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The State of Women of Color in the United States

Too Many Barriers Remain for This Growing
and Increasingly Important Population

By Farah Ahmad and Sarah Iverson

October 2013

Center for American Progress



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Introduction and summary

Throughout the 20th century, women fought for and achieved countless victories for women’s rights and became a political and economic force in our society after winning the right to vote, equal pay, and reproductive rights. While women have continued to organize for collective gains into the 21st century, the benefits of those achievements have not been equally shared. Over time, those gaps have expanded into wide and deep inequalities for some women—namely, women of color.

Despite making meaningful gains in education and entrepreneurship, women of color face unique challenges, especially in regards to their economic security. This is profoundly troubling given our nation’s changing demographics and the fact that women of color will make up 53 percent of the female population by 2050.¹ Hispanic women will lead this growth, increasing from a share of 16.7 percent of the female population in 2015 to 25.7 percent in 2050.² Asian women’s share of the female population will similarly grow by 80 percent, from 5.3 percent in 2015 to 7.8 percent in 2050.³ African American women’s share of the female population will grow from 12.8 percent to 13.3 percent during the same time period.⁴ The share of women who identify with two or more races will also grow, increasing from 2.1 percent in 2015 to 4.1 percent in 2050.⁵ White women, however, will drop from 61.8 percent of the female population in 2015 to 47 percent in 2050.⁶ (see Figure 1)

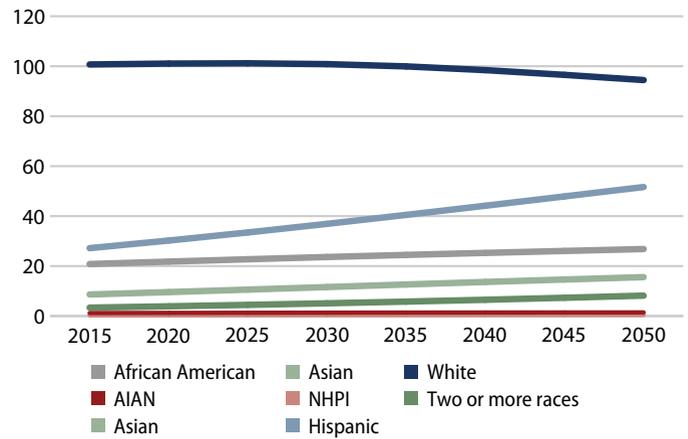
Women of color will comprise the majority of all women in the future, and it is in our best interest to close racial gaps so we can begin to create a society and workforce that will sustain U.S. competitiveness on the global stage.

The Affordable Care Act, or ACA, is an example of what can be done to address the challenges that women of color face. This law has the potential to improve the disproportionately poor health of women of color through better access to affordable health insurance and health services. Improved health can increase the livelihood of women of color as poor health can impact one’s ability to work or attain an education and thus affects an individual’s and a family’s economic security. Healthier people contribute to a robust workforce, which, in turn, strengthens the economy.⁷

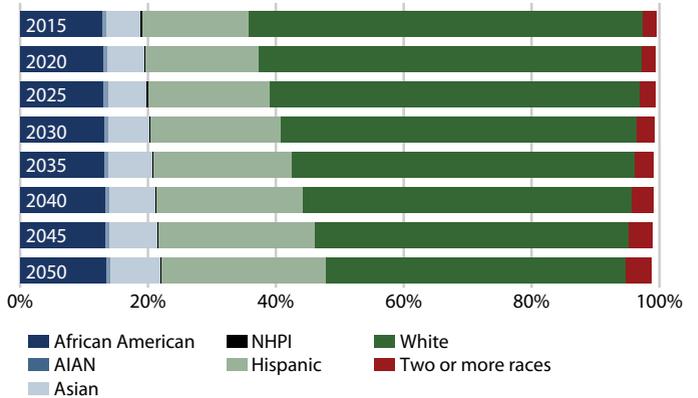
Women of color are vital to the economic future of the United States as they become a greater share of the workforce. They will need to be much better prepared than they are today, with more educational and training opportunities that will ensure that the United States can fill the high-impact jobs that it seeks to create. Today, women of color lag behind both white women and their male counterparts in a number of indicators that gauge their economic security. These inequalities not only put individuals and families at risk, but they also put the health of our economy at risk by creating an unprepared workforce and reducing the people's purchasing power.⁸

Moreover, while many conversations in the mainstream media suggest that women of color are a monolithic entity, it is important to note that women of color are a diverse group with a variety of experiences. We acknowledge the limitations of this report and understand that the data in this report do not address differences that may exist for lesbian, gay, bisexual, and transgender, or LGBT, women of color and other groups of women of color who experience additional challenges.

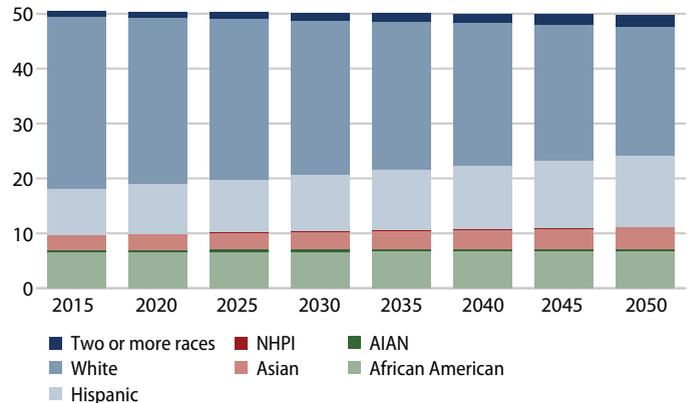
FIGURE 1
Female population, 2015–2050
 (Number in thousands)



Women of color as a percent of female population, 2015–2050



Women of color as a percent of population, 2015–2050



Source: U.S. Census Bureau, "Projections of the Population by Sex, Race, and Hispanic Origin for the United States: 2015 to 2060," available at <http://www.census.gov/population/projections/data/national/2012/summarytables.html> (last accessed September 2013).

This report examines the current state of women of color in the United States across various indicators of prosperity, given trends over the past two decades. The report also focuses on recent changes from the start of the Great Recession in 2007 through the recovery, which began in June 2009, to the present day. Where available, we offer specific data points on various racial and ethnic groups as we present the issues of greatest importance to women of color in the following key areas:

- Economic security
- Poverty
- Health
- Educational attainment
- Political leadership
- Entrepreneurship

This report also seeks to describe the landscape for women of color, including the economic and health insecurities they face, as well as the progress that has been made in areas such as education and entrepreneurship. In the final section of the report, we present policy opportunities that exist to improve the lives of women of color and, in turn, strengthen the U.S. economy so that everyone can benefit from the country's prosperity.

Economic security

Women of color continue to earn less

From the middle of the 20th century and into the 21st century, women have succeeded in advocating for themselves in the workplace. From 1960 to 1980, women made around 60 cents for every dollar a man made. But throughout the 1980s, that gap narrowed until 1990, when women officially crossed the 70-cent threshold.⁹ In the two decades that followed, however, the rate of closing the gap slowed, and today's average woman only makes 77 cents for every dollar an average man makes.¹⁰

The story does not stop there, however, as the gap between men and women masks the variation between different types of women. The workplace wage gap, for example, is much more pronounced among women of color: On average, African American and Hispanic women have always made less than white women, and the last available data from 2010 show that they only made 64 cents and 55 cents to the dollar that a white, non-Hispanic male earned, respectively.¹¹ White women comparatively made 78.1 cents to the same dollar.¹² Additionally, women of all racial and ethnic groups do not make as much as their male counterparts in those groups, further compounding inequity. A study by the American Association of University Women found that in 2012, African American women made 90 percent of their male counterparts' wages, Latina women made 88 percent, Asian women made 73 percent, and white women made 81 percent.¹³

As Figure 2 shows, women of color also experience lower median weekly earnings compared to white women and to their male counterparts. In the second quarter of 2013, African American women only earned \$610 and Latina women just \$549, whereas African American men made \$666 and Latino men made \$583; white women's median usual weekly earnings were \$718.¹⁴

These differences among women can be attributed to a variety of unique economic indicators that disproportionately affect women of color, who face greater occupational segmentation and increasingly higher rates of unemployment compared to white women. These wage disparities limit women of color from obtaining economic security by depressing their lifetime earnings: Estimates show that women lose an average of \$434,000 in their lifetime from the gender-based wage gap, and women of color are hit harder by this loss because they have lower-wage jobs and higher rates of unemployment, as we will discuss in the next two sections.¹⁵



The unemployment gap continues to widen between women of color and white women

Unemployment rates for all groups increased due to the Great Recession, the effects of which were primarily seen during the beginning of the recovery in July 2009. But the impacts on all groups have not been the same and diverge along both gender and race and ethnic lines. Men lost the majority of jobs during the recession—primarily because half of all job losses during that time were in construction or manufacturing, which disproportionately employ men.¹⁶ But the gains during the recovery have gone to men. According to a study by the National Women’s Law Center, all of the growth in jobs during the first two years of the recovery went to men; men gained 93,700 jobs, and women lost 102,000 jobs.¹⁷

Women of color, who have historically faced high rates of unemployment, continued to see high unemployment rates far greater than those for white women and men. During the first two years of the recovery, the unemployment rate for African American women never fell below 11 percent, and for Latina women, it never fell below 10 percent.¹⁸ In comparison, the unemployment rate for white women during that time period never rose above 8 percent, and the unemployment rate of white men declined and eventually fell below 8 percent.¹⁹

African American women saw the gap between their unemployment and that of white women widen during the recovery; annual averages from 2009 to 2012 show that the unemployment gap has increased every year from 2007 onward

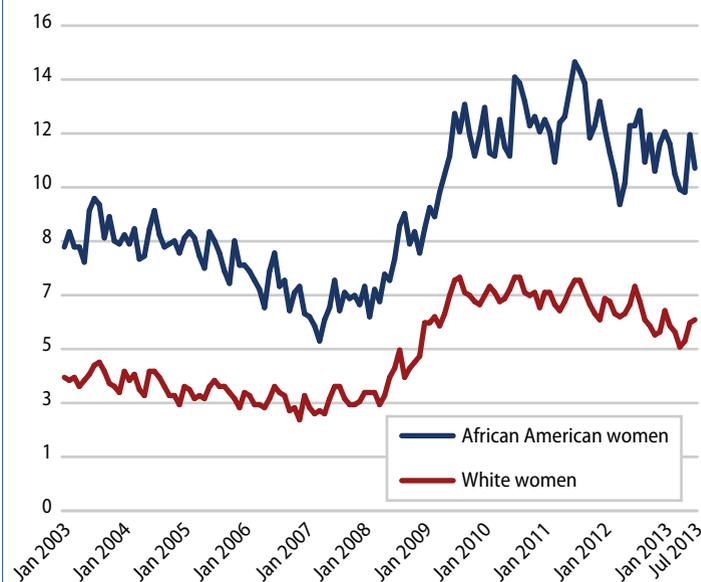
with a slight decline in 2012.²⁰ (see Figure 3) As of the second quarter of 2013, the unemployment rate of African American women more than 20 years of age increased above 2012 averages and was 181 percent that of white women; African American women had an unemployment rate of 10.5 percent, compared to 5.8 percent for white women.²¹

Job opportunities for white and African American women have been decreasing, resulting in similar levels of job opportunity

While the unemployment rate is a good indicator of the labor market's health, other indicators add to the full picture of how different groups are faring in the economy. The employment-to-population ratio—the proportion of people employed within a given population of working-age people—effectively measures *job opportunities*. The higher the ratio, the more job opportunities are available and vice versa. As the population increases, job growth must increase to maintain a steady ratio. An increase in the employment-to-population ratio indicates that job growth is outpacing population growth; this is the ideal situation.

Following the Great Recession, the employment-to-population ratio decreased for white and African American women—more significantly for the latter—indicating that as the population increased, job growth did not keep up.²² (see Figure 4) This was the case until the beginning of 2012, and white women and African American women have experienced fairly similar levels since. As of July 2013, white women had an employment-to-population ratio of 55 percent, and African American women had a ratio of 55.5 percent.²³ While it appears that these two groups of women have the same level of opportunity in finding a job, the type of job and income level are not represented in employment-to-population numbers. When these factors are explored, they illustrate a more nuanced story, as the following section will demonstrate.

FIGURE 3
Unemployment rates
Labor force statistics from the Current Population Survey

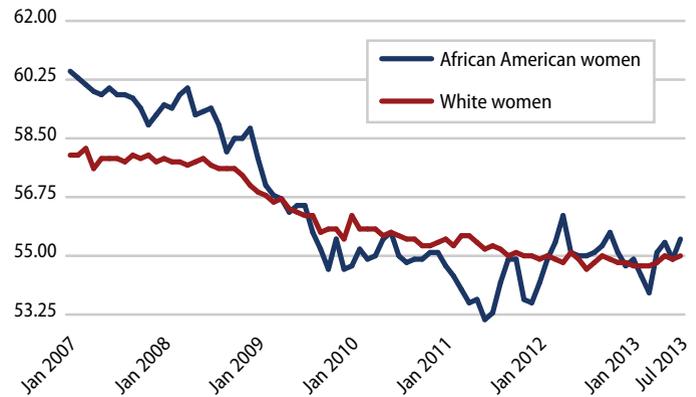


Source: Bureau of Labor Statistics, "Labor Force Statistics from the Current Population Survey: Unemployment Rate, 2003–2013," available at <http://data.bls.gov/timeseries/LNS1400000> (last accessed September 2013).

Women of color are overrepresented in low-wage sectors with few benefits

Women of color currently make up nearly one-third of the workforce and are twice as likely as their white female counterparts to be employed in lower-wage sectors such as the service industry.²⁴ In fact, in 2012, all groups of women of color had higher rates of employment in the service industry than white women. Annual averages for 2012 show that 28 percent of African American women, 32.2 percent of Latina women, and 22.3 percent of Asian women worked in the service sector, as opposed to only 20 percent of white women.²⁵

FIGURE 4
Employment-to-population ratio
Labor force statistics from the Current Population Survey



Source: Bureau of Labor Statistics, "Labor Force Statistics from the Current Population Survey: Employment-to-Population Ratio, 2007–2013," available at <http://data.bls.gov/timeseries/LNS12300000> (last accessed September 2013). Data not available for Asian or Hispanic women.

Women of color are increasingly set back by the fact that these jobs do not pay a living wage and are much less likely to come with benefits such as paid sick leave and employer contributions to retirement plans. The Bureau of Labor Statistics released data in March showing that only 47 percent of service workers have paid sick leave compared to 65 percent of workers overall, and only 45 percent receive retirement benefits compared to 68 percent of workers overall.²⁶ Workers without paid sick leave are 1.5 times more likely to go to work sick than those who have paid sick days.²⁷ This is a detriment not just to the workers themselves but also to public health. In the food industry, for example, 90 percent of employees do not have paid sick days, and 70 percent of women in the restaurant industry reported cooking, preparing, or serving food while they were sick.²⁸

Fringe benefits are so important for low-income workers because they directly translate into wealth in a variety of ways, such as enabling women to advocate for their own health without sacrificing necessary income and accruing long-term wealth and interest from employer contributions. But women of color are not enjoying these forms of wealth because service jobs are some of the least likely jobs to offer fringe benefits to employees.²⁹

Not surprisingly, then, the earnings of women of color continue to lag behind their white counterparts, depress lifetime earnings, and decrease the ability to accumulate wealth, as this report will explore later.

Women of color are underrepresented in professional and managerial positions

One obvious reason for this workplace wage gap is that discrimination and labor segmentation over the years has historically restricted women to low-income jobs. In fact, women are three times more likely than men to work in administrative positions and are overrepresented in lower-paying occupations of the professional sector, such as education and health care.³⁰

In communities of color, the labor segmentation becomes even more apparent. In 2012, only 41.6 percent of women were employed in management, professional, and related occupations.³¹ Household data from 2012 found that only 11.9 percent of African American women and 9.5 percent of Latina women were in management, business, and financial operations positions.³² As noted above, the service industry was the most common occupation for African American and Latina women. The health care industry is the largest employer for Asian American and Pacific Islander women.

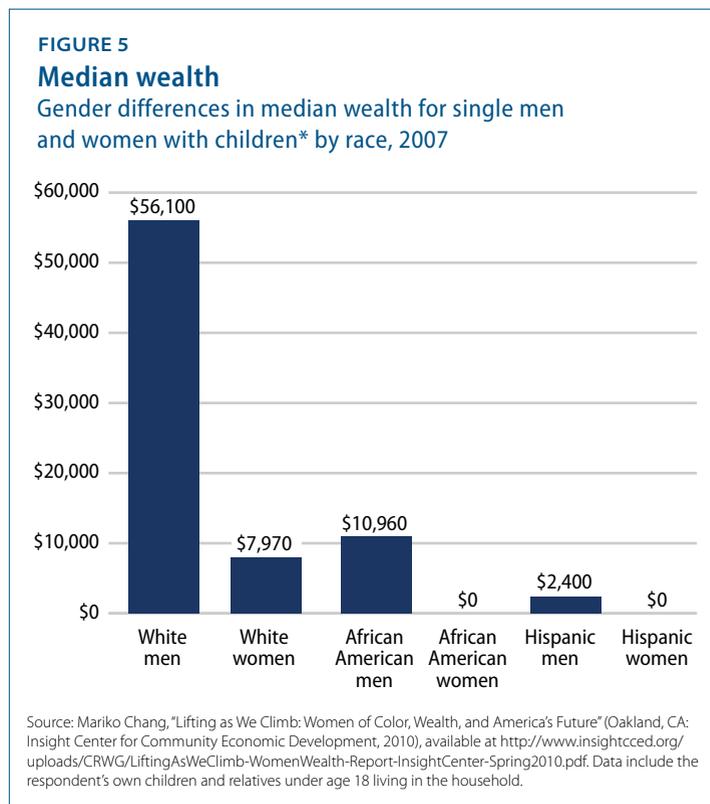
There are several reasons why women of color are underrepresented in professional and managerial positions and face significant barriers to transitioning out of low-wage jobs. Some of the barriers that hinder women of color from advancing are lower levels of educational attainment—as explored in more detail later in this issue brief—and lack of workforce training.

Women of color, particularly if they are single or have children, usually have little to no wealth

While disparities in earnings and income contribute to the hardship many women of color face in supporting themselves and their families, these disparities also affect their futures. The earnings gap affects one's ability to accumulate earnings after living expenses as a means to build up savings, acquire assets, and secure wealth—all of which help increase stability and prepare for old age and retirement. Assets also allow families to cope during difficult economic times by selling them to compensate for potential income losses. A 2010 study by the Center for Community Economic Development found that a significant wealth gap occurs based on gender, race and ethnicity, and marital status;³³ specifically, being a woman, being a person of color, being single, or having children are indicators of little to no wealth. Having more than one of these indicators can compound the effects.³⁴

The median household wealth of single white women, for example, is \$41,500 compared to single white men at \$43,800.³⁵ Married or cohabitating white households have a median wealth of \$167,500.³⁶ In contrast, married or cohabitating African American households have a median wealth of \$31,500; single African American men have \$7,900 in median wealth; and single African American women have only \$100.³⁷ Similar patterns exist within the Latino population; single Latina women fare the worst with a median household wealth of \$120.³⁸ Two demographic groups in particular, African American women and Latina women with children—arguably the groups who could benefit the most from the positive impacts of wealth and assets—have zero median wealth.³⁹

Figure 5 shows the severe implications of having low to no wealth. Having zero median wealth puts families at high risk of going into debt because of everyday complications such as having to stay home from work—without pay—due to the sickness of a child. Of the many indicators of how a person or family is faring in the economy, wealth is perhaps the most disparate of them all. Having no wealth means that a person may be living paycheck to paycheck. Living with that type of constant uncertainty is indicative of the lack of opportunity and upward mobility that women of color face, and illustrates the incredible risk of falling into poverty.

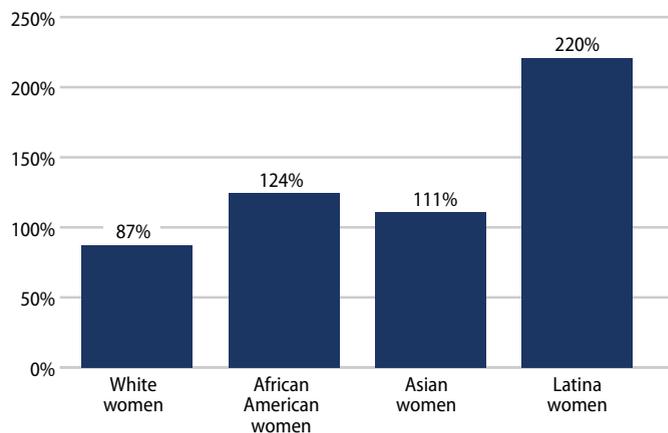


The share of women of color at or below minimum wage more than doubled from 2007 to 2012

The number of female minimum-wage workers has increased fairly dramatically since the start of the Great Recession. In 2007, there were 1,183,000 female workers at or below minimum wage, but by 2012, this number almost doubled, increasing by 93 percent to 2,287,000.⁴⁰ The number of men at this level was about half that of women.⁴¹ While the number of these low-wage women workers has increased, this increase has not been equitable among all women. From 2007 to 2012, all racial and ethnic groups of women increased their number of workers

earning minimum wage or below. The share of women of color at or below minimum wage more than doubled.⁴² But the growth rate for each group varied significantly. The share of Latina women who were at minimum wage or below more than tripled in this time period and African American and Asian women more than doubled their shares.⁴³ White women increased their number of workers at or below minimum wage by 87 percent.⁴⁴ (see Figure 6)

FIGURE 6
Increase of women working at or below minimum wage, 2007–2012

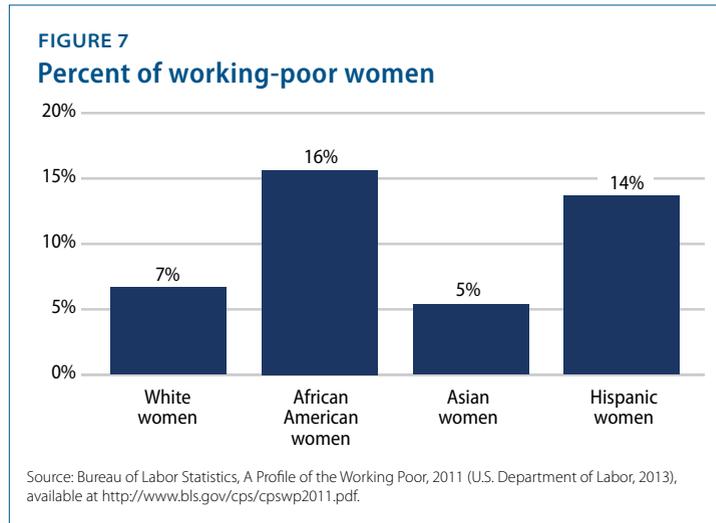


Source: Bureau of Labor Statistics, "Labor Force Statistics from the Current Population Survey: Employed wage and salary workers paid hourly rates with earnings at or below the prevailing Federal minimum wage by selected characteristics, 2007–2012," available at <http://www.bls.gov/cps/minwage2012tbls.htm> (last accessed September 2013).

Poverty

The number of working-poor Latina and African American women is more than double that of white women

Because the minimum wage is not a living wage, those working at that level—especially without supplemental income or support from others in the household—often work long hours but cannot escape poverty. The working poor rate has increased since the Great Recession, even more so since the recovery in 2009. In 2007, the working poor rate—the ratio of people who spent at least 27 weeks in the labor force above the poverty line to people with incomes below the poverty line—was 5.1 percent. It was 6 percent in 2008, and 7 percent in 2009, 2010, and 2011.⁴⁵ Among women, there are serious differences in the share of the working poor by race and ethnicity. The most recent data from 2011, for example, show that 6.69 percent of white women and 5.38 percent of Asian women in the labor force are the working poor. In contrast, the share of the working poor among women in the labor force for African American women and Latina women are 15.64 percent and 13.68 percent, respectively.⁴⁶ (see Figure 7)



Women of color have significantly higher poverty rates than white women

Women of color report living in poverty at much higher rates: In 2008, poverty rates among women were more than double for women of color compared to white women.⁴⁷ Not much has changed from those recession-era poverty rates. In 2012, the poverty rate for women of color was still more than double that of white, non-Hispanic women. Broken down further, the poverty rate for African

American women and Hispanic women were both about three times that of white, non-Hispanic women.⁴⁸ The poverty rates for white, non-Hispanic women was 10.8 percent, compared to Hispanic women, who had a poverty rate of 27.9 percent, and African American women, who had a poverty rate of 28.6 percent.⁴⁹ Asian women fared better, with only 12.3 percent of Asian women in poverty.⁵⁰

If these trends continue, women of color will be left behind and their families and communities will be adversely affected, especially as more women become breadwinners—earning either as much or more than their spouses.

According to a recent CAP report, in Hispanic households, about 4 in 10 working wives were breadwinners in 2010—nearly double the rate in 1975.⁵¹ Among African American households, more than half—53.3 percent—of working wives were breadwinners.⁵² As women continue to be providers, eliminating the pay gap is crucial for these communities to prosper.

LGBT women of color have a much higher poverty rate than their heterosexual counterparts

Female same-sex couples who raise children are more likely to be in poverty than their heterosexual counterparts. Twenty percent of female same-sex couples are raising children and living in poverty, compared to 9 percent of married heterosexual couples who are raising children and living in poverty.⁵³ LGBT women of color in particular have a much higher poverty rate. The poverty rate of African American lesbian couples is 21.1 percent versus 4.3 percent for white lesbian couples.⁵⁴

Women of color are significantly more likely than white women to be incarcerated

The number of women who are incarcerated has grown by more than 800 percent over the past three decades—nearly double the rate of men in this country.⁵⁵ Women of color are disproportionately affected: African American women are three times more likely than white women to be incarcerated, while Hispanic women are 69 percent more likely.⁵⁶ This population has gender-specific needs that differ from men in prison, primarily owing to the fact that they are often the primary caregivers of their children before incarceration and are disproportionately victimized by emotional, physical, and sexual abuse from their past.⁵⁷ After being released from prison, many women face barriers to effectively re-

entering society and providing for themselves and their children. Women of color, who are disproportionately poor, find themselves restricted from governmental assistance programs such as housing, employment, education, and subsistence benefits—support that is extraordinarily important to single women of color with dependents. In fact, in state prisons, 62 percent of women have children under the age of 18, and 1 in 25 women were pregnant when they entered prison.⁵⁸ Additionally, many states impose statutory bans on people with certain convictions from working in certain industries such as nursing, child care, and home health care—fields in which many poor women and women of color happen to be disproportionately concentrated. These barriers to re-entry greatly increase the lack of social mobility and risk of poverty for women of color and their families.

Health

The health status of women of color exhibits a large number of disproportionate health outcomes. Though there are a variety of factors that lead to these disparities, chief among them is socioeconomic status. The National Institute of Environmental Health Sciences, or NIEHS, found that higher-income Americans enjoy better health than both poor people and people of color.⁵⁹ Being low-income, and particularly being in poverty, impacts the ability of women of color to access both health insurance and health services, which impacts health outcomes.

While socioeconomic status impacts health outcomes, health impacts the economy. Empirical evidence shows that human capital—meaning the skills and competency of the labor force—contributes to economic growth.⁶⁰ Health is vital to the strength of human capital, so health is vital to the economy.⁶¹ As women of color are a growing share of the workforce, closing the racial and gender gaps in health status is important not only for individuals but also for the U.S. economy.

Women of color overly suffer from poor environmental health factors

While social determinants such as socioeconomic status impact health, environmental factors—such as clean air and water, access to healthy foods, safety, and location of industry—play an important role in health outcomes. These physical determinants of health disproportionately affect people of color, particularly women of color:

- In 2007, about half of people living within three kilometers of a hazardous waste facility were people of color.⁶²
- Exposure to dangerous chemicals and prevalence of related diseases such as lead poisoning are more prevalent among children of color; in fact, low-income black children have the highest concentration of lead in their blood.⁶³

- A disproportionate number of people of color and low-income households live in areas of high outdoor and indoor pollution and are therefore at higher risk for exposure to the kind of pollution linked to triggering asthma. African Americans die from asthma at two to three times the rate of whites.⁶⁴
- Only 8 percent of African Americans live in a census tract with a supermarket, compared to 31 percent of whites.⁶⁵ But when African Americans live near a supermarket, they increase their produce consumption by 32 percent, compared to only 11 percent of their white counterparts.⁶⁶

More women of color are disproportionately exposed to health risks in the workplace

Women of color are often employed in industry sectors that disproportionately put them at risk of exposure to harmful toxins and chemicals. For example, 59 percent of nail technicians are women of color, a large share of whom are Asian American women.⁶⁷ These women of color may be exposed to dangerous ingredients in the products they use on the job.⁶⁸ Such toxic chemicals have been linked to reproductive harm, such as infertility, miscarriages, and cancer.⁶⁹

Further, the industrial strength chemicals used in cleaning houses may pose hazards to those who work in the maid and housekeeping industry, which is overwhelmingly made up of Latina and African American women.⁷⁰ Thus, a large portion of women of color face increased exposure to dangerous chemicals and toxins every day in the workplace. When combined with a myriad of other disparities in health, including lack of insurance coverage, women of color are put at increasing risk.

Women of color have disproportionately higher rates of many diseases

Women of color suffer more from diabetes, obesity, heart disease, hypertension, and certain types of cancer.⁷¹ In fact, diabetes is one of the leading causes of disability and death among American women of color.⁷² Similarly, hypertension is more prevalent among African American women than any other group of women: In 2008, 46 percent of African American women 20 years of age and older had hypertension, whereas only 31 percent of white women and 29 percent of Hispanic

women in the same age bracket did.⁷³ Furthermore, according to the American Heart Association, while women of color are at a much higher risk of cardiovascular disease, they know less about the risks and signs of it compared to white women.⁷⁴

While white women are more likely to have breast cancer, African American women have higher overall mortality rates from breast cancer.⁷⁵ Every year, 1,722 African American women die from breast cancer—an average of five African American women per day.⁷⁶ There are also higher death rates from cervical cancer among older Hispanic, Asian, American Indian, and Alaska Native women than among white women.⁷⁷ Poor health has large costs due to lowered productivity, absenteeism, and higher rates of injury and disability.⁷⁸ Preventive care measures can help alleviate personal and economic costs. Workplace wellness programs, for example, have proven to reduce costs from absenteeism by \$2.73 per dollar spent on the program.

Women of color experience disparities in reproductive health outcomes, but birth rates for teenage women of color are historically low

Women of color have historically had substandard health care, limited access to health insurance, and insufficient sexual-health education, which has often led to worse health outcomes. Women of color lead in sexually transmitted infection, or STI, rates—including HIV—unintended pregnancies, birth outcomes, and maternal mortality rates. Because economic status directly impacts a woman's ability to obtain and maintain health insurance, and to access contraception and preventive services, women of color have significant barriers that prevent them from receiving the care they need.

Women of color have higher rates of virtually all STIs.⁷⁹ Chlamydia and gonorrhea infection rates for African American women are 19 times higher than that of white women.⁸⁰ African American and Latina women have higher rates of human papilloma virus, or HPV, and cervical cancer, and their mortality rates are double that of white women.⁸¹ African American and Latina women represent 65 percent and 17 percent, respectively, of new AIDS diagnoses among women.⁸²

Disparities in reproductive health have caused Latina women to experience unintended pregnancies at double the rate of white women, and African American women experience unintended pregnancies at three times the rate.⁸³ But despite these numbers, the Centers for Disease Control and Prevention, or CDC, recently

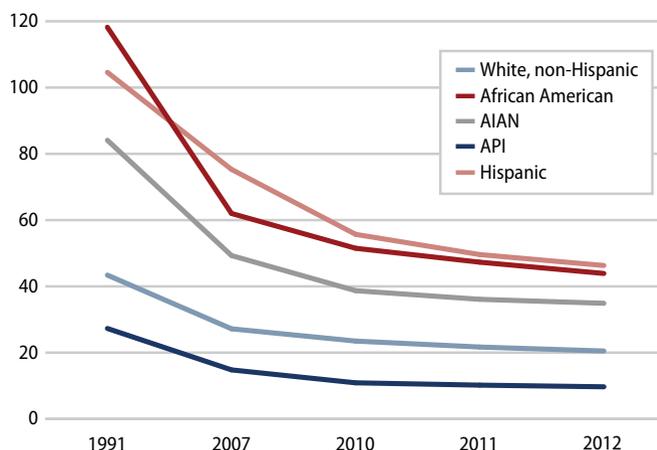
announced historic lows for teen pregnancies in 2012. Birth rates for teenage women of all races between the ages of 15 and 19 went down 6 percent in 2012, following an 8 percent decline in 2011. In that same time period, the teen birth rates for African American and Hispanic teenage women decreased 7 percent and by 5 percent for Asian Pacific Islanders. But the largest decline was among Hispanic teens from 2007 to 2012, dropping 39 percent to 46.3 per 1,000 births.⁸⁴ (see Figure 8)

Lack of access to timely and consistent care contributes to the high rates of maternal mortality. Black women are four times more likely than any other race to die from pregnancy-related causes, such as embolism and pregnancy-related hypertension.⁸⁵ Latina and Asian women are twice as likely to do so.⁸⁶

In addition to experiencing higher levels of unintended pregnancies and financial hurdles to necessary health services, women of color suffer from an increasing number of fertility problems, miscarriages, preterm births, and birth defects.⁸⁷ African American women have the highest rates of premature births and are more likely to have infants with low and very low birth weights.⁸⁸ African American infants are more than 2.4 times as likely as white infants to die in their first year of life.⁸⁹ American Indian and Alaskan Native infants have a mortality rate 64 percent higher than white infants.⁹⁰

These disparities in reproductive health can be attributed to the fact that communities of color are least likely to have insurance coverage and access to preventive care,⁹¹ and are most likely to face structural inequities that do not provide services in a culturally comprehensive or holistic way. Women of color also bear disproportionate rates of disease as a result of chronic exposure to racism.⁹² Additionally, due to unequal pay and high unemployment rates among women of color, the high cost of health services often prohibits access for many of these women.⁹³

FIGURE 8
Birth rates for women ages 15–19, by race and ethnicity of mother



Source: Brady E. Hamilton, Joyce A. Martin, and Stephanie J. Ventura, "Births: Preliminary Data for 2012," National Vital Statistics Reports 62 (3) (2013), available at http://www.cdc.gov/nchs/data/nvsr/nvsr62/nvsr62_03.pdf.

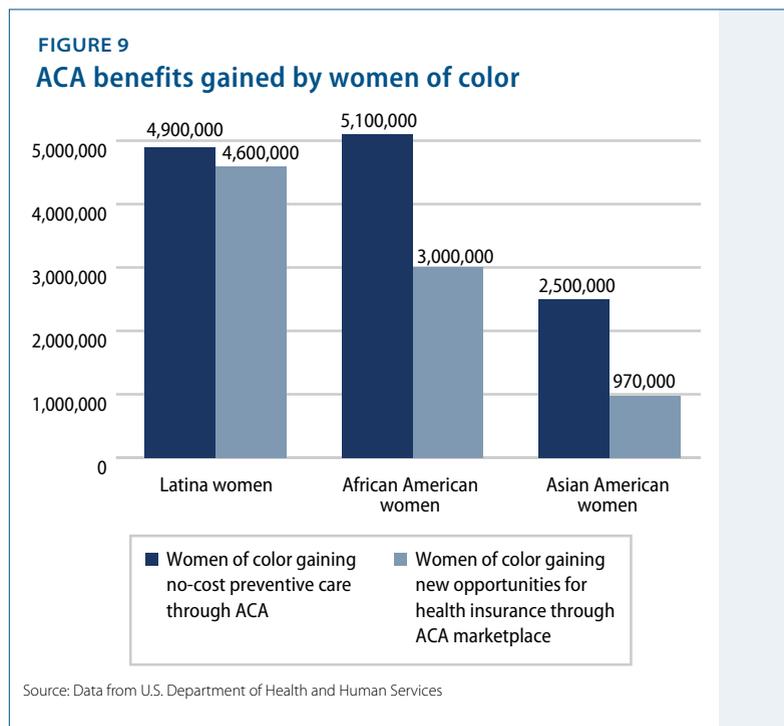
Women of color account for more than half of uninsured women

While women of color represent 36.3 percent of the U.S. female population, they account for 53.2 percent of uninsured women.⁹⁴ Of uninsured women of color, Hispanics have the highest uninsured rates across all other racial and ethnic groups: 38 percent of Hispanic women are uninsured.⁹⁵ One in four African American women and one in four Asian women are uninsured.⁹⁶ Increased coverage through the ACA—colloquially known as Obamacare—will reduce these disparities by improving access to adequate health insurance and health care for women of color.

Women of color now have the opportunity to improve their health insurance coverage with the increased access to insurance options through the ACA's health insurance exchanges, which began enrollment on October 1, 2013, and will go into effect on January 1, 2014. More than 8.5 million women of color will gain the important ability to access affordable or subsidized health insurance through the ACA marketplace, including 4.6 million Latinas, 970,000 Asian American women, and 3 million African American women.⁹⁷

Coverage that provides increased access to preventive health care is a critical opportunity for women of color to improve their health and significantly help reduce the onset of certain diseases that disproportionately affect women of color, such as diabetes, obesity, heart disease, and breast cancer.

The ACA mandates that health insurance plans make preventive care services, such as mammograms, diabetes screenings, and contraception, available at no cost, granting women of color access to these vital health services.⁹⁸ Removing this considerable financial hurdle was especially important for many women of color who, prior to expanded preventive services through the ACA, did not obtain this type of care. For example, 37.6 percent of Asian American women over age 40 did not get routine mammograms, and 32 percent of adult Asian American women did not get routine Pap smears.⁹⁹ Today, an estimated 5.1 million African American women, 4.9 million Latinas, and 2.5 million Asian American women with private health insurance are currently receiving expanded preventive service coverage under the ACA.¹⁰⁰ (see Figure 9)



Women are the vast majority of adults who receive Medicaid, and women of color are more likely to receive Medicaid than white women

Women of color will also greatly benefit from the ACA's expansion of Medicaid—the joint federal-state health insurance program for the poor. Currently, more than 50 million people are currently enrolled in Medicaid, and women represent more than three-quarters of the adults who receive it.¹⁰¹ Among this population, women of color are more likely to receive Medicaid than white women. Today 21 percent of African American women receive Medicaid, as do 17 percent of Hispanic women and 20 percent of American Indian and Alaska Native women—compared to 9 percent of white women and 9 percent of Asian and Pacific Islander women.¹⁰² As such, nearly 60 percent of children participating in Medicaid are from communities of color.¹⁰³ This comes as no surprise; since women of color are disproportionately represented in low-wage jobs, they often do not have access to employer-sponsored health insurance.

In the near future when the ACA goes into effect, however, more women of color will gain access to better health care through the ACA's Medicaid expansion plan. As of 2011, 14.3 million people of color made up the majority of the 25.4 million uninsured individuals who were at or below 138 percent of the federal poverty line—these people will be eligible for Medicaid under Medicaid expansion. Of these uninsured people, 8.9 million were Latinos, 4.2 million were African Americans, and 1.2 million were Asians.¹⁰⁴ Because women of color are disproportionately low income, much of the 14.3 million people of color and the 10 million women who will become eligible for Medicaid when the ACA goes into effect will be women of color.¹⁰⁵ Additionally, the ACA's addition of coordinated care and family-centered models in Medicaid will allow women of color to access a variety of services that they may need in a more streamlined and efficient process.

States such as Texas and Florida, however, are refusing Medicaid expansion—in addition to refusing to launch state health care exchanges, even when these states rank highest for the number of uninsured. In both states, 25 percent of the population under age 65 have no health insurance. By rejecting the provisions of the ACA, these states are putting their residents at risk, particularly the lives of Latina women who are a large share of these states' populations and are disproportionately uninsured.

LGBT women of color are less likely to receive preventive care than white LGBT women

While women of color often face increased health disparities compared to women on average, LGBT women of color have unique and often significant challenges. Only 35 percent of African American lesbian and bisexual women, for example, have had a mammogram in the past two years, compared to 60 percent of white lesbian and bisexual women.¹⁰⁶ Full and inclusive implementation of the ACA has the potential to help correct this disparity, among others, and improve the health of the LGBT population. The law makes health insurance more accessible to LGBT individuals and families headed by same-sex partners by prohibiting discrimination based on sexual orientation or gender identity in large segments of the health insurance market.

According to a brief by the assistant secretary for planning and evaluation at the Department of Health and Human Services, 30 percent of Hispanics, 19.5 percent of African Americans, and 16.8 percent of Asians lacked insurance coverage in 2011.¹⁰⁷ But Obamacare will make millions of uninsured Americans eligible for health insurance, including 6.8 million uninsured African Americans.¹⁰⁸ Increased insurance coverage under Obamacare has the potential to reduce health disparities among women of color and provide necessary health care through provisions that end gender rating by insurance companies, provide free family planning services, and offer culturally appropriate care, among others.

Educational attainment

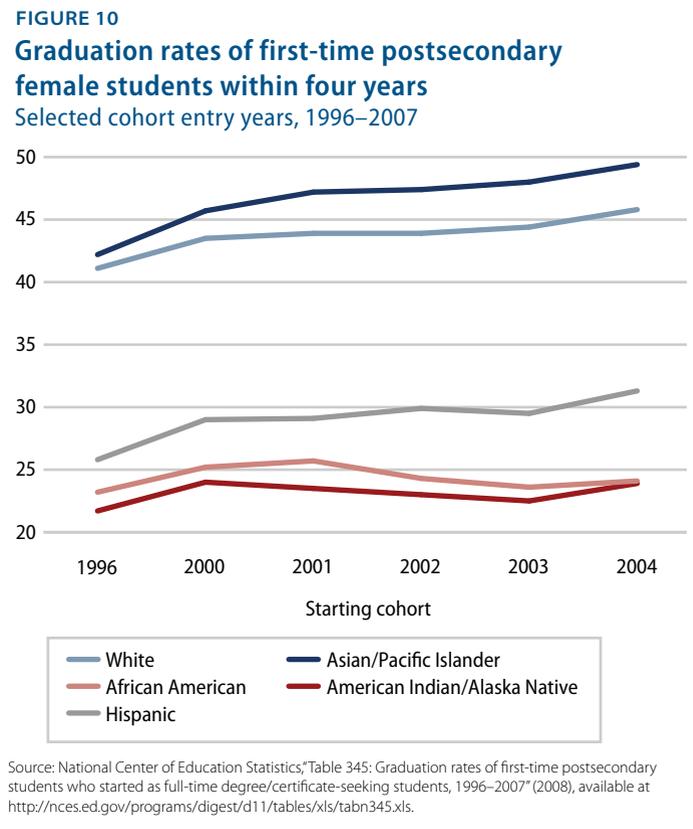
Women of color have higher college completion rates compared to their male counterparts

While college tuition continues to skyrocket, it is well known that postsecondary education is linked to future economic prosperity. Postsecondary education has also been a foundation that has increased stability for families during hard economic times. Most of the jobs lost during the Great Recession, for example, were jobs that required a high school degree or less. During the recovery, the vast majority of jobs that have been gained are jobs that require postsecondary education.¹⁰⁹ This makes it that much more important that more women of color attain college degrees.

Women of color have seen advances in educational attainment. In the 2009-10 school year, women of color generally earned a greater share of college degrees compared to their male counterparts than the share that white, non-Hispanic women earned compared to their white male counterparts.¹¹⁰

Using the most recent data available for women of color, the graduation rates of Asian women in 2004 was 117 percent compared to 1996.¹¹¹ In fact, Asian women have surpassed white women in the actual graduation rate for the 2004 cohort, with the graduation rates for white women and Asian women at 45.8 percent and 49.4 percent, respectively.¹¹²

Graduation rates of Hispanic women have grown the most quickly. The 2004 cohort graduation rates for Hispanic women were



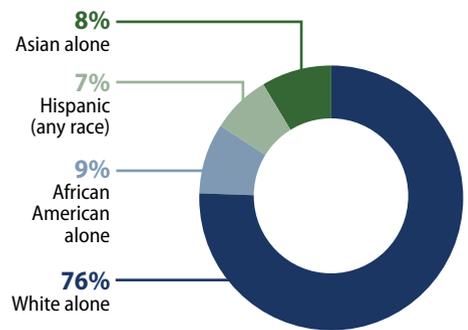
121.6 percent of the 1996 cohort while white women were only at 111 percent.¹¹³ But this has not been anywhere close to the graduation rates of white women and Hispanic women at 45.8 percent and 31.3 percent, respectively.¹¹⁴ In contrast, the graduation rate of African American women for the 2004 cohort was 24.1 percent and has not increased at nearly the same rate; in this time period, it has remained fairly stagnant.¹¹⁵ (see Figure 10)

The numbers of bachelor's, master's, and doctoral degrees earned by women of color have been increasing, but still fall very short of the levels of degrees earned by white women

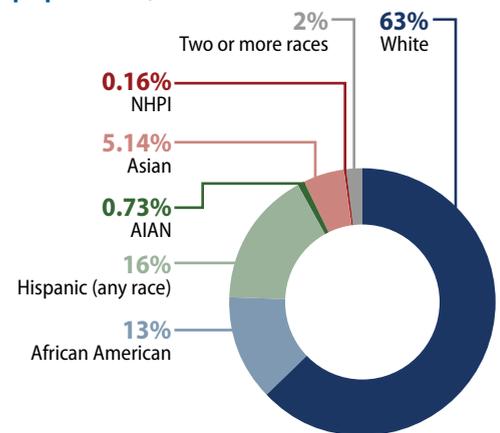
Women of color continue to make strides in advanced studies. The number of bachelor's degrees earned by women of color increased by 65 percent between 1998 and 2008.¹¹⁶ During that same time period, master's degrees earned by women of color more than doubled, and the number of doctoral degrees they earned increased by about 64 percent over the same time period.¹¹⁷

But women of color continue to experience setbacks such as financial difficulties and inadequate high school preparation for postsecondary education, especially in more lucrative fields such as math and science. In 2010, 30 percent of white women had a college degree or higher, compared to 21.4 percent of African American women and a mere 14.9 percent of Hispanic women. Two years later in 2012, Hispanic women held 7.4 percent of bachelor's degrees earned by women, though they constituted more than 16 percent of the female population.¹¹⁸ Similarly, African American women held 8.58 percent of bachelor's degrees held by women although they constituted 12.7 percent of the female population.¹¹⁹ In contrast, Asian women held 8.36 percent and white women held 75.66 percent of bachelor's degrees held by women while only constituting 5.14 percent and 62.97 percent of the female population, respectively.¹²⁰ (see Figure 11)

FIGURE 11
Percent of female bachelor degree holders, 2012



Percent distribution of female population, 2012



Source: U.S. Census Bureau, "Educational Attainment in the United States: 2012," available at <http://www.census.gov/hhes/socdemo/education/data/cps/2012/tables.html> (last accessed September 2013).

As women of color become an increasing share of the population, it will be more important than ever to close these racial and gender gaps in educational attainment—especially as more and more jobs in the future will require postsecondary education. Estimates show that two-thirds of all jobs between 2010 and 2020 will require some postsecondary education.¹²¹

Women of color are severely underrepresented in science but do better than their male counterparts

Furthermore, women of color are the most underrepresented group in the science field and may be falling further behind than white women in conferring advanced science degrees. A 2011 study by the Department of Commerce found that women make up only 24 percent of the science, technology, engineering, and mathematics, or STEM, workforce.¹²² Another study found that Hispanics, African Americans, and Native Americans are severely underrepresented as well, at 3 percent, 2 percent, and 3 percent, respectively.¹²³ The participation of women in the mathematics, computer science, and engineering fields from 1991 to 2011 has declined at the bachelor's level and has increased predominantly at the doctoral level.¹²⁴ This may mean that women who are able to achieve a bachelor's degree in these fields are increasingly finding that advanced degree programs are accessible.

Women of color, however, increased their attainment of bachelor's degrees in sciences and engineering in the two decades prior to 2011.¹²⁵ In fact, in 2010, Asian and white women earned an equal amount of science and engineering degrees as their male counterparts, while African American, Hispanic, and American Indian women earned more than half of all science and engineering degrees than their male counterparts.¹²⁶

As noted, while women of color have made some steady progress in postsecondary education, there is still much to be done to truly close the gaps between them and their male and white female counterparts. This is especially important because equal education does not always translate into equal earnings later down the road. According to Census data about work-life earnings, white women make more than African American and Hispanic women among full-time, year-round workers, regardless of what degrees they have obtained.¹²⁷

As our nation's demographics continue to change, it's imperative that attaining college degrees becomes a priority for women of color. Financial instability and fewer resources and opportunities are just some of the barriers that women of color face in postsecondary education. Women of color have made significant strides in completing college at higher rates and obtaining advanced degrees in higher numbers. But lower completion rates than white women, financial barriers, and inadequate preparation continue to hinder their full potential, particularly among Latinas—the fastest-growing share of the female population—who continue to have the lowest educational attainment levels.

Entrepreneurship

Women of color are making headway in owning their own firms and opening their own businesses but not in Fortune 500 companies

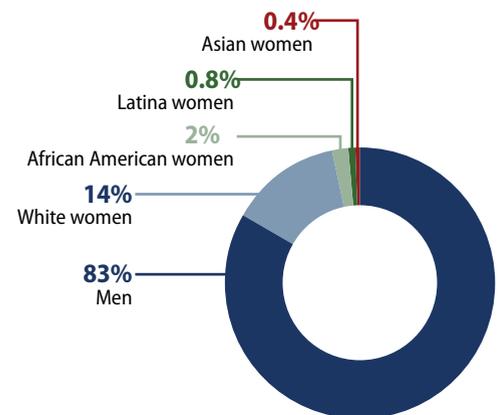
Despite the fact that women of color face unique challenges in the workplace, they have made huge strides in business ownership and entrepreneurship. Businesses owned by women of color play a key role in the current marketplace. Close to one-third of firms are majority-owned by women of color, and businesses owned by African American women are the fastest growing among majority women-owned firms. These 2.7 million firms are currently generating \$226.8 billion in annual revenue and employing almost 1.4 million people.¹²⁸

African American-owned businesses are the fastest-growing segment of the women-owned business market and are starting up at six times the national average.¹²⁹ Despite facing financial obstacles, the number of companies started by African American women grew nearly 258 percent from 1997 to 2013.¹³⁰

As of 2013, about 1 in 10 women-owned businesses are owned by Latinas.¹³¹ Across the country, Latina-owned businesses have total receipts of \$65.7 billion, an increase of 180 percent from 1997 to 2013.¹³²

When it comes to the powerhouse Fortune 500 companies, however, women of color have not advanced. As of 2012, women represent more than half of the labor force but only 4.2 percent of Fortune 500 CEOs are women; among them, only two are women of color.¹³³ At the board level, women of color held 3.3 percent of board seats in 2012, a negligible increase from their 2011 level of 3 percent.¹³⁴ In fact, in 2012, more than two-thirds of Fortune 500 companies had absolutely no women of color on their boards for the fifth year in a row.¹³⁵ (see Figure 12)

FIGURE 12
2012 Fortune 500 board seats



Source: Rachel Soares and others, "2012 Catalyst Census: Fortune 500 Women Board Directors" (New York: Catalyst, 2012), available at <http://www.catalyst.org/knowledge/2012-catalyst-census-fortune-500-women-board-directors>

Political leadership

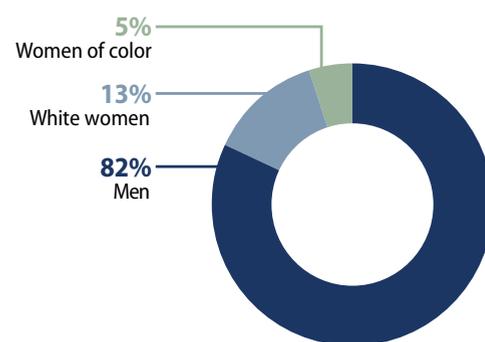
Women of color are greatly underrepresented in positions of power in all levels of government

Women of color continue to be greatly underrepresented in positions of power in government. Women currently comprise only 18.1 percent of the 113th Congress, and the numbers are particularly bleak for women of color.¹³⁶ Of these 98 women in Congress, women of color comprise only 30.6 percent.¹³⁷ This totals 30 women of color—5.6 percent of Congress. Only one of these women of color is serving in the Senate: Sen. Mazie Hirona (D-HI), an Asian American. Sen. Hirona is the second of two women of color to ever serve in the Senate; the first was former Sen. Carol Moseley Braun (D-IL), an African American who served from 1993 to 1999. The other 29 women of color currently serve in the House of Representatives; 14 of them are African American, 9 are Latinas, and 6 are Asian Pacific Islanders. A Native American woman has never served in either chamber of Congress. Though women of color represent 18 percent of the U.S. population, they only represent 5.6 percent of Congress.¹³⁸ (see Figure 13)

There are even fewer women of color serving as statewide elective executives—such as governor, lieutenant governor, or attorney general—than in Congress. Women of color comprise 15.1 percent of state elective executives, including the first two women of color to serve as governors: Gov. Nikki Haley (R-SC) and Gov. Susana Martinez (R-NM).

The state legislature is even less representative of our current demographics. Of the 1,783 women in state legislature, women of color represent 20.6 percent of the female state legislators and 5 percent of the total state legislators.¹³⁹

FIGURE 13
113th Congress by gender, race, and ethnicity



Source: Center for American Women and Politics, "Women of Color in Elective Office 2013" (2013), available at http://www.cawp.rutgers.edu/fast_facts/levels_of_office/documents/color.pdf.

In the nation's 100 largest cities, only two women of color are currently serving as mayors. Previously, only eight women of color have served—seven African Americans and one Latina.¹⁴⁰

Women face unique barriers in running for office. Studies show that women are less likely to be encouraged to run for office, and the demands of child care and household tasks hinder women, especially women of color who are often the primary or sole caregivers of their children.¹⁴¹

Conclusion and recommendations

By 2050, women of color will make up 53 percent of the nation's female population, an increase from 36.3 percent. Thus, women of color are a key demographic in the United States. The economic success of women of color will impact the success not only of their families and communities but also of this nation. As such, it is vital that our nation's policies prepare women of color with the necessary tools to improve their livelihoods and contribute to the U.S. economy.

The U.S. economy has grown but has never been equitably shared, and women of color have only enjoyed some of the smallest pieces of this economic pie. The challenge for the future will be the challenge of the past—how to best share American prosperity—but with an added challenge of how to continue to grow the pie. As women of color become a greater share of the U.S. workforce, the opportunities they can access and seize will be of great consequence. In a way, the fate of women of color will be the temperature of American life and prosperity.

The gender and racial and ethnic gaps in economic security, poverty, health, education, entrepreneurship, and leadership outlined in this report paint a clear picture of the unique challenges that women of color face. And while there have been some marginal improvements in educational outcomes, in birth rates among teenage women of color, and in entrepreneurship—and the Affordable Care Act stands to help thousands of women of color—it is not enough to combat the constant and oftentimes widening inequities explored in this report. The opportunities from a dynamic workforce and the potential economic gains from closing the gaps that exist for women of color are too much to ignore. As the United States becomes more diverse, our workforce must also become more diverse in skill set and in innovation. And women of color will be central to that workforce.

The state of women of color, both historically and currently, presents the need for immediate action and policy reform. The recent collaboration between the Center for American Progress and PolicyLink in the book *All-In Nation: An America That Works for All* outlines the future economic gains our nation as a whole could see

from closing racial and ethnic gap. The book details key issues areas to achieve these gains and provides a roadmap of policy recommendations that will create the economic security and the opportunities that will directly impact and improve the lives of women of color and their families. Some of the recommendations from *All-In Nation* that are particularly important to women of color are as follows:

Foster inclusive job creation

Given that job creation is especially important to women of color because of their disproportionately high unemployment rates, policies must be targeted toward these communities to generate substantial gains.

- Congress should pass the Pathways Back to Work Act, part of the American Jobs Act of 2011, which will help hundreds of thousands of low-income individuals prepare for quality jobs in high-growth industries through targeted employment and training programs.
- The White House Office of Management and Budget should require government agencies that run economic development programs to develop plans that ensure their investments are well targeted to communities based on their levels of unemployment and poverty.

Raise job quality

We do not simply need more jobs—we need better jobs. The creation of more low-wage jobs will do nothing to close the economic security gaps between communities of color and whites because these jobs usually fail to provide important benefits that provide economic stability and/or pathways to higher-paying jobs that provide economic opportunity.

- Congress should raise the minimum wage by passing the Fair Minimum Wage Act of 2013. The minimum wage should be set and indexed to one-half of the average wage, or approximately \$10 an hour.

- Congress should introduce and pass both the Social Security Cares Act to increase workers' access to paid family and medical leave and the Healthy Families Act to provide workers with paid sick leave. Both pieces of legislation would promote gender equity and help close the wage gap, which in turn would help promote greater labor-force participation of women of color, who are more likely to be part-time and lower-wage workers and are less likely to have access to paid leave.

Strengthen work-support benefits

Work-support benefits help low-wage workers close the gap between low earnings and the cost of basic household necessities and help to ease workers' worries about their incomes falling short or affording quality child care.

- Congress should continue support for the earned income tax credit. As a refundable tax credit for low-income workers, studies have shown that it increases work and lifts families out of poverty, but the credit is largely unavailable to adults who do not have qualifying children. Increasing the qualifying income levels for this group may produce the same impact that has been demonstrated for single mothers: increased work and reduced poverty.

Fully implement the Patient Protection and Affordable Care Act

After being upheld nearly in its entirety by the Supreme Court, the true test of the Affordable Care Act now lies in the ability of the nation, states, and localities to fully implement its mandates. Now is the time for federal officials to ensure that the legislation is able to meet the goals of making health care more accessible to all.

- The federal government should ensure funding is available to implement the ACA provisions that expand Medicaid eligibility to include most individuals with incomes up to 138 percent of the federal poverty line.
- The federal government should provide assistance to states to conduct outreach strategies to enroll all eligible participants into the new insurance exchange programs since high enrollment is essential to keep plan costs affordable and accessible.

These policy recommendations are just a few of many that would improve the lives of women of color while simultaneously strengthening the economy by creating a healthy, prepared, and secure future workforce, of which women of color will be a great share. Women of color, while not a monolithic entity, will continue to shape our political and economic climate. Acknowledging their diverse perspectives, creating policies that thread through those perspectives, and increasing their economic security and access to opportunities at both the local and national level will be the key to achieving an America where everyone can succeed.

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Sarah Iverson is a former intern with Progress 2050. She studies sociology and gender studies at Smith College. Her current work focuses on the mixed race demographic, particularly at the intersections of race and public policy. She previously worked on issues relating to indigenous rights, LGBT advocacy, and welfare reform. Once she graduates in the spring of 2014, she intends to continue with progressive policy research and pursue a graduate degree.

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