

WOMEN-POWERED PROSPERITY



Women at the Center





Women at the Center



No country can ever truly flourish if it stifles the potential of its women and deprives itself of the contributions of half of its citizens

- Michelle Obama



Women at the Center

Women's narratives from across the state reveal shortcomings of Georgia's economic opportunities

"I'm tired of settling"

"I work but my jobs don't pay enough"

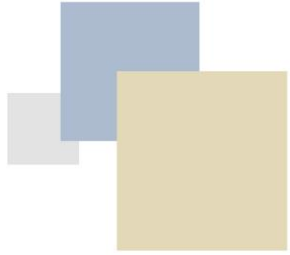
"I'm so busy working 2-3 jobs, I miss my kid's school events"

"I need a better life for me and my children"

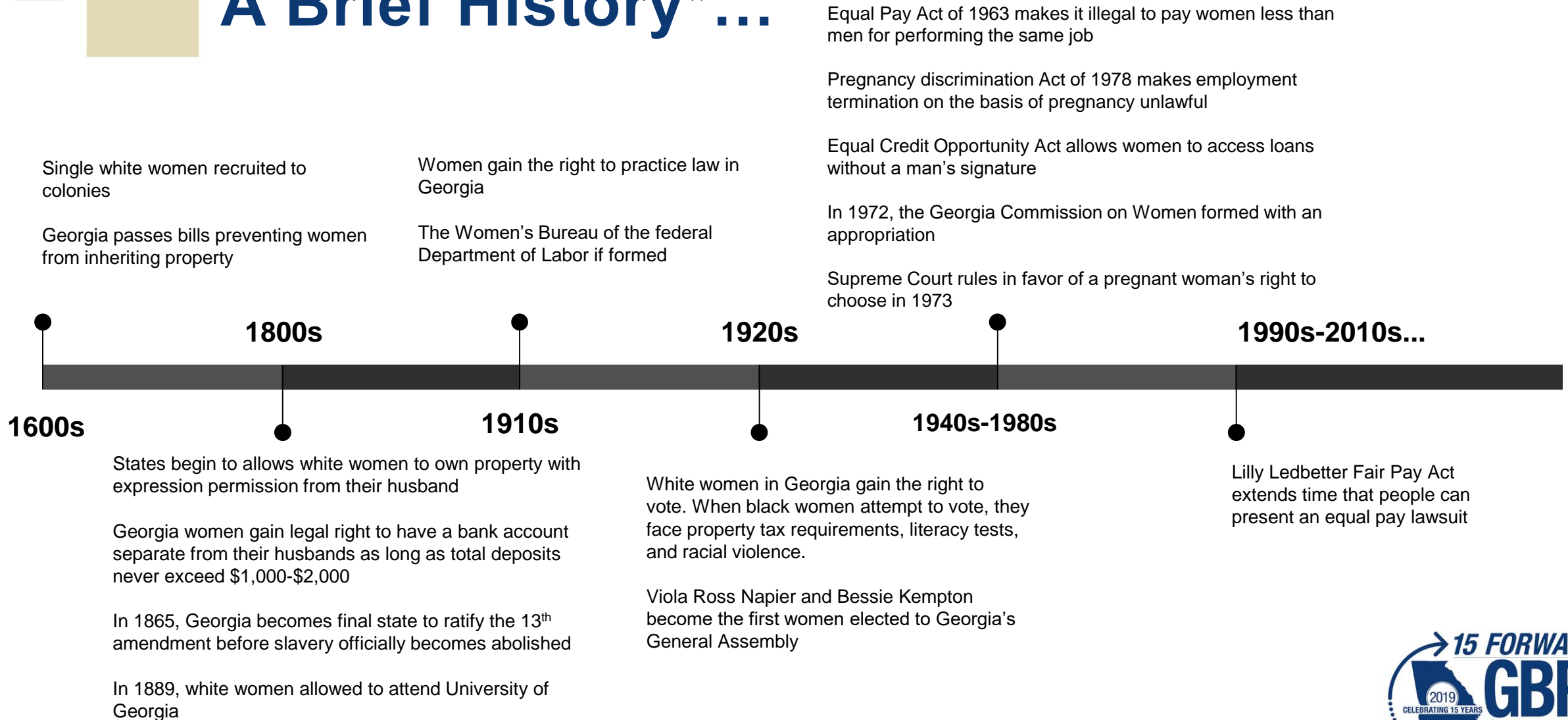
"I got a new job, lost my SNAP benefits, but still couldn't afford to eat for 3 days"

"I work so much but I can't take off to go see the doctor"

"I'm going to school and caring for my sick mother at the same time, and I don't have any help"

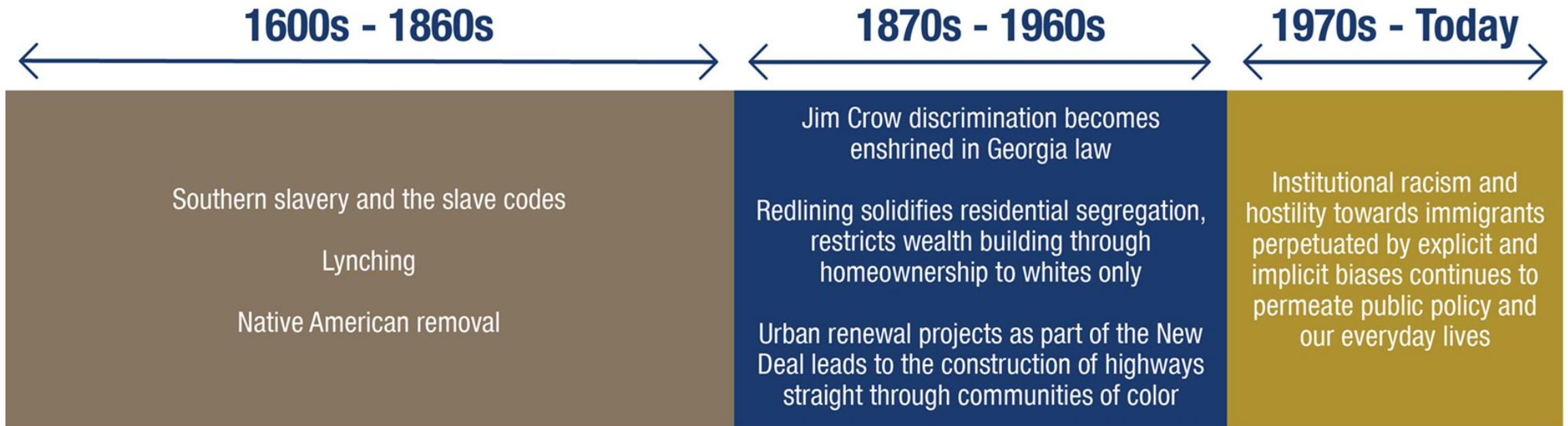


A Brief History*...



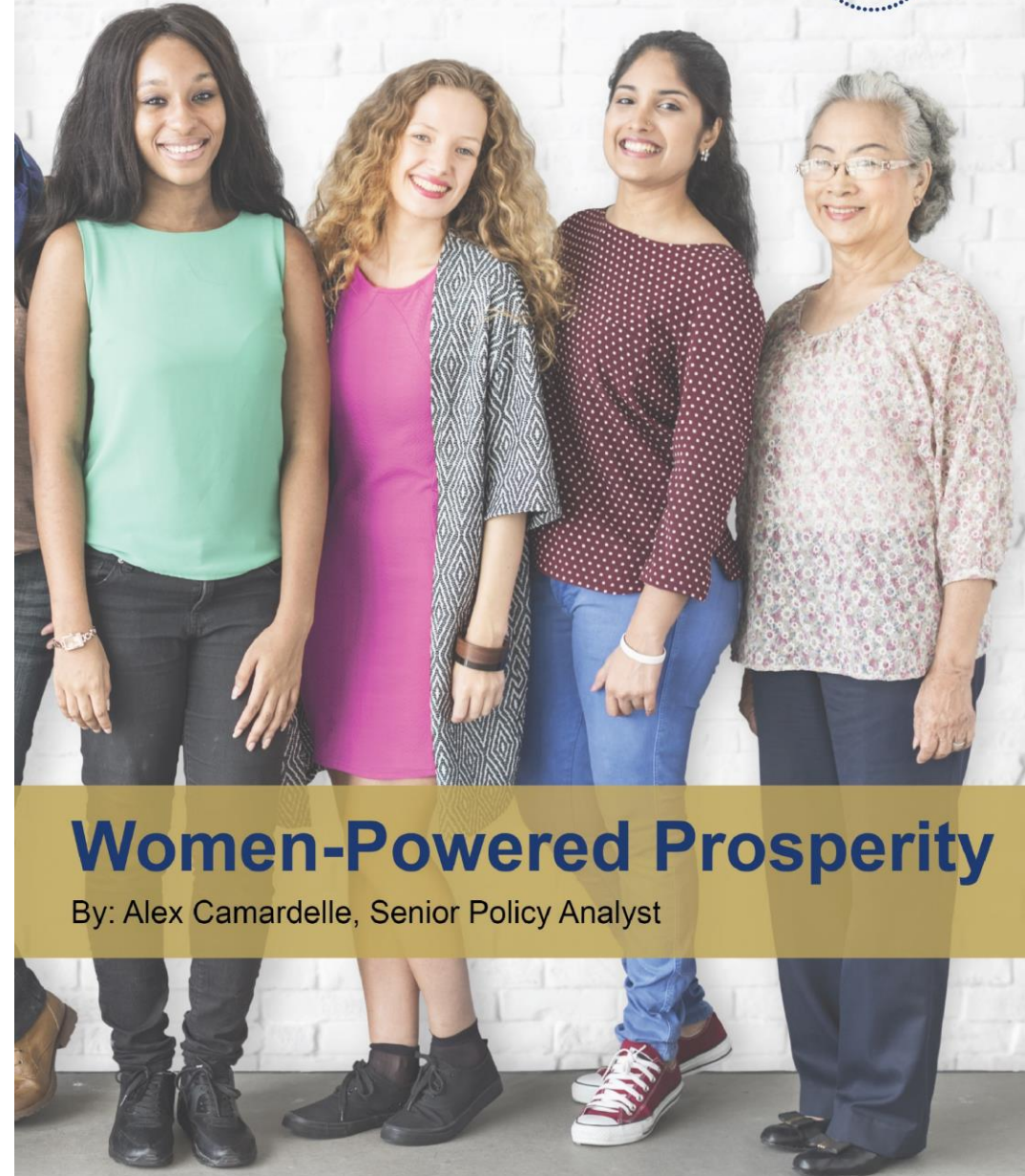


*Systemic Roots





THE REPORT



Women-Powered Prosperity

By: Alex Camardelle, Senior Policy Analyst

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Women are driving prosperity in Georgia.

As of 2019, women are nearly half of all workers, and mothers are the primary breadwinners or co-breadwinners in two-thirds of Georgia families.

By centering women in policymaking, opportunities to reconfigure Georgia's economy so that it centers and fulfills the basic needs, dreams and aspirations of women open up every day.

”



Promise, Problem & Proposals

The Promise

In recent years, the economic status of women has improved, as more women enter the labor force, own businesses and gain access to affordable health insurance.

The Problem

Although women in Georgia have experienced incremental progress over the years, systemic policy barriers still keep far too many women from unleashing their full potential. This report will explore those barriers.

The Proposals

This report reaffirms that meaningful and bold policy solutions that lift the veil of dual gender and racial bias in Georgia's economy are needed to correct a history of disenfranchisement and exclusion for women.

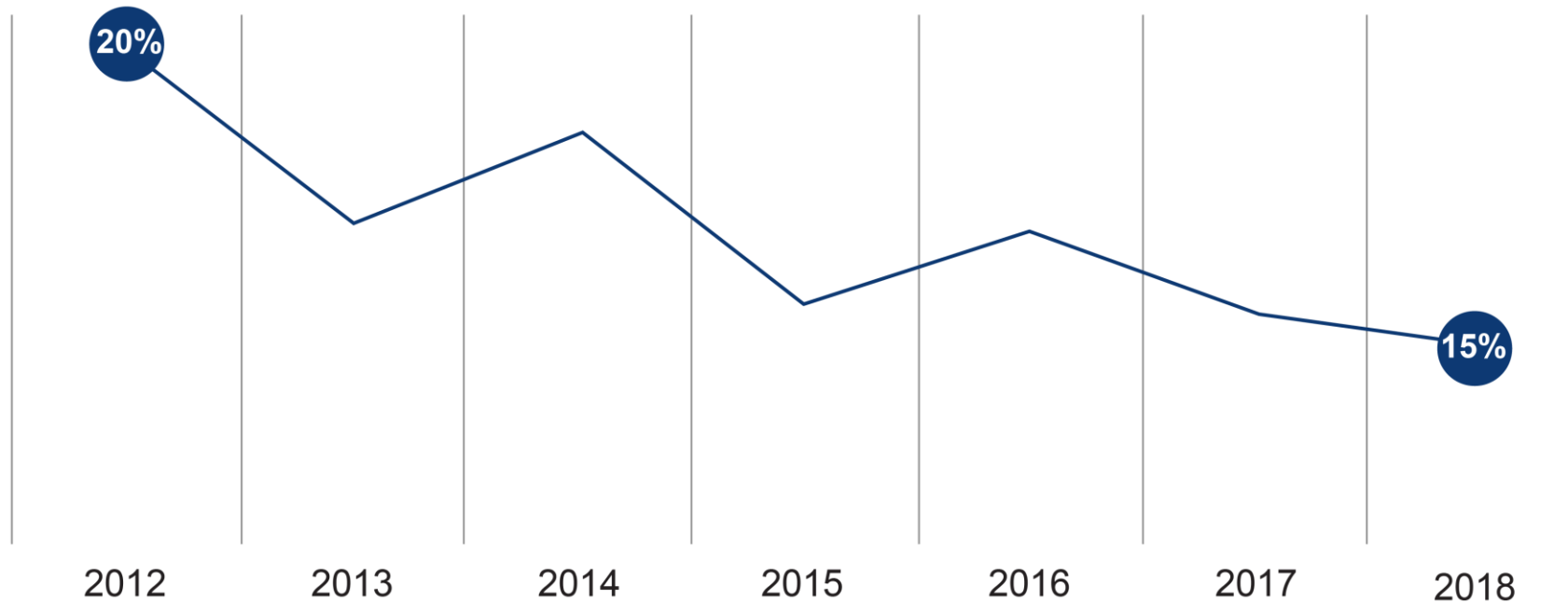


Poverty & Economic Security

The Promise

Rate of Georgia Women in Poverty Continues to Fall with Help of the Safety Net

Poverty rate for adult women, using Supplemental Poverty Measure (SPM), 2012-2018

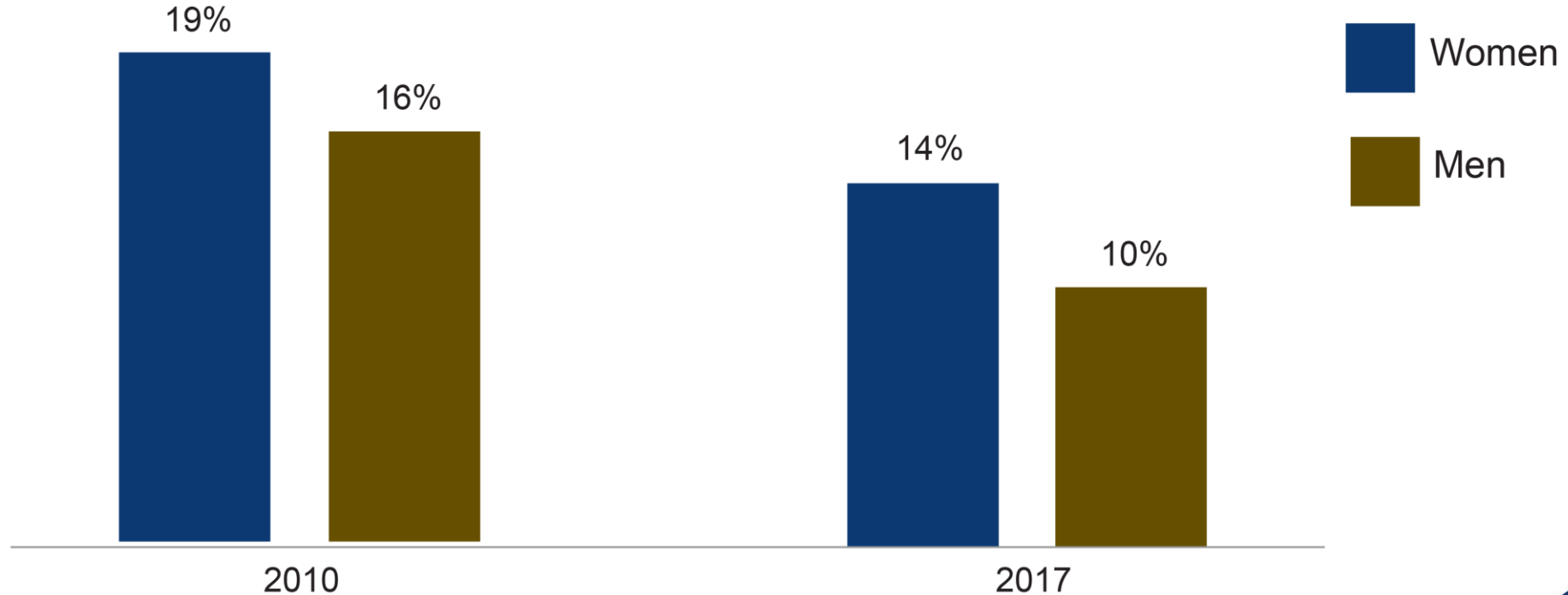


Source: GBPI analysis of Current Population Survey Microdata, U.S. Census Bureau, 2012-2018

The Problem

***Although Poverty Levels Have Fallen,
Disparities Persist Between Men and Women***

Percentage of women and men below the federal poverty line in Georgia, 2010 & 2017



Source: GBPI analysis of American Community Survey data, U.S. Census Bureau, 2010 & 2017

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Low wages compounded by gender pay disparities and poor protections for Georgia's working women do not provide enough support for women to fully participate in today's economy and achieve self-sufficiency

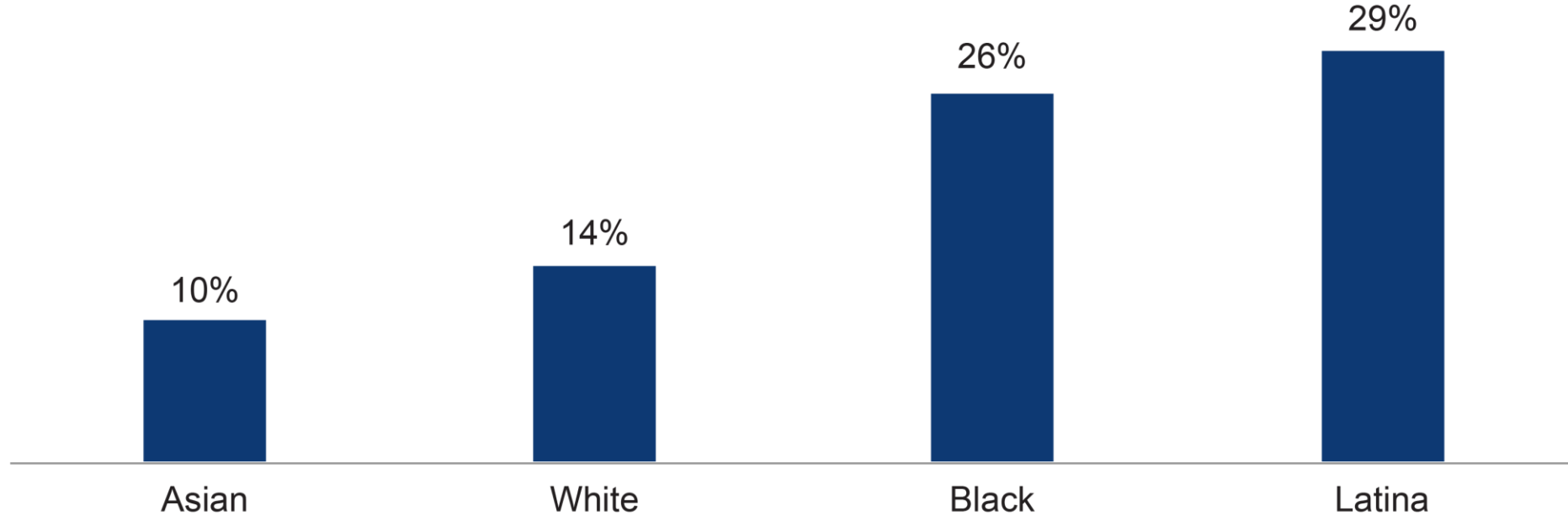
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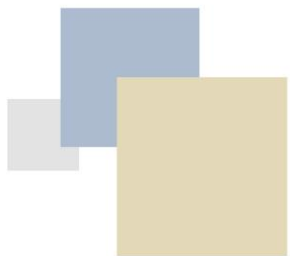
The Problem

Georgia's Black Women and Latinas More Likely to Live in Poverty

Poverty rates for women by race, 2017

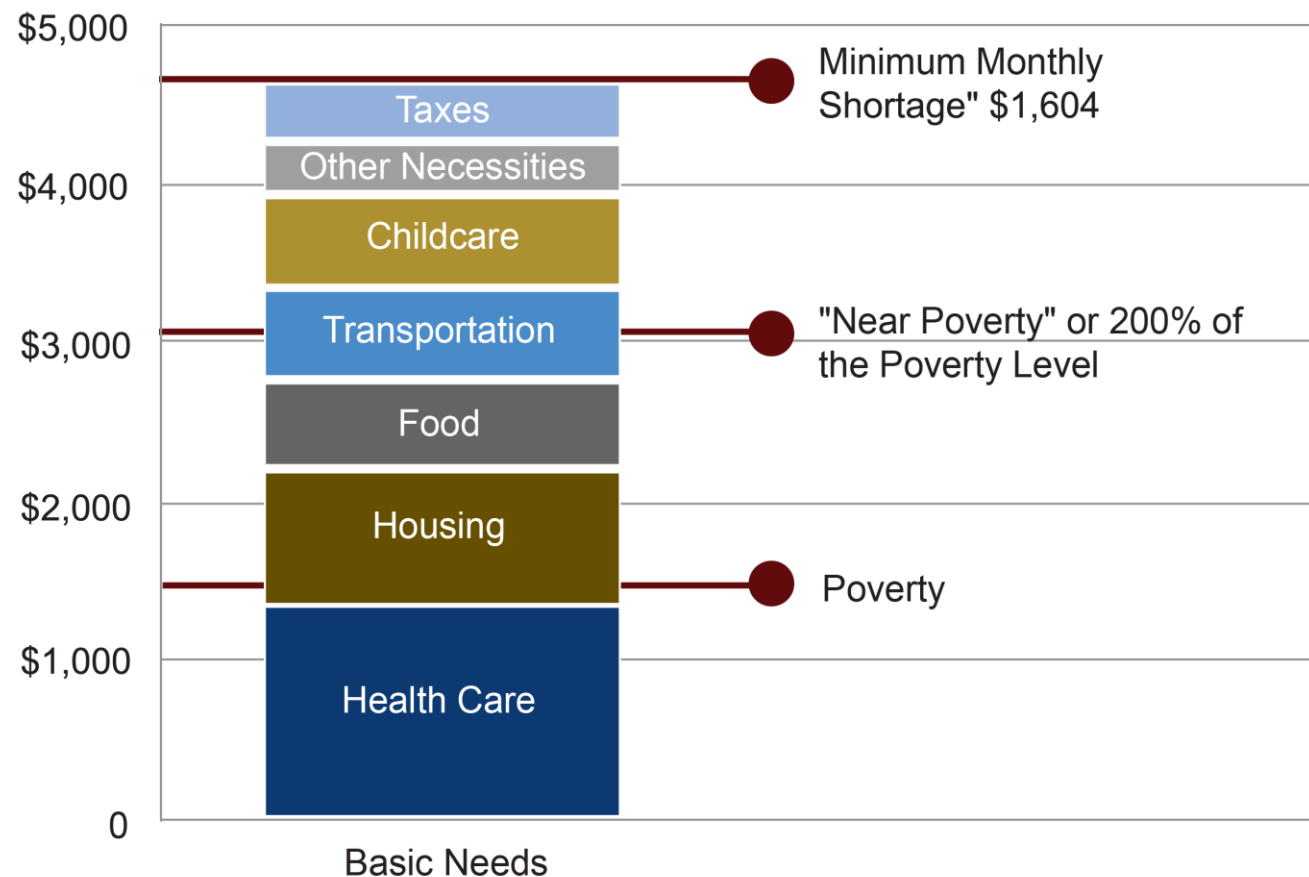


Source: GBPI analysis of American Community Survey data, U.S. Census Bureau, 2017



The Problem

Low-Income Georgia Families Cannot Meet Basic Needs



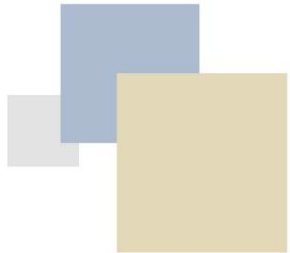
Note: Based on a family makeup of one parent and two children living in the Atlanta, Georgia metro area. "Other necessities" include clothes, personal care products and education. Source: 2018 Economic Policy Institute Family Budget Calculator. US Census Bureau.

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Safety net programs bridge the gap between the rising costs of basic needs and poverty wages. Designed to encourage work and upward mobility, these programs have alleviated the effects of poverty for millions of Georgians in the last decade.

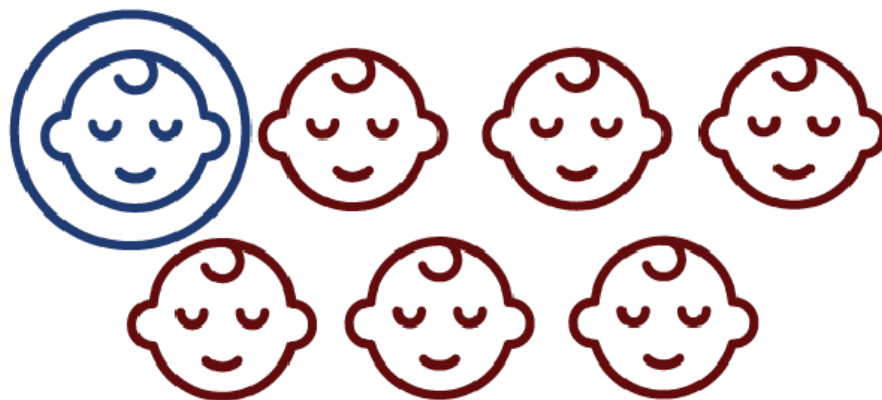
Unfortunately, the effectiveness of safety net programs can be limited for women in poverty in Georgia.

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The Problem

Only 1 in 7 Georgia children who are potentially income-eligible for child care assistance have access.



Source: Center for Law and Social Policy; Department of Early Care and Learning

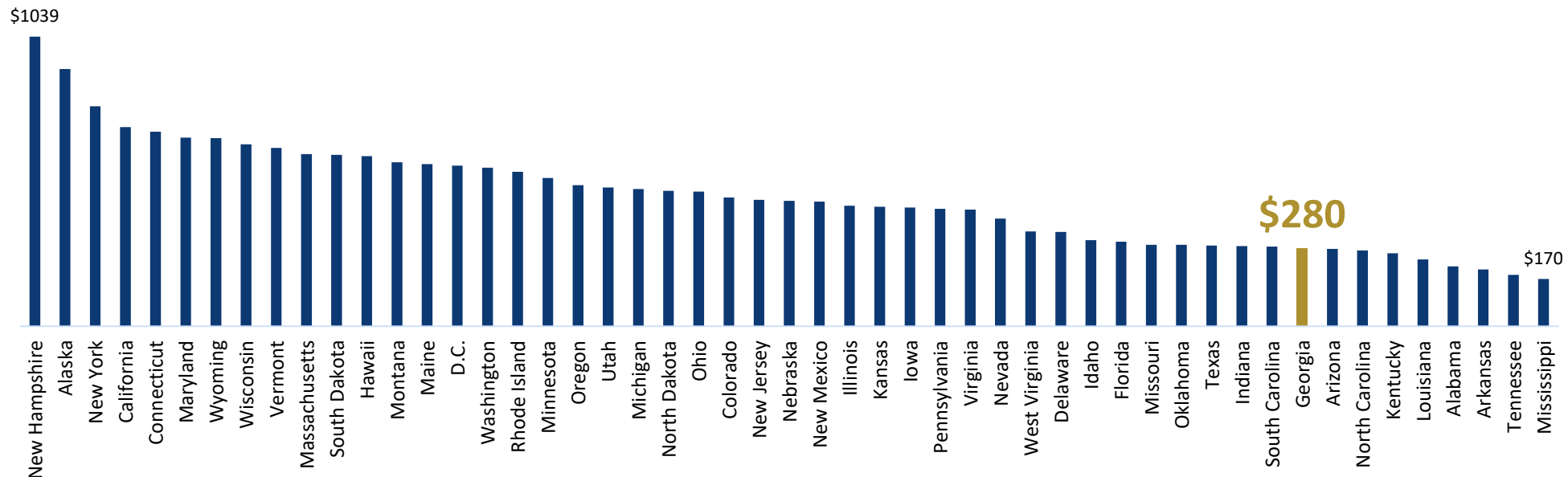
The Problem

Temporary Assistance for Needy Families (cash assistance)

To date, TANF struggles to fulfill one of its core purposes: to provide direct financial assistance for poor families.

It is increasingly difficult for TANF recipients, the majority of whom are women with children, to meet basic needs, even when they also receive SNAP.

Georgia's TANF levels among lowest in the country



The Problem

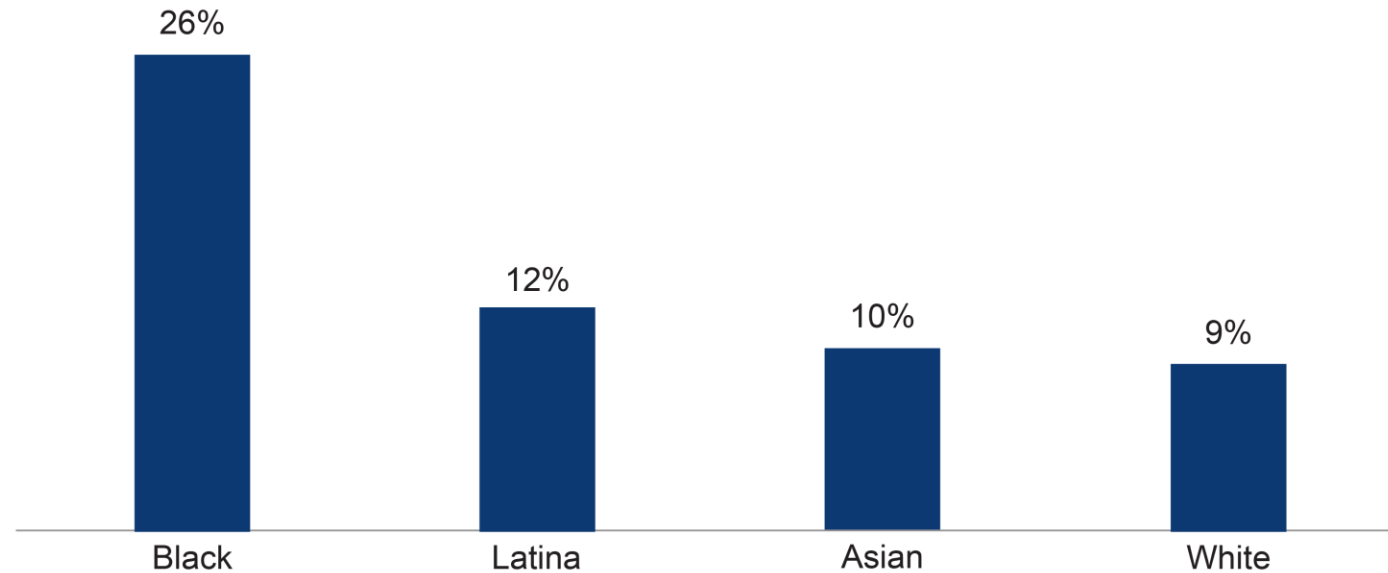
Nearly 60 percent of SNAP recipients in Georgia are women, and women report higher levels of food insecurity than men.

The SNAP program serves as a vital nutrition assistance program and helps women find stable employment without going hungry. However, the program faces frequent threats such as **federal budget cuts that propose to nearly eliminate the program.**

Work requirements are particularly burdensome for women of color who make up a larger share of SNAP recipients than white women in Georgia

Women of Color Have Higher Rates of SNAP Participation in Georgia

SNAP participation rates for women by race, 2017

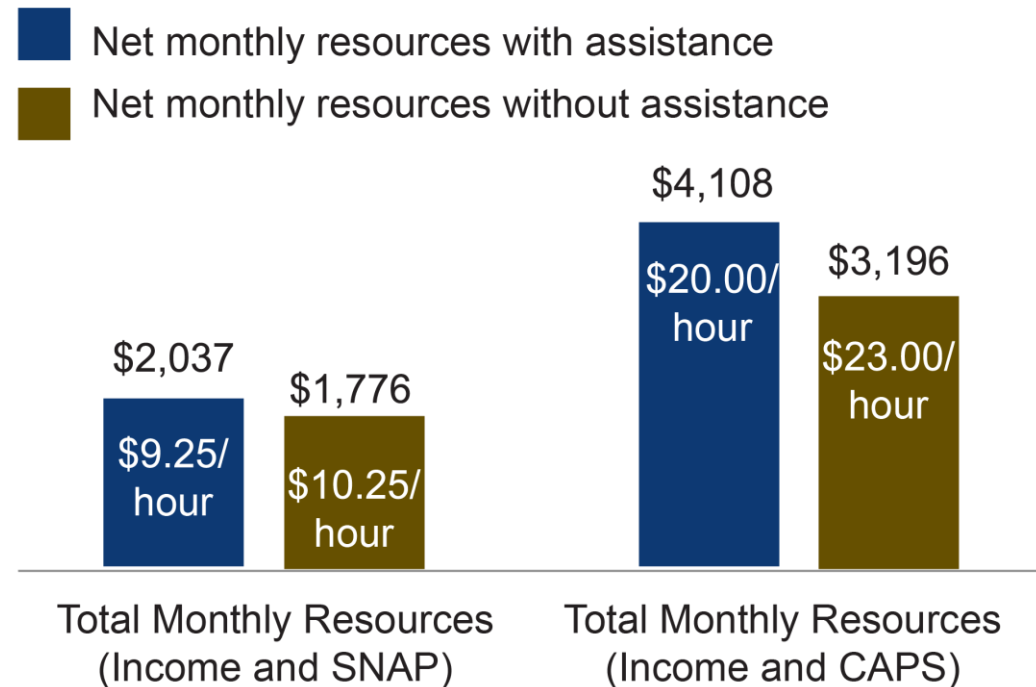


Source: GBPI analysis of American Community Survey data, U.S. Census Bureau, 2017

Case study:

The 'Cliff Effect' Worsens Earnings Gaps and Keeps Women in Poverty

Georgia's SNAP and Child Care Cliffs are Steep for Hardworking Georgians



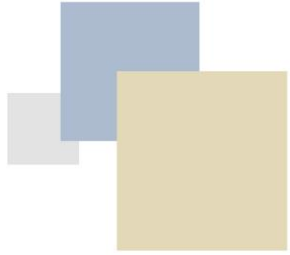
Source: GBPI analysis of benefit amount changes based on 2019 program rules for a household with one full-time worker, one infant.

“All safety net programs aim to promote economic security through work and education and lift people out of poverty.”

The programs mentioned in the report have succeeded in helping move millions out of poverty when designed well.

However, there are opportunities for Georgia’s policymakers to make the safety net work better for women who need it the most.

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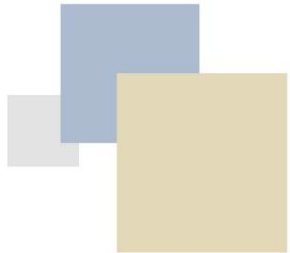
The Proposals



Raise Assistance Levels

TANF and SNAP benefits together do a better job of pulling families out of deep poverty than TANF alone

With many state TANF and SNAP caseloads reaching their lowest levels ever, state policymakers can use the resulting savings to provide more adequate levels of basic assistance to those who remain on the programs, which would have an outsized impact on women.



The Proposals



Streamline Access to Safety Net Programs for Working Women

SNAP and CAPS have various work and education requirements. To help families avoid the loss of assistance due to administrative hurdles, Georgia should make sure that work requirements and penalties match those of other major programs

Consistent rules across programs will help with some of the confusion parents experience when attempting to accurately report their activities and maintain assistance



The Proposals



Implement Transitional Child Care

States offer transitional child care subsidies when families experience changes in work or income.

For example, Tennessee offers up to 18 months of additional payments for families who have their cases closed. South Carolina provides up to 24 months of payments for families who exceed the income limits or have disruptions in work.



The Proposals



Establish A State Earned Income Tax Credit

26 states and the District of Columbia build on the federal EITC's success with their own state-level versions of the tax credit.

Georgia's working mothers and their children stand to gain the most from a state EITC. It can provide a hand up for **900,000** Georgia women, including **770,000** working mothers, who are paid low wages

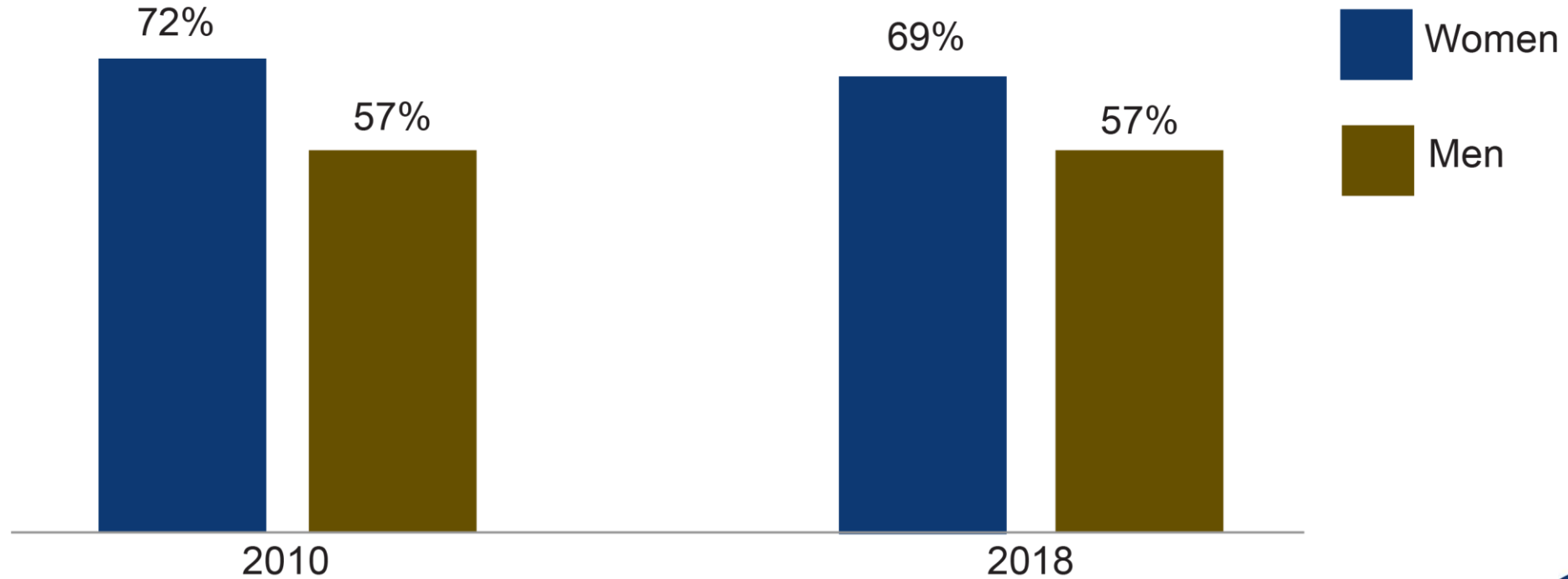


Employment And Earnings

The Promise

Georgia Women Hold Steady in Labor Force While Men Drop Out

Labor force participation rates by gender, 2010 & 2018



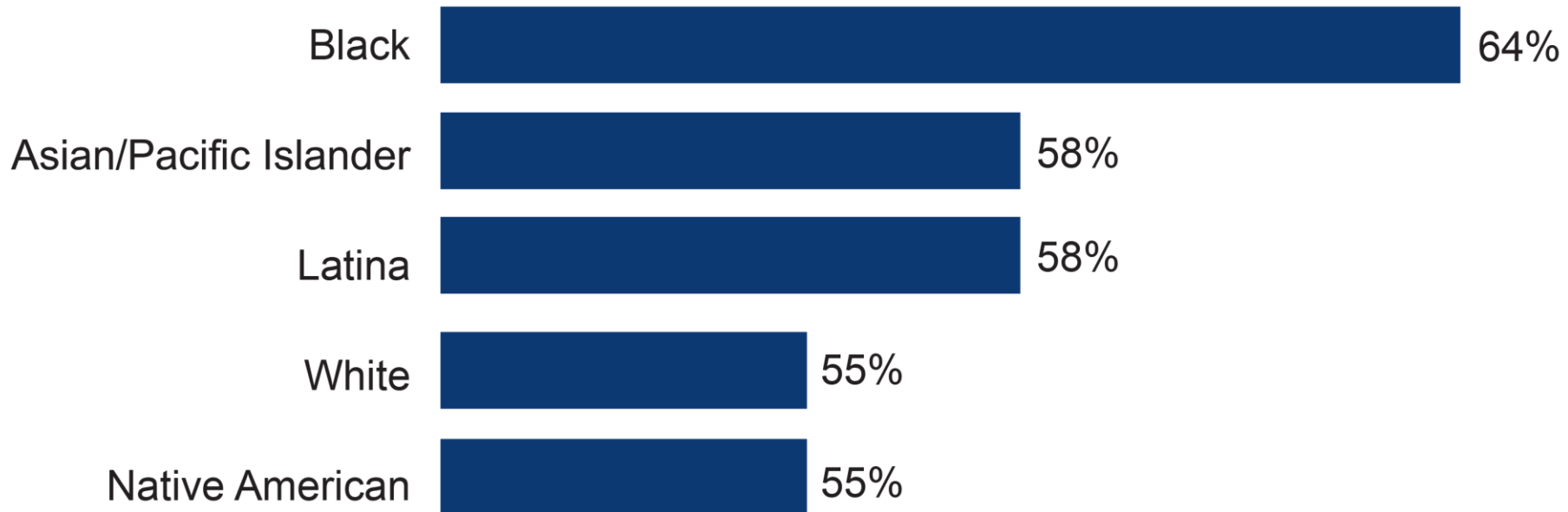
Source: Economic Policy Institute analysis of Current Population Survey data

Case study:

Black Women Powering Georgia's Labor Force

Georgia's Black Women are More Active in the Labor Force Than all Women

Labor force participation rate among women by race, 2018



Source: GBPI analysis of Current Population Survey, 2018

“Despite their active participation in the labor force, women are often relegated to occupations that do not provide support to take care of themselves or their families.

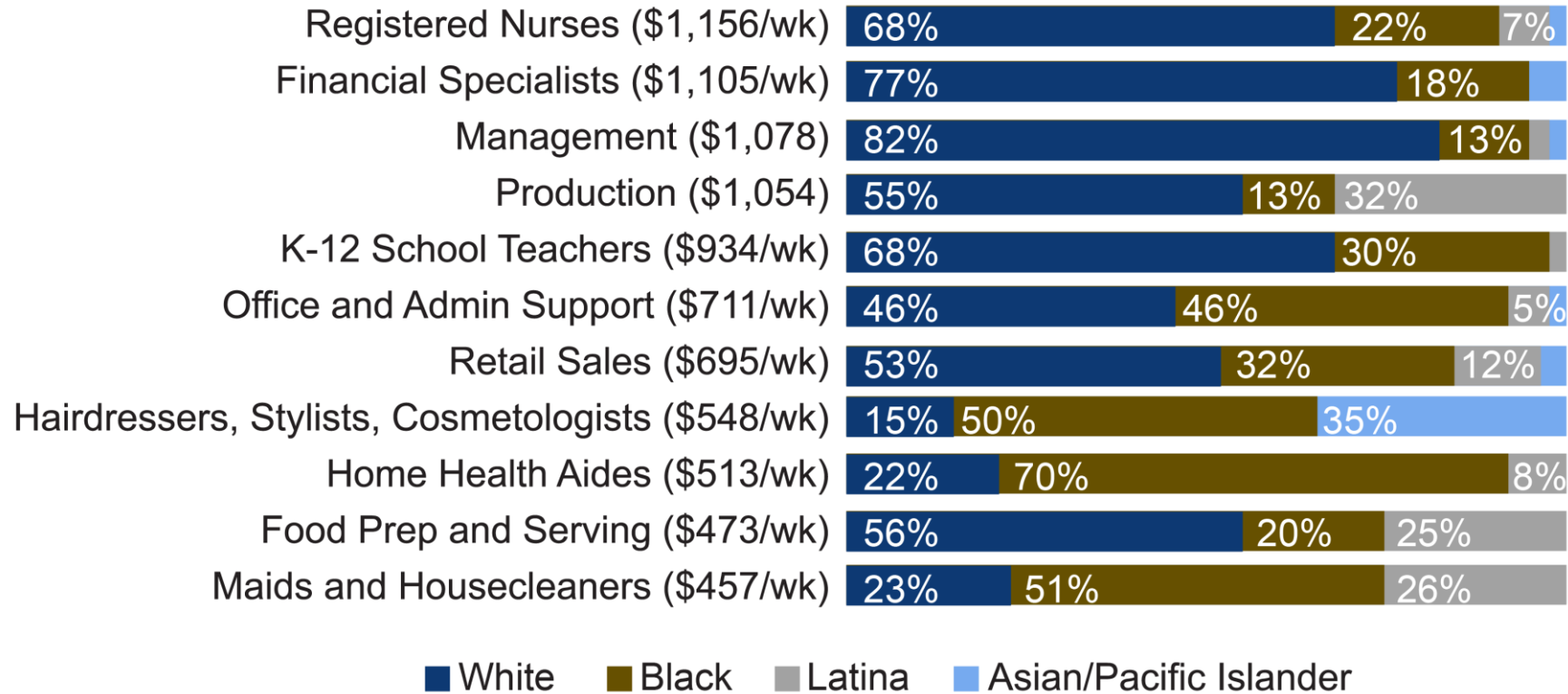
These occupations, even when providing full-time hours, have variable schedules that are difficult to manage. They are also less likely to have access to employer-sponsored health coverage or paid leave, and the earnings are relatively low compared to men in the same occupations.

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The Problem

Women of Color Underrepresented in Higher Paying Jobs

Top 10 occupations for Georgia women and weekly earnings by race, 2018



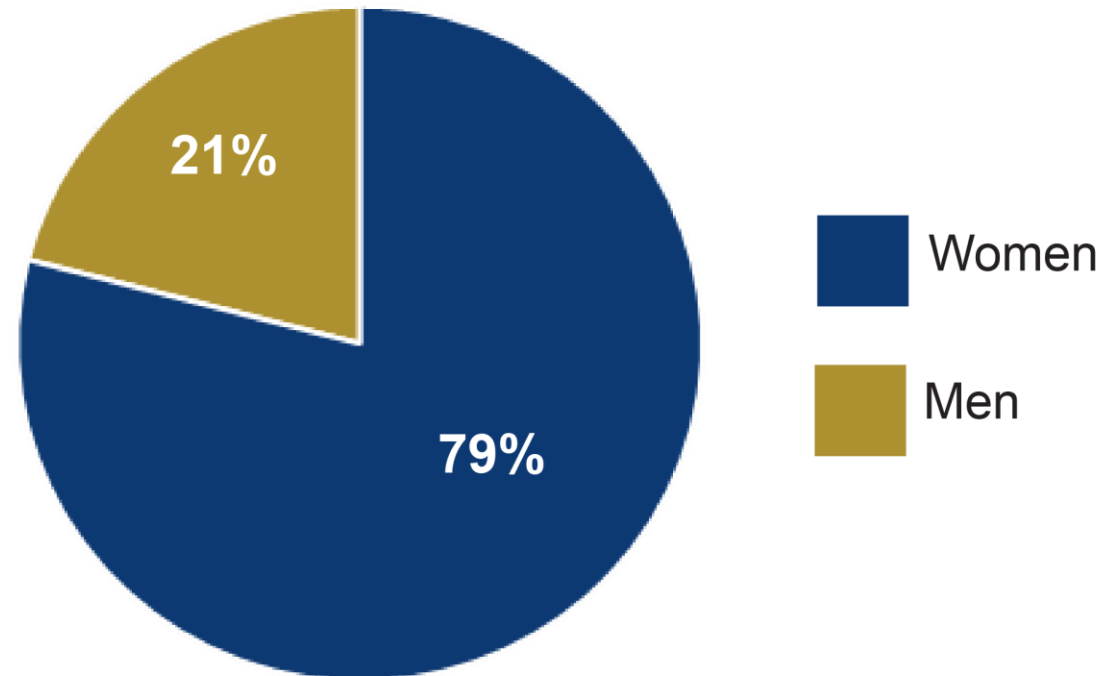
Source: GBPI analysis of Current Population Survey data, U.S. Census Bureau, 2018



The Problem

***The Overwhelming Majority of Workers that are Paid Poverty Wages
in Georgia are Women***

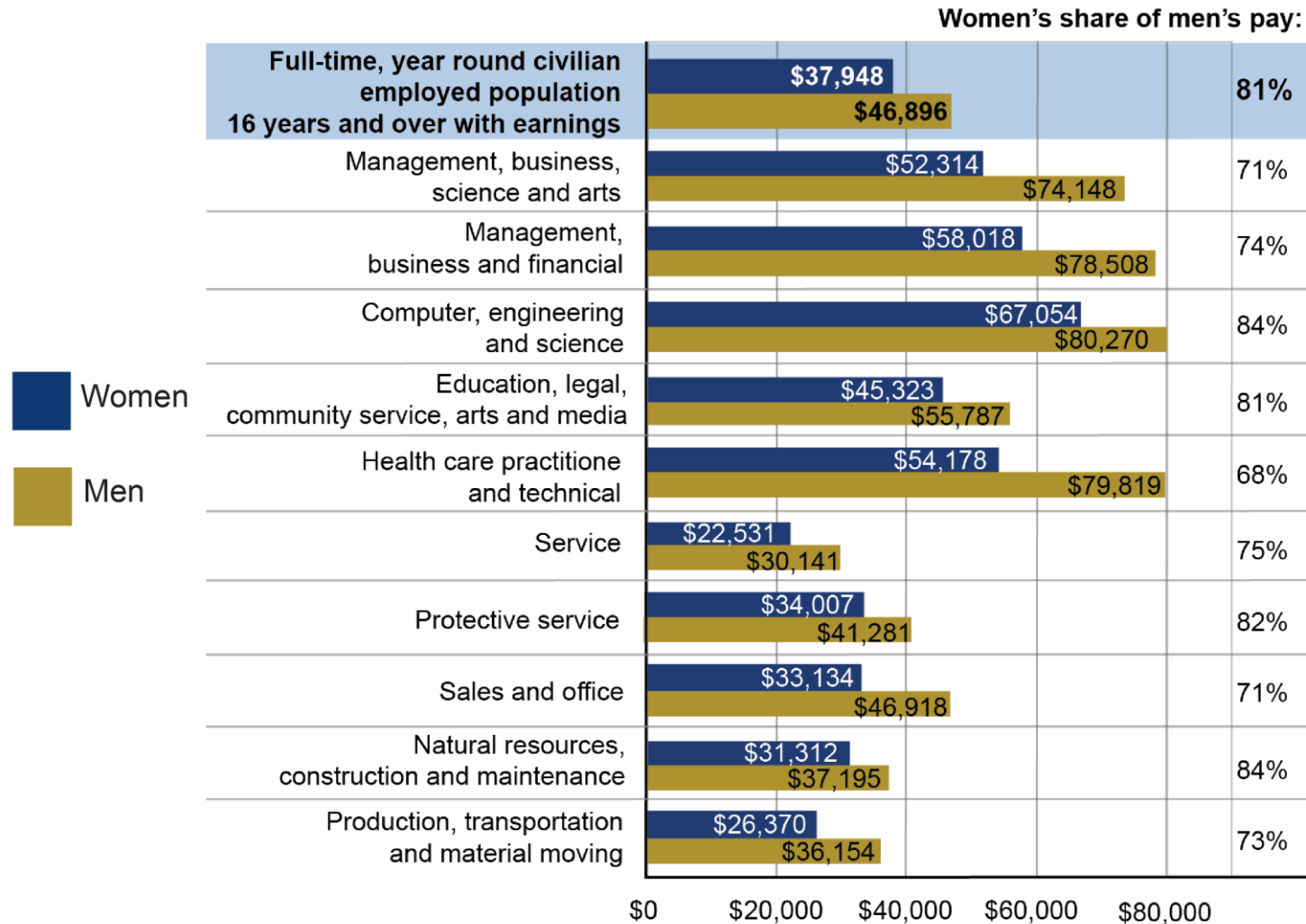
Georgians in poverty-wage jobs



Source: GBPI analysis of American Community Survey data, five-year estimates, 2017

The Problem

Women Get Paid Less Across Many Occupational Categories in Georgia



Source: GBPI analysis of American Community Survey data, U.S. Census Bureau, 2017



The Problem

Gender Pay Gap in Georgia is Largest for Women of Color

Share of women's earnings compared to white men, 2017



Source: GBPI analysis of American Community Survey data, five-year estimates, 2017

“On average, Georgia women who are employed full time lose a combined total of more than \$14 billion every year due to the wage gap.

These lost wages mean women and their families have less money to support themselves, save and invest for the future and spend on goods and services. Families, businesses and the economy suffer as a result.

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The Proposals

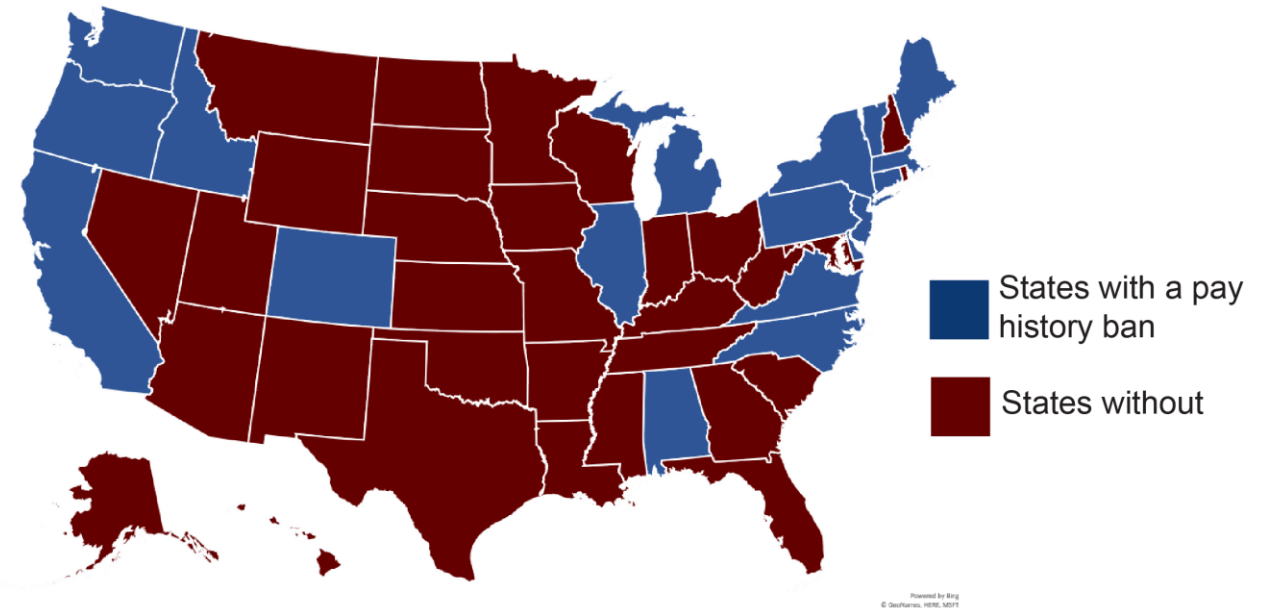


Ban Pay History Questions

Georgia has a pay discrimination law on the books, but it has done little to narrow the pay gap. More direct action must be taken to address this issue. Unfair cultural practices have evolved in the salary negotiation process that perpetuate pay inequities for women.

Banning salary history questions from the hiring process would reduce the likelihood that women would have to negotiate from a lower starting point than male counterparts and make it possible for women to enter negotiations on a level footing with men.

Growing Number of States are Adopting Pay History Bans





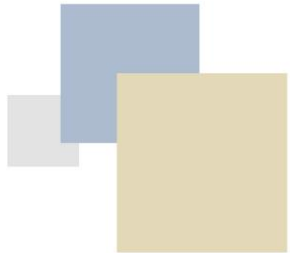
The Proposals



Amend laws preempting fair scheduling, paid family leave and minimum wage increases

Georgia began preempting local governments from key worker protections in 2004 under Governor Sonny Perdue and has since held the record for some of the strictest preemption laws in the country.

Preemption laws have severe consequences for women, who are overrepresented in low wage jobs that typically do not provide these protections and supports.



The Proposals



Equity in federally-funded job training

Georgia's workforce development system contributes to pay disparities between men and women

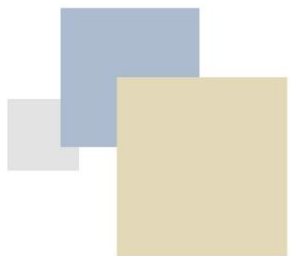
Through the inclusion of gender-specific measures in the state's WIOA plan, the Georgia Office of Workforce Development can encourage local workforce agencies to prioritize job training that encourage women's entry into higher earning, high-demand fields, and significantly enhance their chances of reaching economic self-sufficiency

Women's quarterly earnings are substantially lower than men's once they exit federal workforce training services: in 2017, the women's wages four quarters after they received WIOA-funded services was 78 percent (a gap of \$1,374) of men's wages.

Nearly half of women in WIOA training receive services for sales and clerical or service jobs, compared to fewer than 1 in 7 men.



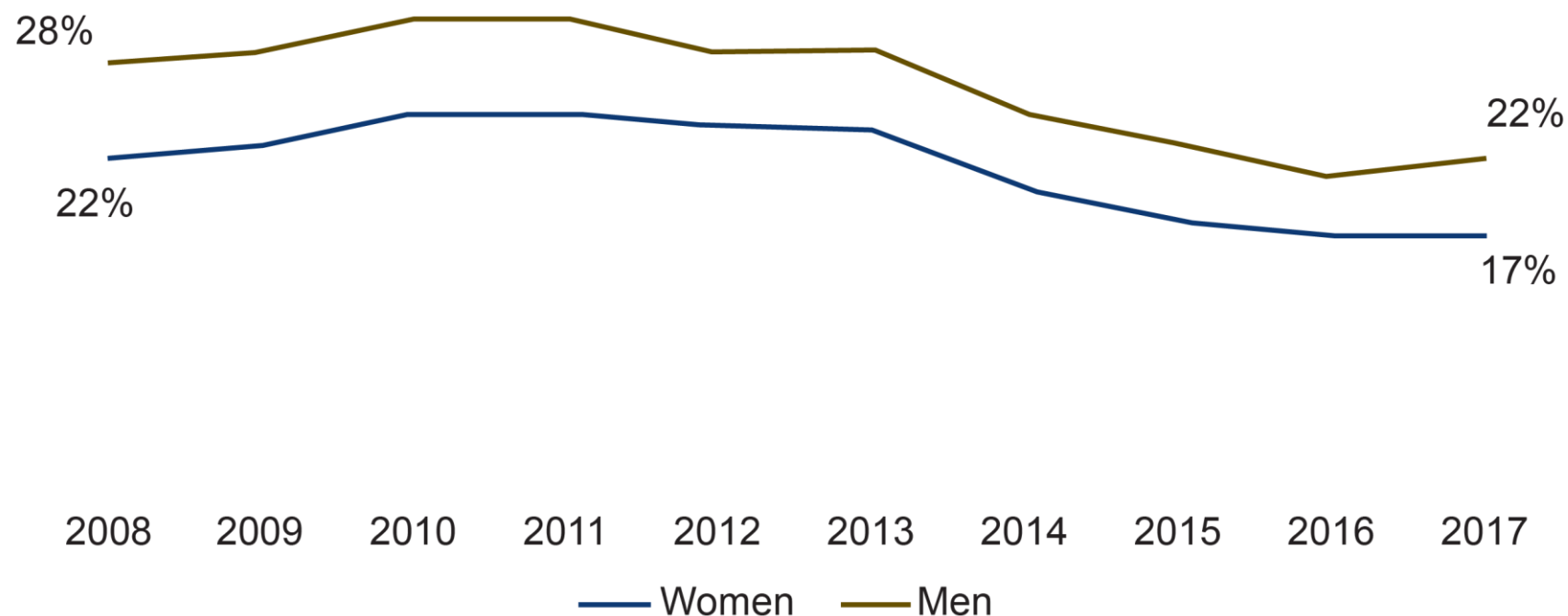
HEALTH & WELLNESS



The Promise

Since the Passage of ACA, Uninsured Rates for Women Have Decreased in Georgia

Uninsured rates by gender, 2008-2017



Source: GBPI analysis of Current Population Survey data, 2008-2017

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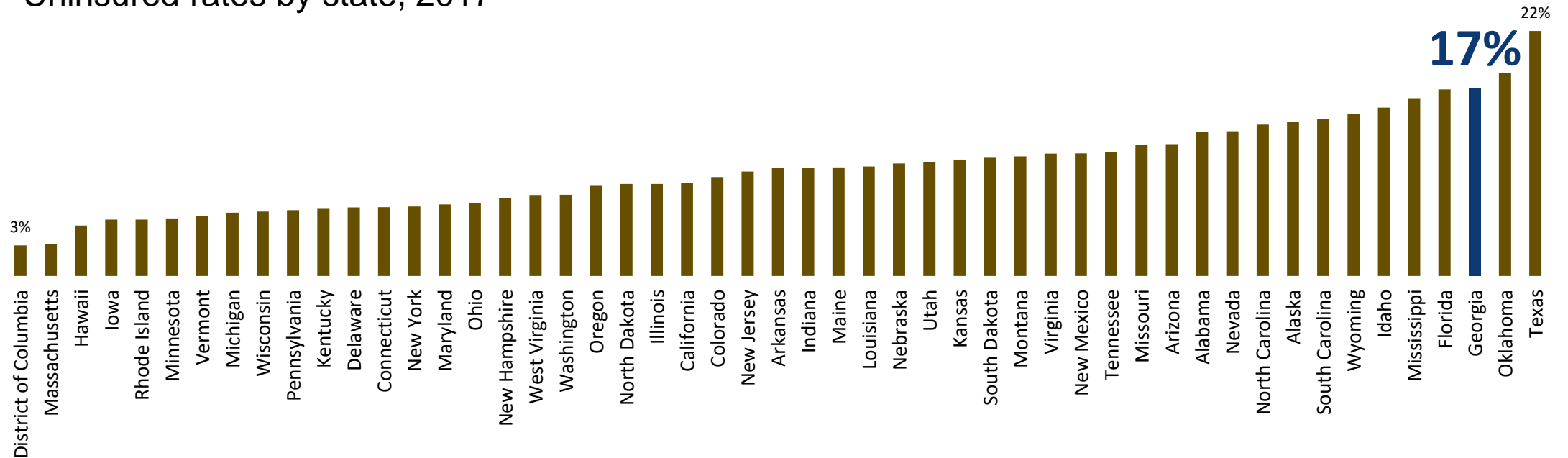
Poor health, which is interrelated with *poor economic security*, can pose obstacles to women's financial stability, educational attainment and employment.

Multiple factors shape women's health status, including genetics, behaviors, the environments where women work and call home, and structural factors such as economic insecurity, inaccessible affordable health care, poor housing quality, lack of safety, sexism and racism

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The Problem

Georgia has the 3rd highest uninsured rate for adult women
Uninsured rates by state, 2017

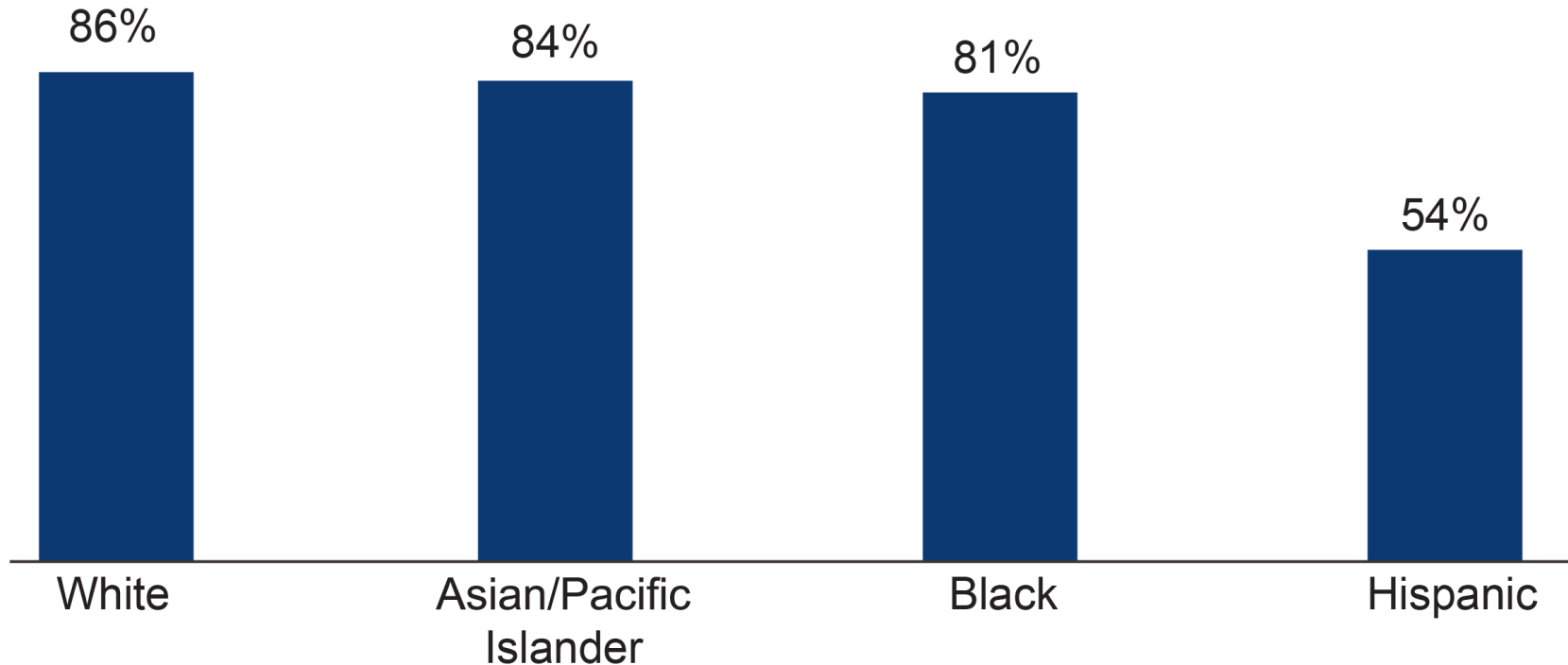




The Problem

Women of Color Least Likely to be Insured in Georgia

Insured rates among women, by race, 2017



Source: Kaiser Family Foundation State Health Facts, 2017

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The low coverage rates are due in part to the state's refusal to expand Medicaid. More Georgia women ages 18 to 64 depend on Medicaid for their insurance coverage than men.

Georgia lawmakers' refusal to expand Medicaid leaves about 137,000 women without health insurance per year.

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Case study: Medicaid Access Crucial For Transgender Georgians

Nearly 55,000 Georgians identify as transgender. The Williams Institute found that transgender Georgians who lose their jobs as a result of discrimination are more likely to enroll in Medicaid than those who do not.

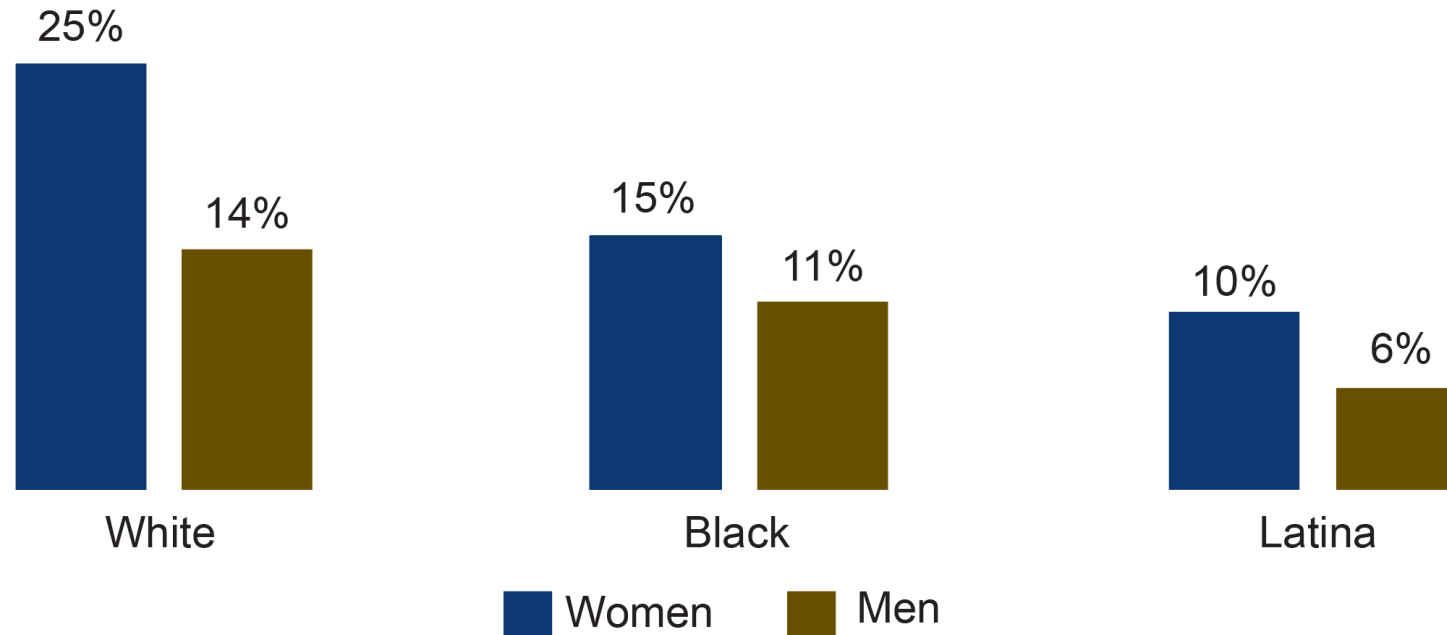
Medicaid coverage in this context results from rampant employment discrimination based on gender identity.

Even for those who do enroll in Medicaid, the state's Medicaid program does not explicitly bar providers from discriminating against transgender patients seeking specific trans-related care.

The Problem

Georgia Women More Likely Than Men to Report Challenges with Depression

Percentage of individuals diagnosed with depression by gender and race, 2018



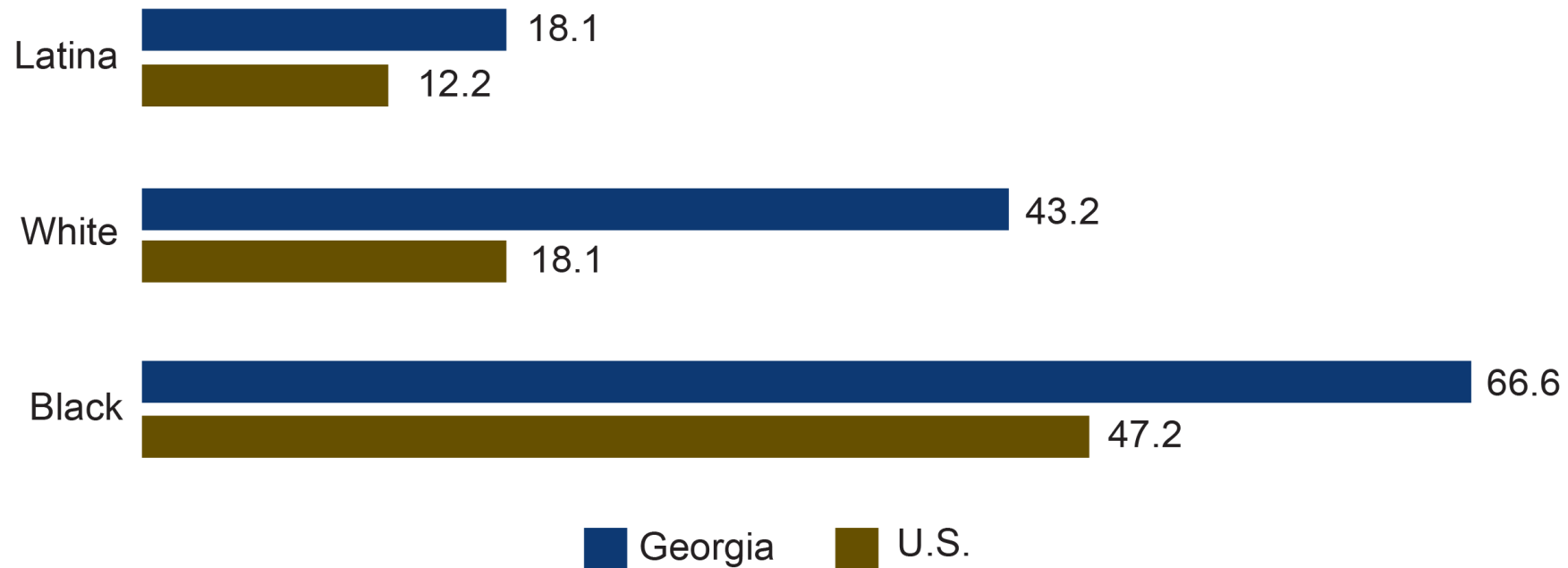
Source: GBPI analysis of Centers for Disease Control and Prevention BRFSS Prevalence & Trends Data, 2018



The Problem

Uninsured women are **four times more likely** to die of pregnancy-related complications than their insured counterparts.

Maternal Mortality in Georgia (Deaths per 100,000)



Source: America's Health Rankings analysis of CDC WONDER Online Database, 2018

Case study:

Black Women's Maternal Health

The health care system has always been viewed as unsafe for black women. Black women have always faced the worst infant and maternal health outcomes when compared to all other racial and ethnic groups.

These outcomes amplify how deadly Georgia's history of upholding a dual system of racism and sexism has been for black women.

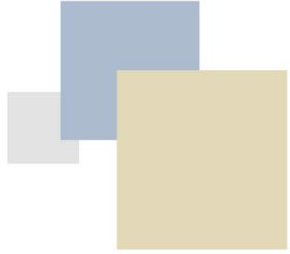
To date, safe and affordable care in southern states like Georgia remain limited for black women

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Closing Georgia's coverage gap is good for the state's workforce and economic competitiveness.

The majority of people who fall in Georgia's coverage gap are working women. Many of them work in industries that pay the lowest wages and do not offer employer-sponsored health care.

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The Proposals



Expand Medicaid (!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!)

Expanding eligibility for Medicaid could close Georgia's coverage gap and extend health insurance to more than **567,000** uninsured adults in Georgia with incomes at or near the poverty line, including more than **137,000 women**.



The Proposals



Establish A State Earned Income Tax Credit (Yes, again)

Maternal Health: Increasing EITC benefits made available to mothers with two or more children is linked to a higher likelihood of reporting excellent or very good health. EITCs also increased the likelihood that mothers received prenatal care.

Infant Health: Babies in states with their own EITCs are born with higher average weights. A refundable credit set at 10 percent of the federal credit could result in 1,047 fewer low weight births in Georgia each year, according to an Emory University study.

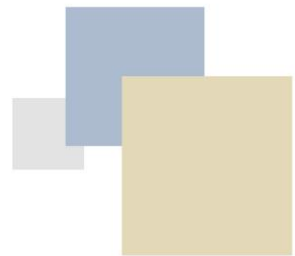
Mental Health: Higher EITCs are associated with improved mental health among mothers and children. Mothers with two or more children who receive an increased EITC refund reported fewer bad mental health days.

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CONCLUSION

Georgia's diverse women are already an essential part of the state's labor force, which commands a more inclusive and intersectional policy approach that boosts incomes, expands educational opportunities and promotes thriving, equitable communities.

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Q&A

Panel Discussion

 @waberosescott



Rose Scott

Host of WABE's Closer Look

 @SouthernGrants



Tamieka Mosley

Director of Grantmakers
for Southern Progress

 @HMHBGeorgia



Elise Blasingame

Executive Director of
Healthy Mothers, Healthy
Babies Coalition of Georgia

 @9to5org



Leng Leng Chancey

Executive Director of 9to5



THANK YOU

Thoughtful Analysis, Responsible Policy

GBPI.org | 404.420.1324
50 Hurt Plaza SE, Ste 720, Atlanta, GA 30303

