15.2 percent) households received food stamp benefits. For the receipt of food stamp benefits in North Carolina, qualifications in addition to being low income include being a North Carolina resident and either having a current bank balance under $2,001, or a current bank balance under $3,001; and sharing a household with a person or persons ages 60 and older or with a person with a disability. A one-person household must have an annual household income less than $14,079; $18,941 for a two-person household; $23,803 for a three-person household; $28,665 for a four-person household; $33,527 for a five-person household; $38,389 for a six-person household; $43,251 for a seven-person household; and $48,113 for an eight-person household.

Medicaid Requirements. Medicaid, another benefit program for impoverished individuals, has a variety of eligibility requirements that differ by program for individuals and families. Some programs have specific financial requirements that place recipients within the federal poverty guidelines. Other programs have eligibility based on age or disability qualifications such as Medicaid for blind, aged, or disabled individuals. Although some programs base eligibility on age requirements, others use poverty status or limited annual incomes.

Women are eligible for specific programs based, in part, on gender or age limits. Women are eligible for the Pregnant Women MPW program as well as the Breast and Cervical Cancer Medicaid MAF-W and Family Planning MAF-D. These programs differ in basic eligibility requirements although all require enrollees to be women. The Pregnant Women MPW program requires women to provide a medical verification that they are pregnant. The Breast and Cervical Cancer Medicaid MAF-W program requires a woman to be screened and enrolled in the NC Breast and Cervical Cancer Control Program and ineligible for Medicaid. The Family Planning MAF-D requires women to be between the ages of 19 and 55 and not otherwise eligible for Medicaid.

The “New Poverty”

For a family of four, the federal poverty guideline was $23,550 in 2013. For an individual to earn this minimum amount per year to support a family, an hourly wage of $12.27 (if working 40 hours per week, four weeks per month) must be earned. Even then, this wage keeps a family living at or just above the poverty line. In North Carolina, like other states, many workers are employed in positions paying minimum wage. In North Carolina, the minimum wage is $7.25 per hour. For the person working at the minimum wage of $7.25, 40 hours per week, four weeks per month, the potential annual income is $13,920. This income is $9,630 less than the federal poverty guideline. For workers in North Carolina, no increase in the minimum wage has occurred since July 2009. Although some states have recently increased the minimum wage, North Carolina remains unchanged.

The hourly earnings for an individual to exceed the federal poverty line for a family of four is about half of the Living Income Standard of $23.47 per hour as calculated by the North Carolina Justice Center. The center defines the Living Income Standard to be a market-based measure of how much a working family of four must earn to meet basic expenses. The standard is calculated to help understand what a worker must earn to provide for his or her family. The annual income for a family of four earning the Living Income Standard at 40 hours per week, four weeks per month equates to $45,062. This income is nearly double the federal poverty cutoff for a family of four and would allow a family to earn an income that would reduce financial struggles.

The difference in the Living Income Standard and the minimum wage is $16.22 per hour. This difference represents the gap in what a person paid minimum wage earns annually and the income needed to realistically provide for a family. If this same person earning minimum wage worked
the same number of hours, but earned the living income standard, the annual income would increase by $31,142 to an annual income of $45,062. Such an increase would allow for greater financial stability, a reduction in the number of families living below the federal poverty line, and an increase in economic activity because of additional funds available to households.

In Mecklenburg County, 25.5 percent of households have annual household incomes between $20,000 and $44,999. These households are identified as the “new poverty” in our community. They have incomes too high to qualify for benefits but do not earn enough to provide for a family in today’s economy.

**Housing**

The cost and types of housing varies throughout Mecklenburg County. Expenditures on housing vary widely and often are the greatest household expense. Some households spend a large percentage of their income on housing. According to the U.S. Department of Housing and Urban Development, families that spend 30 percent or more of income on housing are considered cost burdened and may have difficulty providing necessities such as food, clothing, transportation, and medical care to their families. In Mecklenburg County, more than one-quarter (25.8 percent) of owner-occupied households spent 30 percent or more of their household income on housing in 2012. The percentage of renters who spent 30 percent or more of their household income on housing was even greater at 46.1 percent. This proportion equates to a total of 125,366 (34.3 percent) households (owners and renters) in the county that spent 30 percent or more of household income on housing.

Of the 125,336 households that spent 30 percent or more of household income on housing, households earning less than $50,000 annually were more likely to spend more on housing for both renters and homeowners. In 2012, 62.7 percent of homeowners and 71.1 percent of renters with household incomes less than $50,000 in Mecklenburg County spent 30 percent or more of their income on housing. For households with incomes of $50,000 or more, the percent of homeowners and renters that spent 30 percent or more on housing was significantly less. Only 9.6 percent of homeowners and 4.4 percent of renters with annual incomes of $50,000 or more spent 30 percent or more of their income on housing. Figures 3 and 4 illustrate that households with lower earnings often spend a greater percentage of income on housing. This consequence is a reduction in income that can be used for other necessities for families.

**Figure 3**

| Percent of Households that Spend 30% or More on Housing with Annual Income Less than $50,000 (2012) |
|----------------------------------------|----------------|----------------|----------------|
|                                       | United States | North Carolina | Mecklenburg County |
| Owners                                | 50.5%         | 46.2%          | 62.7%           |
| Renters                               | 71.6%         | 55.9%          | 71.1%           |

**Figure 4**

| Percent of Households that Spend 30% or More on Housing with Annual Income $50,000 or More (2012) |
|----------------------------------------|----------------|----------------|----------------|
|                                       | United States | North Carolina | Mecklenburg County |
| Owners                                | 14.0%         | 8.4%           | 9.6%           |
| Renters                               | 11.5%         | 4.5%           | 4.4%           |
Women, Work, and Wages Revisited

Introduction

From its beginning, the Women + Girls Research Alliance has set pay equity as a high priority issue. The reason: the gender pay gap in Charlotte-Mecklenburg is dramatic. Women earn less money than men, on average, and the differences are greater for racial and ethnic minority women.

The Alliance has sponsored three comprehensive and data-driven studies about women in the workplace. A 2007 report assessed gender-based differences in workforce experience, attachment, and outcomes across a variety of workforce dimensions. That report also estimated the economic impact neutralizing gender-based workforce differentials. In 2011, the Alliance produced a similar report covering the 2007–2010 period. Both reports discussed gender-, race-, and ethnicity-based differences in the workforce with special attention to women’s employment, wages, and labor force participation. The 2011 report was especially timely, revealing how men and women were differentially impacted by the Great Recession.

A third report summarized here provides yet another update, mostly relying on data from 2011, the most recent data available from the U.S. Census American Community Survey. The major patterns, trends, and issues from 2005–2011 are revisited. This report, in particular, provides a good analysis of the interim years and echoes some of the previous major findings. (All previous reports are available at womengirlsalliance.uncc.edu.)

This third report serves three purposes:

1. Updates the 2007 report with the most recent data available from the American Community Survey.
2. Serves as a companion piece to the 2011 report.
3. Highlights the ongoing struggles and workforce disparities in the aftermath of the Great Recession.

The report provides detailed charts and graphics showing major differences among women and men, Mecklenburg and other counties, and the 48 states. These specific topics are covered: women’s earnings, industry and occupations, women’s labor force participation, the wage gap, educational attainment, poverty, and education as well as poverty, work, and children.

Study Findings

The overall findings can be summarized as follows:

- Compared with women nationally and across North Carolina, Mecklenburg women
fare favorably in terms of earnings, labor force participation, and educational and occupational attainment.

- Within Mecklenburg County, significant workforce disparities exist between men and women, and among women of different races and ethnicities.

- Men generally fared worse during and after the recession in terms of absolute job growth, but women fared worse in terms of poverty. Further, the median earnings gap between women and men was virtually unchanged by 2011 (Figure 1).

- Poverty increased markedly between 2005 and 2011, especially among children.

- Some of the largest workforce gaps appear not between women and men, per se, but among women of different races and ethnicities. Hispanic and black/African American women face the greatest challenges in the post-recession era.

After setting the stage by discussing major trends before, during, and after the Great Recession, this report delves into a more detailed discussion of changes in women’s economic prospects since 2005. Although some rates of change are striking by themselves, they are even more poignant when viewed in the context of a growing population. Between 2005 and 2011, Mecklenburg County added more than 137,000 people, bringing its population to 940,000.

Major highlights include:

- In 2011, the typical Mecklenburg woman working full time earned $38,823. Her male counterpart earned $51,068. The wage gap of 24 percent was essentially unchanged from 2005 and slightly greater than the national wage gap of 21 percent (Figure 2).

- After adjustment for inflation, real median earnings declined for both women and men since 2005. Women’s earnings declined 1.4 percent while men’s earnings declined by 1.6 percent.

- If Mecklenburg women had the same median earnings as men, their total aggregate earnings would be $1.9 billion higher.

- The median wage of white women is nearly twice that of Hispanic women and 25 percent greater than black/African American women.

- The gender gap in labor force participation narrowed between 2005 and 2011. However, the change was largely due to falling rates among men.

- Black/African American women have high rates of labor force participation, but remuneration from their work is 25 percent lower than their white female counterparts and 32 percent lower than men’s wages.

![Figure 1: Median Earnings for Full-Time Workers](image)
Indirect evidence suggests that many black/African American women have significant need (as evidenced by high labor force participation) but insufficient means (from low educational attainment) to put their earnings on par with white women, much less white men.

Poverty among men nearly doubled to 15.7 percent by 2011 while the percentage of women in poverty increased to 18.4. Poverty struck more than one in four black/African American women and more than one in three Hispanic women.

Dropping out of high school is disastrous for the earnings potential of men and women in Mecklenburg. Simply finishing high school reduces the chances of living in poverty by about 50 percent.

Today, women are more likely to both attend and graduate from college, causing the education gap to narrow over time.

More than half of white women had earned at least a bachelor’s degree by 2011 while only 24.7 percent of black/African American women held a college-level degree.

Poverty among white women increased from 5.4 percent to 7.5 percent while poverty rates for black/African American women increased from 18.9 percent to 25.6 percent. By 2011, one-third of Hispanic women lived in poverty.

On average, those women who earned bachelor’s or graduate degrees faced poverty rates of only 4.3 percent—poverty rates that are four times lower than the average for women overall.

Between 2005 and 2011, the poverty rate among children increased from 15.8 percent to 23.4 percent. Thus, children have suffered as “collateral damage” in the wake of the Great Recession.

Children of single mothers are twice as likely to experience poverty as those in two-parent households and seven times more likely to live in poverty than children of single men.

More than 16 percent of women in Mecklenburg County had no health insurance in 2011—a higher proportion than the state and nation.

Summary and Conclusions

In many ways, the report paints a not-so-pretty picture of women’s changing workforce experience and status. Since 2005, the returns to workers have declined. The economic security of men, women, and children has become more tenuous and poverty more prevalent. Women have experienced rising levels of poverty and little-to-no progress in closing the wage gap relative to men. Ironically, women accounted for more than half of the job growth since 2005. On the bright side, women are making substantial gains in educa-
tional attainment, both in absolute terms and relative to men.

In some ways, the economic gender gap in Mecklenburg County has not changed since 2005 (e.g., the wage gap). In other ways, gender gaps have been reduced (e.g., educational attainment and women in managerial positions) while poverty has increased substantially for women, men, and children. Yet, some of the largest gaps facing women are not based in gender but in differences by race and ethnicity among women.

The study’s author noted the challenges of expecting the public and private sectors to address women’s workplace issues. Employers are, for a variety of reasons, hesitant to expand payrolls, much less increase benefit levels. Further, when employers do expand payrolls, they are more likely to fill those positions with part-time employees or use the services of temporary employment services, thereby sidestepping the benefits issue altogether.

The experience of women in the labor force varies significantly by race and ethnicity. Such a wide variety of experiences can only be summarized as complex, highly differentiated, and nuanced. Improving employment and earnings prospects of minority women will achieve the greatest and most equitable progress toward eliminating gender gaps in Mecklenburg County.
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