



# Women-Powered Prosperity

By: Alex Camardelle, Senior Policy Analyst

## Table of Contents

<b>Poverty and Economic Security</b>	<b>3</b>
The Promise	3
The Problem	4
Child Care Assistance Program	6
Temporary Assistance for Needy Families (cash assistance)	7
Supplemental Nutrition Assistance Program (food assistance)	7
<i>Case Study: The 'Cliff Effect' Worsens Earnings Gaps and Keeps Women in Poverty</i>	8
The Proposals	9
Raise Assistance Levels	9
Streamline Access to Safety Net Programs for Working Women	9
Implement Transitional Child Care	9
Establish A State Earned Income Tax Credit	10
<b>Employment and Earnings</b>	<b>11</b>
The Promise	11
<i>Case Study: Black Women Powering Georgia's Labor Force</i>	12
The Problem	13
Occupational Segregation and Women's Wages	13
The Proposals	16
Ban Pay History Questions	16
Amend Laws Preempting Fair scheduling,	
Paid Family Leave and Minimum Wage Increases	17
Equity in Federally-Funded Job Training	18
<b>Health and Wellness</b>	<b>19</b>
The Promise	19
The Problem	20
The Uninsured	20
<i>Case Study: Medicaid Access Crucial for Transgender Georgians</i>	22
Mental Health	22
Infant and Maternal Health	23
<i>Case Study: Black Women's Maternal Health</i>	23
The Proposals	24
Medicaid Expansion	24
Establish A State Earned Income Tax Credit	25
<b>Conclusion</b>	<b>26</b>
<b>Endnotes</b>	<b>27</b>





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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. This is a major difference from just a generation ago, when only one-third of women nationwide were working outside of the home.<sup>1</sup>

This shift has transformed how all Georgians work and live, causing a social and economic ripple effect that will benefit future generations as long as policy barriers are torn down. 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.

This report outlines the economic status of women, the pervasiveness of gender bias in Georgia's public policies and evidence-based solutions lawmakers can implement to eliminate structural roadblocks to economic opportunity for women.

Each section of this report is broken down into three categories: The Promise, the Problem and the Proposal.

**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 and Economic Security

## The Promise

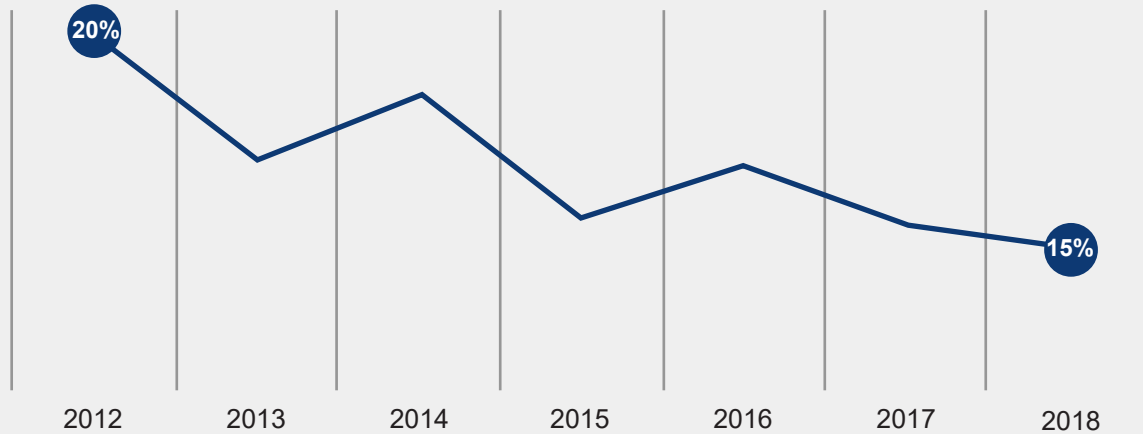
When the Georgia Budget and Policy Institute published *Women Working Ahead: An Economic Opportunity Agenda for Georgia Women* in 2016, the official poverty rate for working age Georgia women was more than 17 percent.<sup>2</sup> According to the latest data available today, that number has fallen to 14 percent.<sup>3</sup> Georgia still has high rates of women with incomes below the poverty line compared to other states, but progress is happening.

In the United States, poverty rates vary considerably by household type. Households headed by single women with children under age 18 are much more likely to live below the official poverty line than those headed by single men or married couples with children, but that statistic is improving. In Georgia, the percentage of households headed by single moms fell from 46 percent in 2012 to 36 percent in 2017, the latest year of data available.<sup>4</sup>

Much of the declining poverty rate is due to the effectiveness of safety net programs that support women with little to no income. The power of programs, such as the Supplemental Nutrition Assistance Program (SNAP, formally known as food stamps) and the federal Earned Income Tax Credit (EITC), is best shown by the Supplemental Poverty Measure (SPM). The SPM differs from the official poverty measure because it counts the value of non-cash benefits and tax credits, which substantially offset low wages.<sup>5</sup> These supports contribute significantly to lifting Georgia women out of poverty in the absence of higher income, as seen in the following chart.

## *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

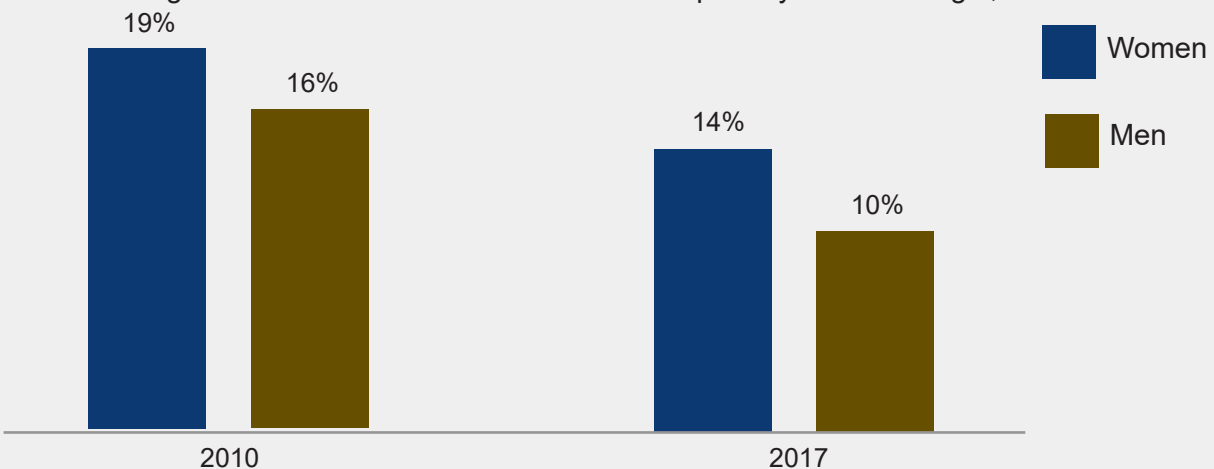
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## The Problem

Georgia women make less money than men, leaving them more likely to live in poverty. Although the poverty rate is improving for both men and women, 14 percent of Georgia women 18 and older still live below the federal poverty line, which is the measure of income used to determine who qualifies for some safety net programs. The line is currently set at \$25,750 in annual income for a four-person household. Only 10 percent of Georgia men live below the federal poverty line.<sup>6</sup>

## *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

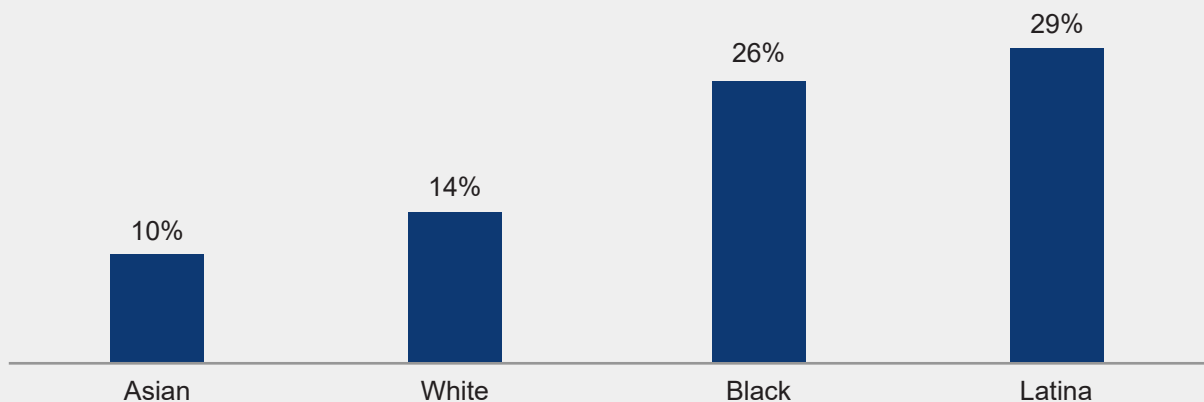
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Low wages compounded by gender pay disparities and poor protections for Georgia's working women do not provide enough support for women to fully participate in today's economy and achieve self-sufficiency. One in four of Georgia's single working women are living below the poverty line.<sup>7</sup>

Black women and Latinas are more likely to participate in the labor force compared to white women in Georgia, but they are often relegated to jobs that pay lower wages, a problem that is exacerbated by systemic pay gaps brought on by gender and racial discrimination. Thus, it is not surprising that black women and Latinas in Georgia are about two times more likely to live in poverty than white women.<sup>8</sup>

### ***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

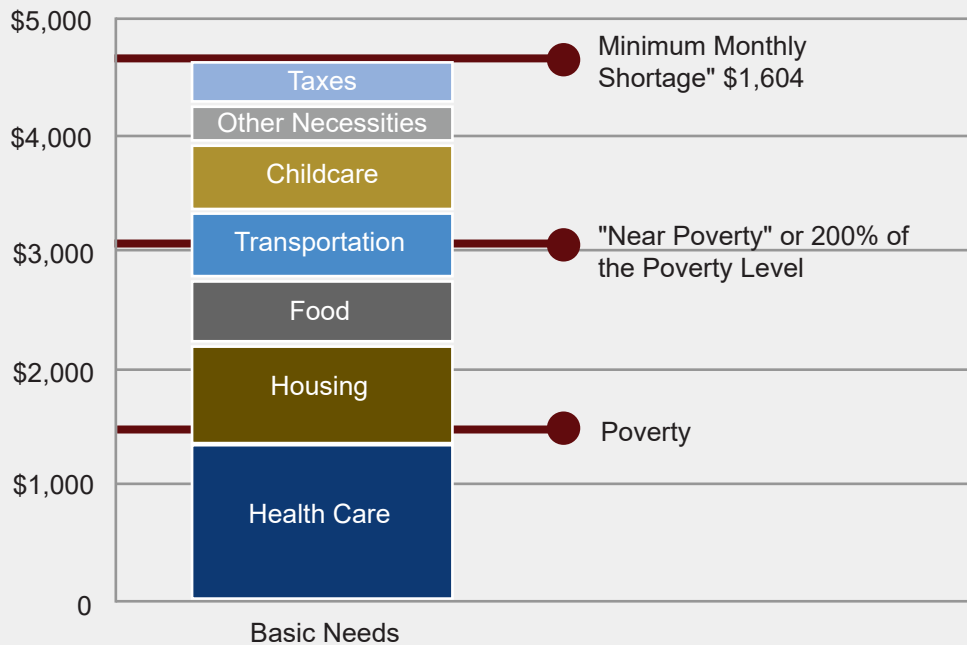
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It is expensive to live in poverty. For example, women in poverty report having more experience with debt traps. They may turn to predatory lenders at times to help them make ends meet, or pay exorbitant fees in alternative check cashing institutions if they do not have a dedicated bank.<sup>9</sup> Additionally, households with low incomes that are headed by women are subject to much higher housing costs than men. These households may also struggle to afford fuel for vehicles or to purchase transit passes in order to get to work. Additionally, women are more prone to poverty because women's personal care items and necessities for their children are often more expensive than men's personal care items.<sup>10</sup>

These costs are layered on top of the basic necessities that women need to afford in order to take care of themselves and their families. In Georgia, a typical household with one adult and two children needs about \$5,000 a month to cover basic expenses.<sup>11</sup> Women leading households in poverty, most of whom are single mothers, can struggle to pay monthly bills for health care, food, housing, child care and transportation. Too often no money is left after covering basic needs for saving, building assets or otherwise moving up the economic ladder.



## 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.<sup>12</sup>

Unfortunately, the effectiveness of safety net programs can be limited for women in poverty in Georgia. Programs like the Supplemental Nutrition Assistance Program and Temporary Assistance for Needy Families (TANF) could better serve their purposes if their benefits were higher. Additionally, the extremely high costs of child care and poor transportation options make it difficult to meet the complex work requirements associated with the programs.

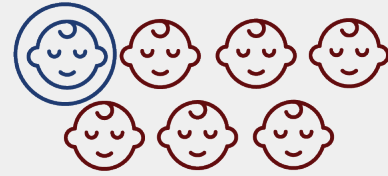
### Child Care Assistance Program

Improved child care assistance can reduce poverty by helping women balance disproportionate caregiving responsibility for children. Women are far more likely than men in Georgia to work part-time in jobs that pay low wages because of family care obligations. The responsibility for unpaid care work at home also forces some women to exit the workforce entirely for a while. Women ages 25 to 54 across the country who are not in the workforce name home responsibilities as their top reason for not working.<sup>13</sup>

The high cost of child care is a severe financial impediment for women's fuller participation in the economy. The average annual cost of center-based child care in Georgia is \$7,644 for an infant and \$3,692 for a school-aged child. These costs can easily consume 40 percent of a low-income family's budget.<sup>14</sup>

Georgia provides child care assistance through the Childcare and Parent Services (CAPS) program, but more than six out of seven children whose families are income-eligible to participate are not getting any help, leaving working mothers to struggle to pay for care or forego jobs to stay home and provide care.<sup>15</sup> In addition, while there have been recent funding increases in the Child Care and Development Block Grant (the primary source of federal funding for child care assistance for low-income working families) to help states make improvements that were long overdue, there is still no guarantee that funding levels will ever match the need.<sup>16</sup>

**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

Given the limited availability of funds, the state has prioritized subsidy recipients who fall into select priority groups. Under the current funding levels, Georgia's Department of Early Care and Learning sets a goal to serve 50,000 children annually in CAPS, which is only a fraction of the 364,000 children in families with low-incomes that potentially need quality and affordable child care.<sup>17</sup>

### **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. Georgia spends less than a quarter of federal and state TANF funds on basic assistance. This failure leaves too many families in poverty without the support they need to make ends meet. 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. Out of all 50 states and the District of Columbia, Georgia provides the 9th-lowest TANF benefit amount at \$280 for a single mom and two children. Georgia has not raised its TANF benefit amount since the law went into effect in 1996.<sup>18</sup>

### **Supplemental Nutrition Assistance Program (food assistance)**

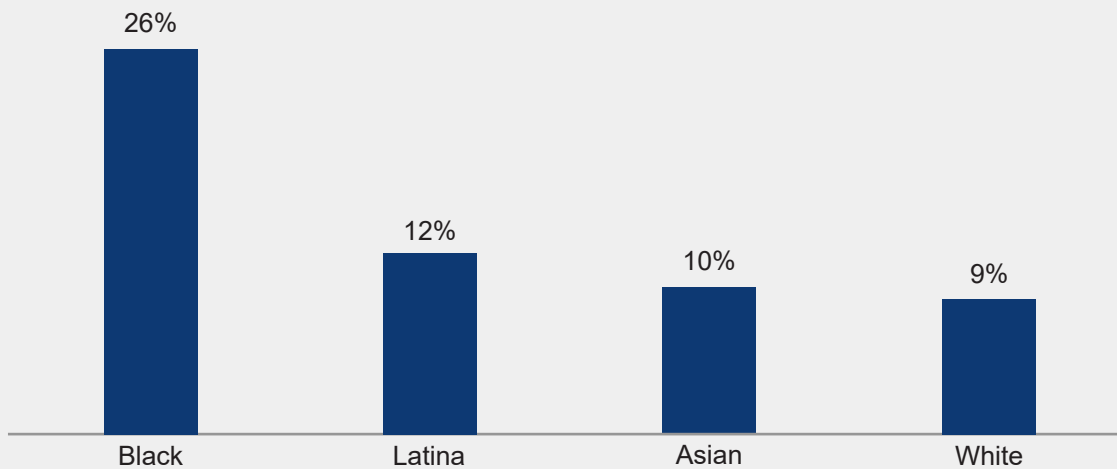
Nearly 60 percent of SNAP recipients in Georgia are women, and women report higher levels of food insecurity than men. The SNAP program serves as a vital nutrition assistance program and helps women find stable employment without going hungry. However, the program faces frequent threats such as federal budget cuts that propose to nearly eliminate the program.<sup>19</sup> Further, the program has strict work requirements that are particularly difficult for women to navigate. Childless women are required to find a job within three months of receiving SNAP in order to maintain the benefit. However, only 40 percent of Georgia counties are back to pre-recession employment levels and jobs available in many communities lack adequate pay.<sup>20</sup>

These work requirements are particularly burdensome for women of color who make up a larger share of SNAP recipients than white women in Georgia.<sup>21</sup>



## Women of Color Have Higher Rates of SNAP Participation in Georgia

SNAP participation rates for women by race, 2017



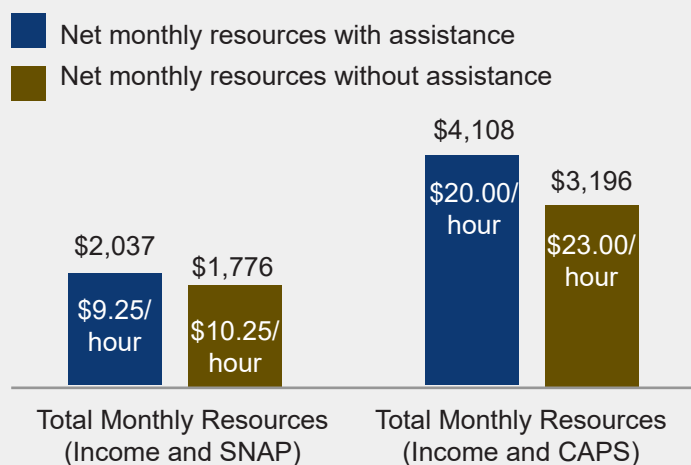
Source: GBPI analysis of American Community Survey data, U.S. Census Bureau, 2017

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## Case Study: The 'Cliff Effect' Worsens Earnings Gaps and Keeps Women in Poverty

Due to harsh eligibility rules for safety net programs, women who are working to move out of poverty can find themselves losing assistance once they begin to see modest increases in earnings, choose to pursue postsecondary education or fail to meet difficult reporting requirements. This cut off, commonly known as the "cliff effect," sets women back on the path out of poverty.<sup>22</sup>

## 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.

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The general income thresholds for safety net programs are well below what it takes to meet basic needs. Some programs include rules to ensure that benefits smoothly phase out over time with increases in income. Despite the phase-out, the abrupt loss of assistance at income levels less than Georgia's living wage of nearly \$50,000 a year erect a major hurdle for women working to move up the economic ladder.<sup>23</sup>

## The Proposals

All safety net programs aim to promote economic security through work and education and lift people out of poverty. The programs mentioned in this 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.

### Raise Assistance Levels

TANF and SNAP benefits together do a better job of pulling families out of deep poverty than TANF alone. About 85 percent of TANF households consistently receive SNAP benefits. In fiscal year 2016, the average monthly SNAP benefit for households in Georgia with TANF income was \$423. Nevertheless, Georgians in poverty who receive both SNAP and TANF benefits still fall below the poverty line because the benefit levels are so low.<sup>24</sup>

To further reduce poverty for Georgia's low-income women, lawmakers can improve the adequacy of TANF. Georgia needs to do more to ensure that all women and families in poverty have access to more cash to help them meet their basic needs. 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.

### 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. For example, SNAP recipients are required to complete 30 hours per week. This is more than the 24 hours per week required for child care assistance. Consistent rules across programs will help with some of the confusion parents experience when attempting to accurately report their activities and maintain assistance.

### 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.

### **Establish A State Earned Income Tax Credit**

The Earned Income Tax Credit (EITC) provides a modest wage enhancement for low-wage workers—predominately women. The credit is available only to people who work, and it grows as wages rise. Research shows the credit is one of the most effective ways to help women stay employed longer and earn income.<sup>25</sup>

Twenty-six 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 help support up to 900,000 Georgia women, including 770,000 working mothers, who are paid low wages. Over half of these women are the sole or primary earner for their family. Working mothers are likelier to receive the tax credit because they typically are more likely to raise children alone and work in low-wage occupations.<sup>26</sup>

Bipartisan momentum is growing in Georgia's legislature for various proposals that establish non-refundable or refundable state-level credits. Creating this bottom-up tax credit with women in mind would no doubt raise incomes, dramatically cut poverty rates and generate millions in economic activity.



# Employment and Earnings

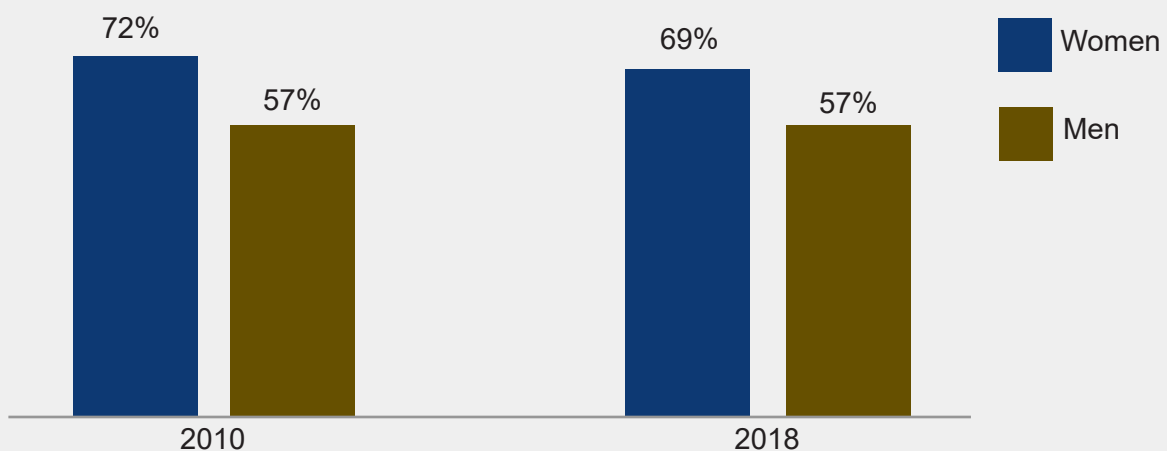
## The Promise

Women's increased role in the workforce has been one of the most important drivers of economic well-being over the last 60 years. This growth in labor market participation has slowed in recent decades, but women continue to play an outsized role in the Georgia labor market when compared to just a generation ago.

Sixty-six percent of working-age women in Georgia are employed, as are 78 percent of single moms. Women's labor force participation has held strong as the economy slowly rebounds, even as participation falls for Georgia's men.<sup>27</sup>

### ***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

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There are numerous reasons why more women are in the labor force today. Some suggest that it is because the share of occupations typically dominated by women seem to be the fastest growing, such as health care, retail and education.<sup>28</sup> Others argue that women's success with educational attainment has encouraged greater participation in the labor market, as the share of women with college degrees in Georgia has grown and consistently outpaced men.<sup>29</sup>

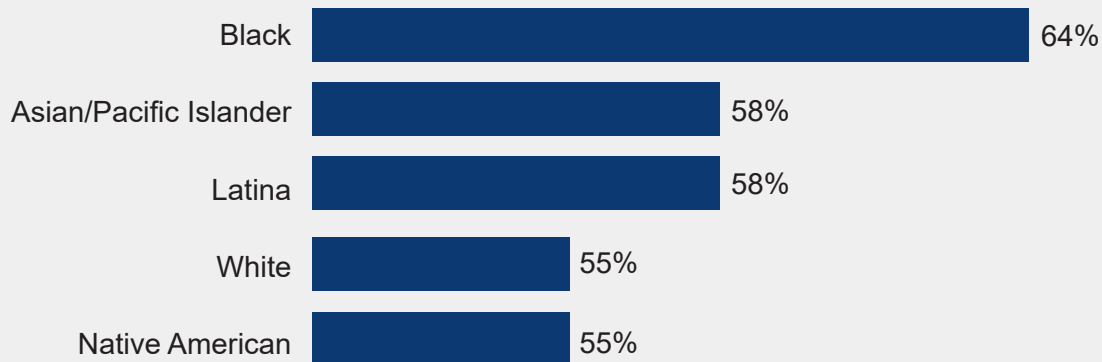
In 2017, the latest year with available data, 41 percent of mothers in Georgia were the sole or primary breadwinners for their families, earning at least half of their total household income. This includes single working mothers and married mothers who out-earn their spouse. An additional 25 percent of mothers are also "co-breadwinners," or married mothers whose wages comprise at least 25 percent of their total household earnings.<sup>30</sup>

## Case Study: Black Women Powering Georgia's Labor Force

Black women have participated in the labor force at higher rates than white women for centuries. The higher participation is a result of enslaved labor during the 18th and 19th centuries and sharecropping in the 19th and 20th. When slavery was abolished, black women continued to participate in the labor force at higher rates than white women due to black men's lower earnings relative to white men, distinct social norms within black and white communities and the higher prevalence of woman-headed households among black families than among white families. Since the 1920s, white women's labor force participation has increased substantially due to the entrance of married white women into the workforce, but has only exceeded black women's participation once, briefly in 1994.<sup>31</sup>

### **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

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The high levels of black women's participation in the labor market have not been immune to the entrenched racism that limits their opportunities and devalues their work through persistent pay and hiring disparities. This context has often meant that more black women have had to work to help ensure the economic stability of their families, even while facing ongoing discrimination. This highlights the importance of centering race within discussions of women's labor market policies to gain a better understanding of the unique challenges affecting black women's standing in the workforce.

## The Problem

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 their earnings are relatively low compared to men in the same occupations.<sup>32</sup>

### Occupational Segregation and Women's Wages

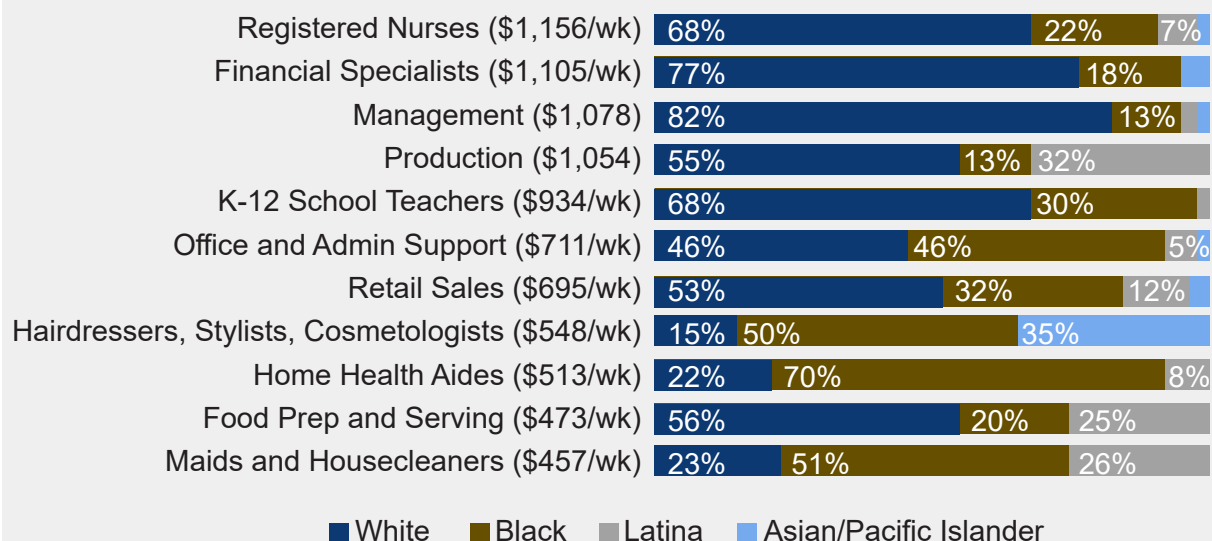
It is easy to point out the differences in occupations to explain away why women earn less than men. However, it is not lack of effort that pushes women into careers or industries that pay low wages. Scores of research have documented sex discrimination in hiring across various sectors. Some argue that employers reserve some jobs for men and others for women.<sup>33</sup>

Although many women are joining the workforce because of growth in the number of available jobs, many of the jobs are concentrated in low wages. Among the top 10 occupations that employ women in the state, more than half are in jobs that pay well-below family-supporting wages, are notorious for unpredictable work schedules and lack employer-sponsored benefits such as health care or paid family leave. The occupations they take on also have higher risks for automation as technology continues to change.<sup>34</sup> This creates challenges for long-term economic security.

Gender discrimination in hiring is compounded by race and ethnicity as well, where women of color are far more likely to face discrimination on the basis of both gender and race.<sup>35</sup>

### ***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

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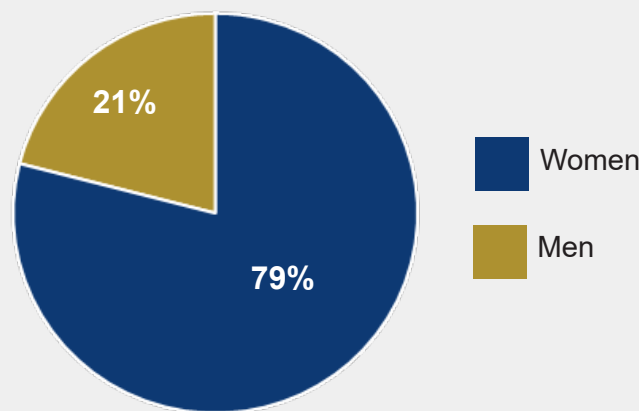


Moving toward a more integrated workforce would not just create social benefits of greater racial and gender diversity in the workplace, but also narrow wage gaps and create greater economic mobility for women.

Occupational segregation and low wages are intimately connected. More than one million working women—around 79 percent—are in occupations where the median annual earnings are lower than \$25,750, or 100 percent of the federal poverty threshold for a family of four in 2019. This compares with just 21 percent of men in occupations where median annual earnings for men are below this poverty threshold.<sup>36</sup>

### ***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

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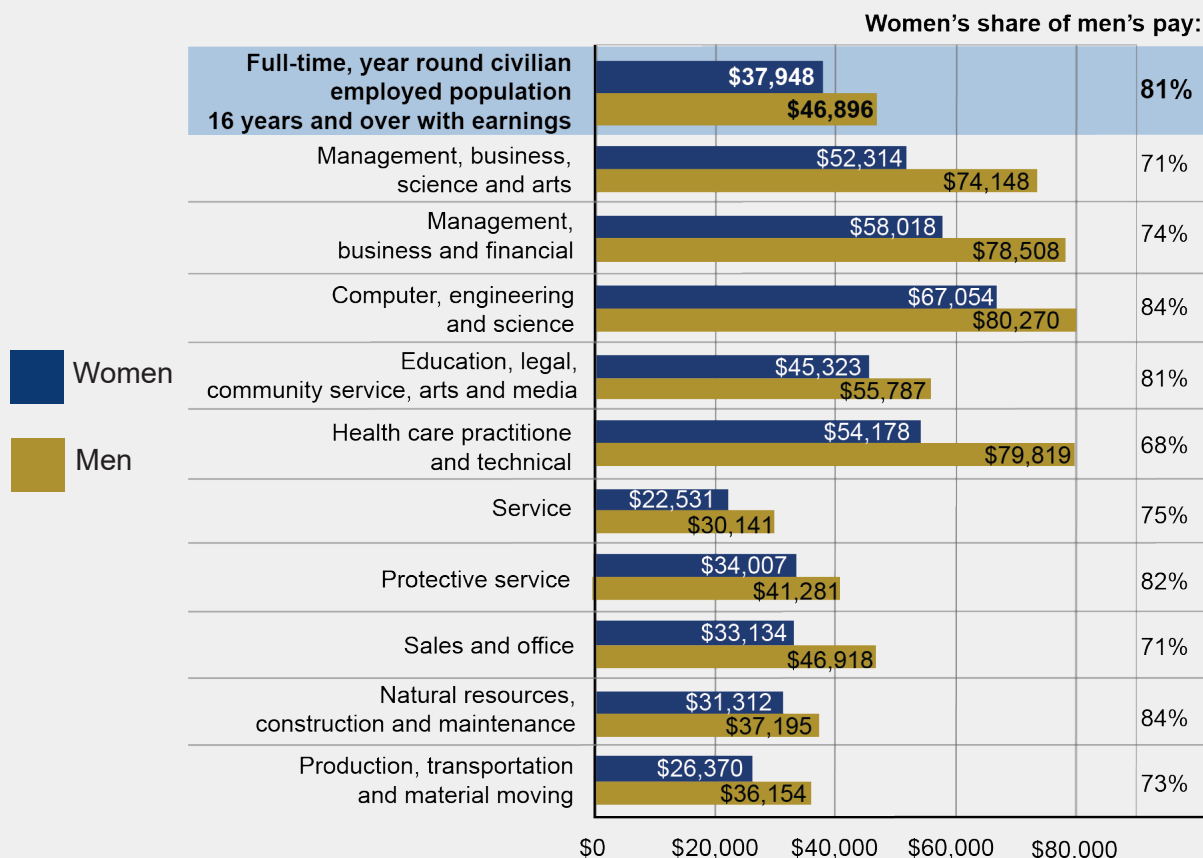
On average, Georgia women who are employed full time lose a combined total of more than \$14 billion every year due to the wage gap.<sup>37</sup> These lost wages mean women and their families have less money to support themselves, save and invest for the future and spend on goods and services. Families, businesses and the economy suffer as a result.

Georgia women earn less on average than men. Women in the state who work full-time year-round earn an average of \$37,948 per year compared to \$46,896 for men. The median earnings for Georgia women working full-time, year-round are only 81 percent of the average earnings for men in the state, or an annual \$8,948 wage gap per year.<sup>38</sup>

Occupational segregation is a key concern for policymakers because it accounts for such a large portion of the pay gap. However, that leaves 50 percent of the gap unaccounted for. Across all major occupational categories in Georgia, median earnings for women trail those for men, even in the same occupations.<sup>39</sup>

*“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.”*

## Women Get Paid Less Across Many Occupational Categories in Georgia



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

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In some occupations, the pay divide between Georgia women and men has worsened between the recession years and now. Unfortunately, unless things change, women may not see equal pay until 2057.<sup>40</sup>

For Georgia women of color, the gender earnings gap is even more pronounced than for white women due to both differences in occupations and the joint forces of racism and sexism in the labor market.

## 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

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Lower earnings for Georgia women are generally not due to lower levels of educational attainment. Georgia women are more likely than men to earn a bachelor's degree or higher or have some college education or an associate degree. Despite being more educated, the systemic bias that keeps the wage gap in place persists. In 2018, nearly 60 percent of Georgia's prime-age (25-54) working women had a bachelor's degree or higher compared to 43 percent of men.<sup>41</sup>

The gender pay gap is also a function of women's greater caregiving responsibility for older people, children and people with diverse abilities. This disproportionate responsibility to do unpaid work often interferes with women's participation in the workforce. Women are far more likely than men in Georgia to work part-time to make room for family care obligations. This is exacerbated by the lack of affordable child care and jobs that fail to provide adequate paid leave opportunities. Part-time work leads to lower earnings and a lower likelihood of employer-provided health insurance, paid leave, or pension plans.<sup>42</sup>

The responsibility for unpaid home care can also force some women to exit the workforce entirely for a period of time. The gap between the labor force participation rates of mothers and fathers with young children is a clear illustration of the toll that unpaid care work can take.<sup>43</sup>

## The Proposals

Achieving equal earnings for Georgia women has tremendous economic potential for the state. If working women in Georgia earned the same amount of money as men living in similar areas, of the same age and education level and working the same number of hours, poverty would be cut in half and a staggering \$14 billion could be added to Georgia's economy each year.<sup>44</sup>

### Ban Pay History Questions

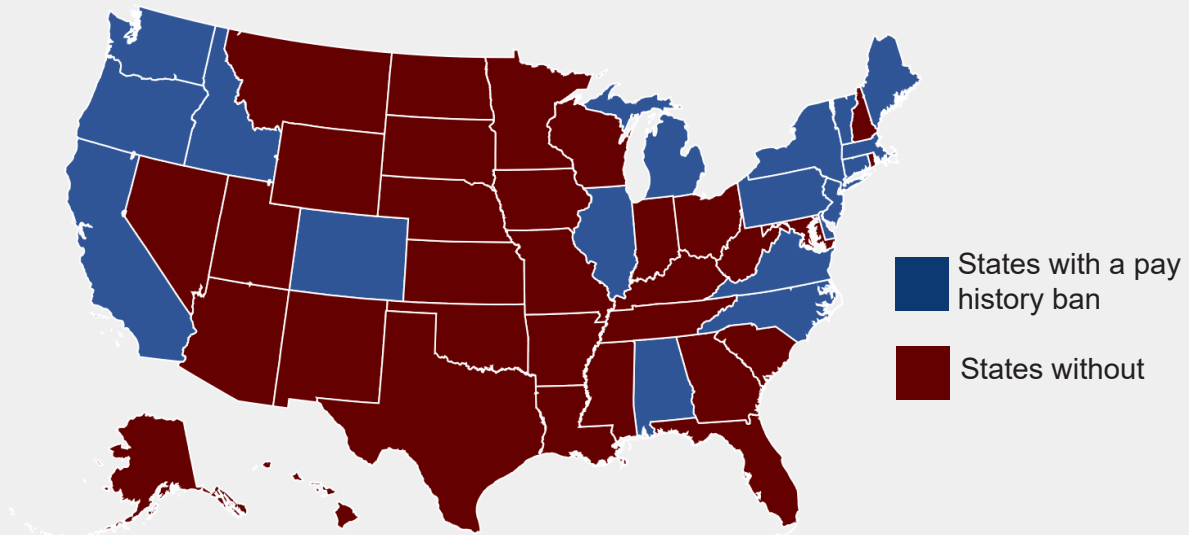
Georgia has a pay discrimination law on the books, but it has done little to narrow the pay gap. More direct action must be taken to address this issue.<sup>45</sup> Unfair cultural practices have evolved in the salary negotiation process that perpetuate pay inequities for women.

For example, some employers ask potential hires about salaries earned at prior jobs during negotiations. Since women tend to earn less in nearly all occupations in comparison to men, the practice of being asked to disclose one's previous salary can compound inequalities and follow a woman over the course of her career.<sup>46</sup>

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



*Note: During the 2019-2020 legislative session in Georgia, lawmakers attempted to advance the Georgia Prospective Employer Act (HB 5) to implement the pay history ban statewide, but the proposal stalled.*  
*Source: Updated List of Cities and States with a Salary History Ban, Zenefits, 2019*

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## 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. Lawmakers began with banning municipalities from requiring minimum wages higher than the federal requirements in the private sector, followed by a ban on paid family leave and then more recently a ban on fair scheduling.<sup>47</sup> Preemption laws have severe consequences for women, who are overrepresented in low wage jobs that typically do not provide these protections and supports.

Allowing local areas to advance economic opportunity is vital for women, but Georgia cities, counties and other localities are prohibited from raising their local minimum wages, even in cases where local costs of living are significantly higher than the state average. Nearly seven in 10 minimum wage workers in Georgia are women. Women are 72 percent of tipped workers who receive subminimum wages of only \$2.13 per hour.<sup>48</sup>

Lifting the preemption on fair scheduling and paid leave policies can also ensure that women have opportunities to balance work with family care, such as caring for children or sick relatives. Without paid leave, caregivers who work must either go without pay or go to work sick and delay medical treatment for themselves or their families.

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Local governments are only allowed to set higher minimum wages and paid leave policies for their own government employees, and they have demonstrated a desire to do more for all workers in their jurisdictions. For example, two Georgia municipalities, Atlanta and Clarkston, offer \$15 minimum wages for their municipal employees.<sup>49</sup> Six municipalities offer paid family leave to their employees (Atlanta, Clarkston, Marietta, Warner Robins, Fort Valley and Bibb County).<sup>50</sup> The state of Georgia's House of Representatives also recently adopted a paid family leave policy for staff.<sup>51</sup>

### **Equity in Federally-Funded Job Training**

Georgia's workforce development system may contribute to occupational gender segregation and the gender wage gap. More than 60 percent of participants in federal Workforce Innovation and Opportunity Act (WIOA) training services are women, but the type of training services that men and women receive differs. Data published by the U.S. Department of Labor show that 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.<sup>52</sup>

A study conducted by the Institute for Women Policy Research (IWPR) found stark gender segregation in the jobs and careers for which women and men receive WIOA-sponsored training. Close to half of women receive training services for sales and clerical or service jobs, compared to fewer than one in seven men. Fewer than one in 16 women receive training in installation, repair, production, transportation, material moving, farming, fishing, forestry, construction and extraction skills, compared to more than half of men.<sup>53</sup>

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.



# Health and Wellness

## The Promise

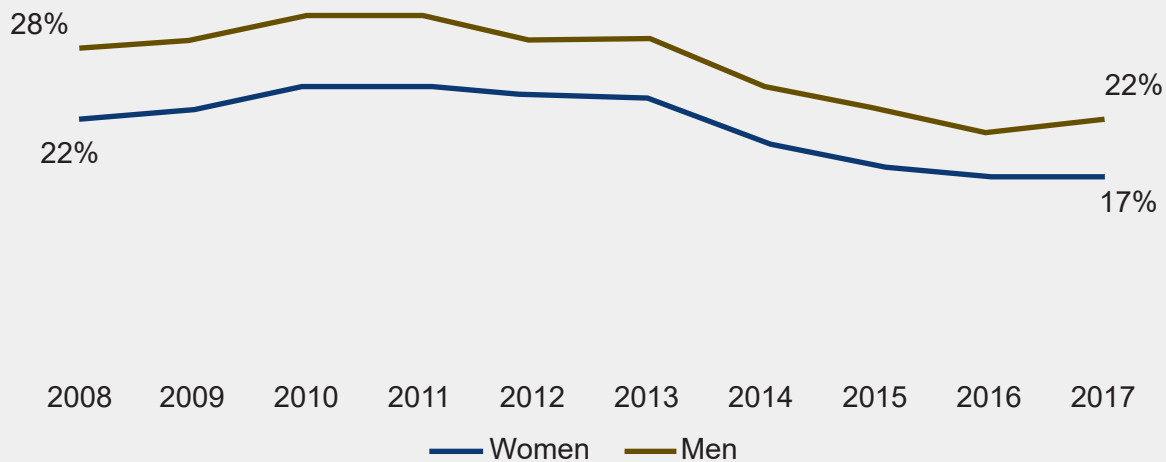
Access to quality and affordable health care for Georgia women is a basic right that is central to overall health of the Peach State's communities. Poor health, which is interrelated with poor economic security, can pose obstacles to women's financial stability, educational attainment and employment. 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.

Bigger state and federal investments in health care affordability is linked to improved health outcomes. Since the passage of the Affordable Care Act in 2010, the uninsured rate for Georgia women has improved. In fact, women are more likely to be insured when compared to men. These gains are seen across racial and ethnic lines as well, although women of color still have lower insured rates than white women.<sup>54</sup>

Prioritizing women's health in public policy is foundational, as it ensures the longevity and prosperity of women who are the primary contributors to our state's economy. This is especially true for mothers, who deserve the opportunity to give birth and raise children in healthy environments. Lastly, intersectionality is a key framework for understanding the overall health of black women, immigrant women and LGBTQ people in the state who still lack basic protections for health care access, despite the perception of overall progress.

## 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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## The Problem

### The Uninsured

Despite progress, Georgia still has the fourth-highest rate in the country of uninsured people. When disaggregated by gender, the statistic is even more alarming. About 17 percent of Georgia women have no health insurance, the third-highest uninsured rate for adult women of any state.<sup>55</sup>

Low pay and high poverty carry big implications for women's health. Adults living in poverty are more likely than people with higher incomes to report being in poor health, and adults with lower incomes also are at higher risk of heart disease, diabetes, stroke and other chronic disorders than wealthier Americans.<sup>56</sup> Poor health can prevent women from fully participating in the workforce as it makes it more likely they will experience absenteeism or working while ill or injured.

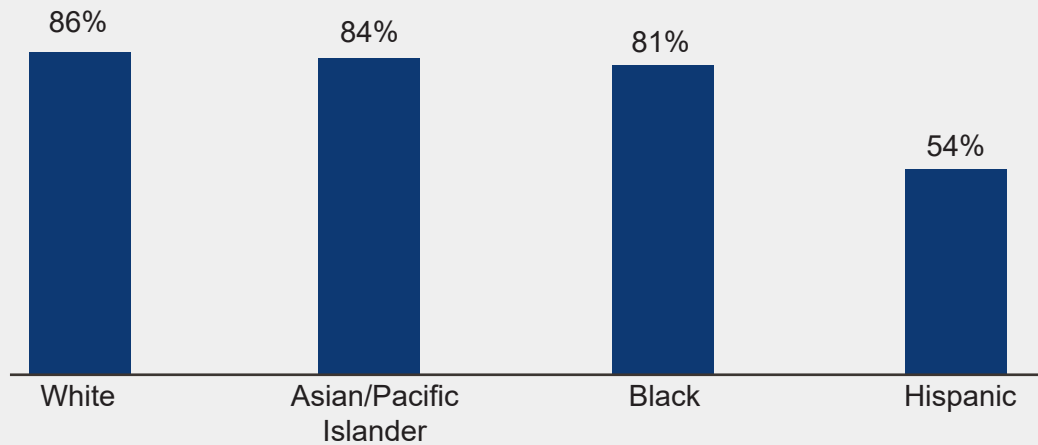
The health of Georgia women with lower incomes is directly affected by their inability to obtain health insurance. Women are more likely than men to have health insurance, but uninsured Georgia women with low incomes are more likely to go without health care because of cost. They are therefore less likely to have a regular source of care and are less likely to receive preventive care than others with health insurance.<sup>57</sup>

Georgia women of color are less likely to carry health insurance than their white counterparts, partly because they are disproportionately represented in low-wage jobs which are less likely to offer employer-based health coverage. Even when employers offer health coverage, women of color typically earn lower incomes, making it tougher for them to afford health insurance. The least likely to be uninsured are Hispanic women, at 54 percent.<sup>58</sup>



## 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 coverage to people with incomes at or below 138 percent of the poverty line, or about \$27,800 for a family of three. More Georgia women ages 18 to 64 depend on Medicaid for their insurance coverage than men.<sup>59</sup>

***“Georgia lawmakers’ refusal to expand Medicaid leaves about 137,000 women without health insurance per year.”***

Federal law allows states to expand Medicaid under the Patient Protection and Affordable Care Act of 2010. Georgia lawmakers’ refusal to expand Medicaid leaves about 137,000 women without health insurance per year.<sup>60</sup> Uninsured women in the state with incomes below the poverty level are particularly affected by Georgia’s refusal to expand Medicaid eligibility. These are women stuck in a coverage gap as their income is too high to qualify under Georgia’s strict Medicaid eligibility rules, yet too low to qualify for financial assistance under the federal health insurance marketplace.<sup>61</sup>

Nationally, women of color are more likely to depend on Medicaid for coverage than white women.<sup>62</sup> Moreover, immigrant women do not qualify for Medicaid for at least five years after entering the United States. Undocumented women are barred from both Medicaid eligibility and from purchasing insurance through state-based exchanges set up through the federal health care law.<sup>63</sup>

## Case Study: Medicaid Access Crucial For Transgender Georgians

Even when some women have access to financial resources to cover the cost of health care, some may still delay care due to the fear of discrimination. This is particularly the case for transgender Georgians who lack basic protections from discrimination in the law.

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.<sup>64</sup> 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.<sup>65</sup>

Although transgender women in Georgia can access affordable coverage through Medicaid, they are still more likely to delay care because of discrimination. Nearly 40 percent of transgender and gender non-conforming southerners report experiencing high levels of violence and discrimination by health care providers.<sup>66</sup>

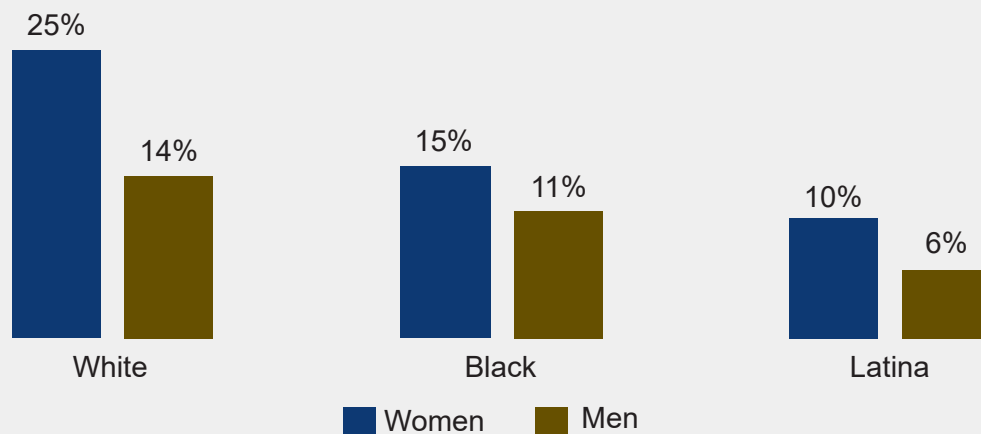
## Mental Health

Women are more likely than men to suffer from certain mental health conditions, including depression and anxiety. There are several potential explanations for this gender disparity, including women's higher rates of poverty, trauma from gender-based violence and greater likelihood that they care for disabled or ill family members.<sup>67</sup>

Women, regardless of race and ethnicity, report being diagnosed with depression more than men.

### Georgia Women More Likely Than Men to Report Challenges with Depression

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



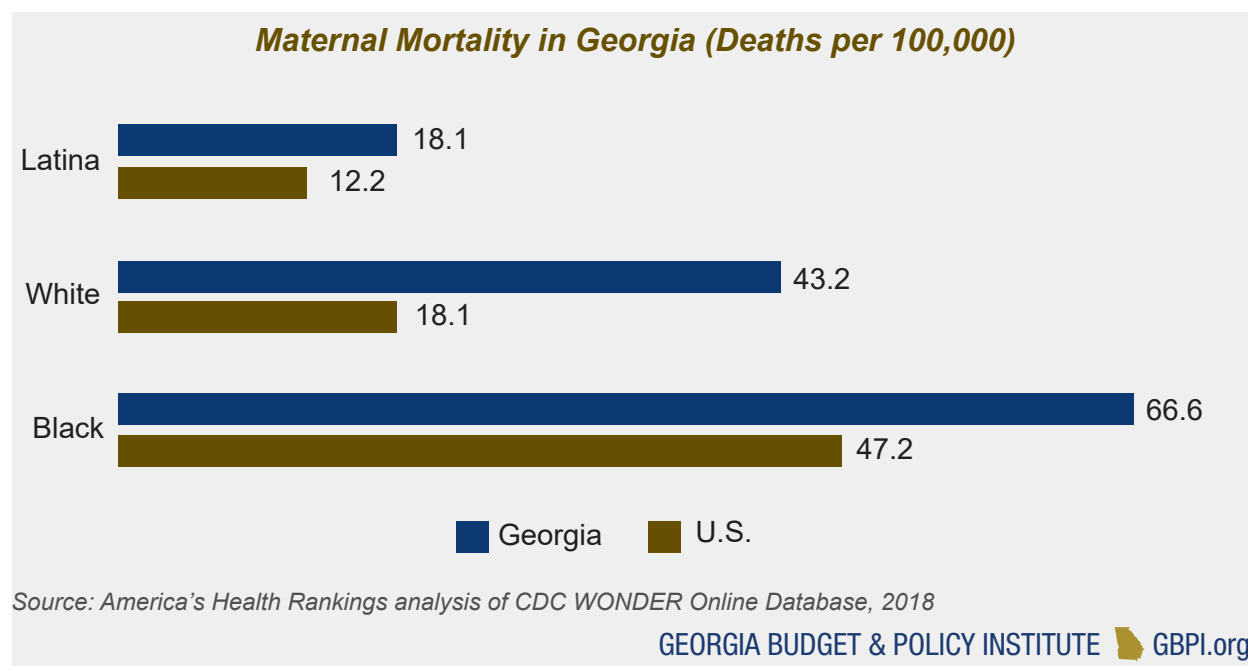
Source: GBPI analysis of Centers for Disease Control and Prevention BRFSS Prevalence & Trends Data, 2018

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## Infant and Maternal Health

Georgia is home to the fifth-highest share of newborns with low birthweight in the nation. An infant born weighing less than 5 pounds and 8 ounces is considered to have a low birthweight. Babies with low birthweights have a higher likelihood of suffering more health problems like chronic lung disorders or heart conditions. Some of these complications, such as developmental delays, can affect their health for life. Low birthweight is also a leading cause of infant mortality and is driven by the overall health of the mother.<sup>68</sup>

Georgia has the highest maternal mortality rate in the country.<sup>69</sup> Maternal mortality measures the rate of deaths related to pregnancy or child birth. The state's maternal mortality rate is especially alarming for black women, who have a rate of 66.6 per 100,000 live births in Georgia (compared to 43 for white women). For women between the ages of 35 and 44, the rate is nearly 90 deaths per 100,000 live births.<sup>70</sup>



Uninsured women are four times more likely to die of pregnancy-related complications than their insured counterparts.<sup>71</sup>

### 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.

In the 1800s and early 1900s, black women depended on midwives for birth procedures. In the first half of the 20th century new policies that regulated childbirth were created that further restricted the practice of midwifery, which eroded care options for black women expecting birth.<sup>72</sup>

The consequences were particularly harsh for black women in the south, who already suffered from limited health care options as a result of racist Jim Crow segregation. During segregation, access to high quality health care was either inferior or unavailable.<sup>73</sup> To date, safe and affordable care in southern states like Georgia remain limited for black women.



## The Proposals

### Medicaid Expansion

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. Federal funding through the Affordable Care Act can pay at least 90 percent of the costs to cover newly-eligible patients if Georgia extended eligibility to people making less than 138 percent of the Federal Poverty Line (FPL).<sup>74</sup>

In 2019, Georgia's governor signed Senate Bill 106 to submit a Medicaid waiver that would allow the governor to adopt modified Medicaid eligibility requirements. The state is seeking to cap Medicaid eligibility at 100 percent of the federal poverty line, or \$12,000 per year, rather than 138 percent of the poverty line.<sup>75</sup> This means the state would only receive 67 percent of the match in federal funds, costing the state a lot more money to serve fewer people.

#### Who Would be Covered by Medicaid Waivers or Expansion?

	 <b>Individual</b>	 <b>Family of Four</b>	<b>Estimated number of Georgians covered</b>
Senate Bill 106 <b>100%</b> of FPL	Participants earning less than <b>\$12,000</b> annually	Families earning less than <b>\$25,000</b> annually	<b>240,000</b>
Waivers/expansion <b>138%</b> of FPL	Participants earning less than <b>\$16,000</b> annually	Families earning less than <b>\$35,000</b> annually	<b>567,000</b>

Sources: Georgia Environmental Scan Report, Deloitte, 2019

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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. Georgia ranks among the bottom five states for women's health insurance coverage, which increases women's chances of poor health and undercuts the strength of Georgia's workforce and the state's competitiveness.

## Establish A State Earned Income Tax Credit

Georgia can improve women's health through a state-level version of the EITC. By strengthening working women and local economies, a state EITC can help improve the health of Georgians and promote health equity throughout the state. Health benefits include:<sup>76</sup>

- **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.



# 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. When lawmakers fail to deliver on their promises to improve economic security for women, they deliberately erode the potential for everyone—men and women—to achieve prosperity.

Georgia leaves behind more than \$14 billion in potential additional household income for its residents because women are not earning the same amount of money as men in the state. This missing money is critical to Georgia's future since women are responsible for bringing in at least 40 percent of family earnings in more than half of the state's families with children. Lawmakers can make concrete policy decisions to knock down major barriers to economic security, close the gender earnings gap and recognize phenomenal economic growth all at the same time. Leveling the pay gap can also cut poverty for Georgia women by as much as half, providing a powerful boost to both working women and their families.

The combined force of gender and racial inequities and policies that present extra systemic barriers for women of color and immigrant women weakens Georgia's long-term potential. Gender, racial and ethnic equity and inclusion must be goals of any smart and healthy growth strategy the state pursues.

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and all of their grantee partners.*

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