

# Briefing Paper

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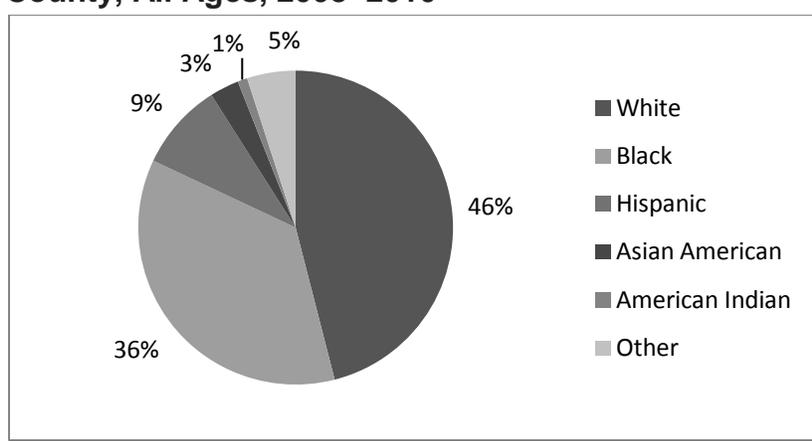
## The Status of Women in Cumberland County, North Carolina

Women in Cumberland County, and in North Carolina as a whole, have made significant progress during the last few decades, but more remains to be done to elevate women's status. The majority of women work—many in professional and managerial jobs—and women make important contributions to the economic health of their communities. Yet, in some ways women's status still lags behind men's, and not all women are prospering equally. This briefing paper provides basic information about the status of women in Cumberland County, focusing on women's earnings and workforce participation, level of education, poverty, access to child care, and health status. It also provides basic demographic information about women in this area.

### Basic Facts About Women in Cumberland County

The female population in Cumberland County is considerably more racially and ethnically diverse than the state as a whole. In Cumberland County, more than half of all women are from a minority racial or ethnic group, compared with approximately one in three women in North Carolina overall. The proportion of black women in the county is considerably larger than in the state (36 percent compared with 22 percent), while the proportions of Hispanic and Asian American women in Cumberland County are similar to those in North Carolina overall (Figure 1 and Table 1).

**Figure 1. Distribution of Women and Girls by Race and Ethnicity in Cumberland County, All Ages, 2008–2010**



Note: Racial and ethnic categories are exclusive: white, not Hispanic; black, not Hispanic; Asian American, not Hispanic; American Indian, not Hispanic; and Other, not Hispanic. Those whose ethnicity is identified as Hispanic or Latino may be of any race. "Other" includes those reporting multiple race identities and those whom the Census Bureau did not classify.

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

The median age for the female population in Cumberland County is 32 years, which is considerably lower than the median age for this population in both North Carolina and the whole United States (38 years; Table 1). Only eleven percent of women in Cumberland County are 65 years and older, which is a smaller proportion than in the state and nation as a whole (15 percent each; Table 1).

<b>Table 1. Basic Demographic Statistics for Women and Girls</b>			
	<b>Cumberland County</b>	<b>North Carolina</b>	<b>United States</b>
<b>Total Population</b>	316,351	9,561,558	309,349,689
Number of Women and Girls, All Ages	163,433	4,905,216	157,294,247
Median Age of All Women and Girls	32	38	38
Proportion of Women Aged 65 and Older	11%	15%	15%
Sex Ratio (Women to Men, All Ages)	1.07:1	1.05:1	1.03:1
<b>Distribution of Women and Girls by Race and Ethnicity, All Ages</b>			
White	46%	65%	64%
Black	36%	22%	13%
Hispanic	9%	8%	16%
Asian American	3%	2%	5%
American Indian	1%	1%	1%
Other	5%	2%	2%
<b>Proportion of Women Who Are Foreign-Born, All Ages</b>	7%	7%	13%
<b>Proportion of Women Who Are Married, Aged 18 and Older</b>	50%	50%	49%

Notes: Data for Cumberland County are for 2008–2010. Data for North Carolina and the United States are for 2010 only.

Totals may not sum to 100 percent due to rounding.

Racial and ethnic categories are exclusive: white, not Hispanic; black, not Hispanic; Asian American, not Hispanic; American Indian, not Hispanic; and Other, not Hispanic. Those whose ethnicity is identified as Hispanic or Latino may be of any race. “Other” includes those reporting multiple race identities and those whom the Census Bureau did not classify.

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

## Work and Earnings

The labor force participation for women aged 16 and older in Cumberland County is slightly higher (61 percent) than in North Carolina as a whole (59 percent; Table 2). Among women from the largest racial and ethnic groups in Cumberland County, black women have the highest labor force participation rate at 65 percent, followed by Hispanic women (60 percent) and white women (58 percent; sample size is insufficient to report the rates for Asian American and American Indian women).<sup>i</sup>

In both Cumberland County and the state overall, the labor force participation rate for women with dependent children (69 percent in the county and 74 percent in the state) is higher than it is for women overall in both jurisdictions (Table 2). Mothers with dependent children, however, are much less likely than fathers with dependent children to be working or looking for work. More than nine in ten fathers (94

percent) with children under 18 in Cumberland County and in North Carolina are in the workforce, suggesting that women are still more likely than men to cut back on employment when they become parents (Table 2).

The majority of employed women in Cumberland County work full-time (77 percent). Women, however, are much more likely to work part-time than men (23 percent of employed women compared with 12 percent of employed men; Table 2). Women are more likely than men to say they work part-time because they cannot find child care or for other reasons related to family care. In the state overall (data are not available for Cumberland County), 20 percent of women, compared with 3 percent of men, give these reasons for working part-time.<sup>ii</sup> Both women and men have seen an increase in part-time work for economic reasons because of the Great Recession, but women are more likely to work in the sectors and occupations where jobs are only available on a part-time basis and are more likely to say they accepted part-time work because they could not find full-time work.<sup>iii</sup> Part-time workers are less likely than full-time workers to have access to paid leave, health care, and employer-sponsored pensions (SHRM 2011).

Nearly four in ten employed women in Cumberland County work in professional and managerial jobs, which is a considerably higher proportion than employed men (37 percent compared with 22 percent; Table 2). The proportion of employed women and men working in professional and managerial jobs in Cumberland County is lower than in the state as a whole, suggesting that this area has more limited opportunities for higher-paying jobs (Table 2).

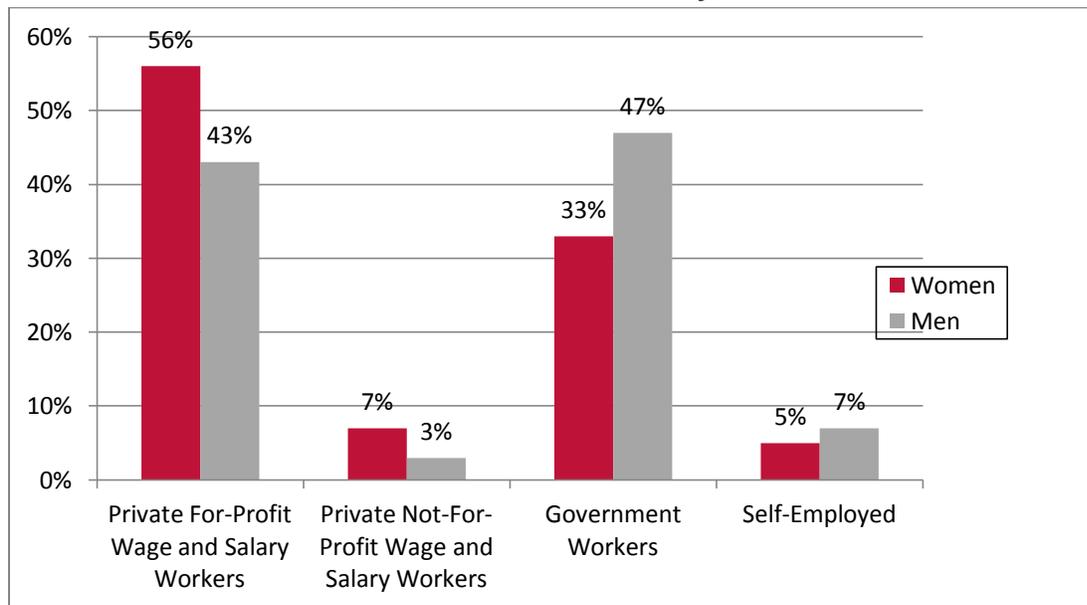
While employed women are more likely than men to hold managerial or professional jobs overall, a larger share of employed men hold management positions (9 percent of men compared with 6 percent of women).<sup>iv</sup> In general, data on Cumberland County point to stark gender segregation within broad occupational groups. Men in the county are much more likely than women to work in the armed forces; more than one in five employed men (22 percent) works in the armed forces compared with 4 percent of women.<sup>v</sup> Women, however, are more likely than men to work in education and in health care support and practitioner occupations (20 percent of employed women compared with 5 percent of employed men). IWPR analysis shows that employed women in Cumberland County are also much more likely than employed men to work in office and administrative support occupations (17 percent compared with 7 percent). In addition, women are much more likely than men to be employed in sales occupations (13 percent of employed women compared with 6 percent of employed men), while men more often work in construction and extraction occupations and in installation, maintenance, and repair occupations.<sup>vi</sup>

Occupational segregation and women's under-representation in management jobs reduce women's earnings compared with men's. In 2008–2010, women's median annual earnings in Cumberland County for full-time, year-round work were \$30,384, compared with \$38,725 for men, which means that women earned only 78 cents for every dollar earned by men (Table 2). This earnings difference is larger than the gap between women's and men's earnings in the state as a whole, where women earned 83 cents for every dollar earned by men (Table 2).

In Cumberland County, the distribution of employed women and men differs not only across broad occupational groups but also across employment sectors. Employed women are considerably more likely than employed men to work in the private sector (56 percent of employed women compared with 43 percent of employed men) and in the nonprofit sector (7 percent of employed women compared with 3 percent of employed men; Figure 2). Women, however, are much less likely than men to work for the

local, state, or federal government and somewhat less likely to be self-employed (Figure 2). This pattern of women’s and men’s distribution across employment sectors differs somewhat from the pattern in the state overall, where a higher proportion of men than women works in the private sector (77 percent of employed men compared with 69 percent of employed women) and a higher proportion of women work for the government (21 percent of employed women compared with 18 percent of employed men).<sup>vii</sup>

**Figure 2. Distribution of Employed Women and Men Across the Private, Not-For-Profit, and Public Sectors, Cumberland County, 2010**



Note: For employed women and men aged 16 and older. Includes part-time and full-time workers.

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

## Educational Attainment

Twenty-three percent of women aged 25 and older in Cumberland County have a bachelor’s degree or higher, which is slightly greater percentage than the percentage of men with this level of education (21 percent; Table 2). Both women and men in this area are less likely than their counterparts in the state and nation as a whole to have a bachelor’s degree or higher (Table 2).

Even though women in Cumberland County are more likely than men to have strong education credentials, a substantial number of women—an estimated 38,738,<sup>viii</sup> or 38 percent—either have not completed high school or have only a high school diploma or the equivalent. While a similar proportion of men have such low educational attainment (39 percent; Table 2), it is more difficult for women with this level of formal education to find jobs with earnings sufficient to support a family. The median annual earnings for women in Cumberland County who have completed only a high school degree are \$26,000, which is \$5,800 less than the earnings for men with the same level of education (\$31,800).<sup>ix</sup> Women with some college education or an associate’s degree earn \$31,400, which is less than men with a high school diploma (men with some college education or an associate’s degree earn \$42,000). Women and men with a bachelor’s degree or higher earn considerably more than their counterparts with lower levels of education (\$41,100 for women and \$60,000 for men).<sup>x</sup>

**Table 2. Overview of Women’s and Men’s Economic Status**

	<b>Cumberland County</b>	<b>North Carolina</b>	<b>United States</b>
<b>Labor Force Participation Rate, Aged 16 and Older</b>			
Women	61%	59%	59%
Men	76%	70%	70%
Mothers with Children under 18	69%	74%	73%
Fathers with Children under 18	94%	94%	94%
<b>Percent of Employed Women and Men Who Work Full-Time, Aged 16 and Older</b>			
Women	77%	72%	71%
Men	88%	84%	84%
<b>Percent of Employed Women and Men Who Work Part-Time, Aged 16 and Older</b>			
Women	23%	28%	29%
Men	12%	16%	16%
<b>Percent of Employed Women and Men in Professional or Managerial Occupations, Aged 16 and Older</b>			
Women	37%	40%	39%
Men	22%	30%	33%
<b>Median Annual Earnings, Full-Time, Year-Round Workers, Aged 16 and Older</b>			
Women	\$30,384	\$33,000	\$36,000
Men	\$38,725	\$40,000	\$45,500
<b>Gender Earnings Ratio, Aged 16 and Older</b>			
	78%	83%	79%
<b>Gender Earnings Ratio by Educational Attainment, Aged 25 and Older</b>			
Less Than High School Diploma	N/A	76%	74%
High School Diploma or Equivalent	82%	75%	74%
Some College or Associate's Degree	75%	76%	76%
Bachelor's Degree or Higher	68%	70%	71%
<b>Proportion of Women and Men with a Bachelor's Degree or Higher, Aged 25 and Older</b>			
Women	23%	27%	28%
Men	21%	26%	29%
<b>Proportion of Women and Men with High School Diploma or less, Aged 25 and Older</b>			
Women	38%	40%	42%
Men	39%	46%	44%
<b>Percent of Women and Men 18–64 Without Health Insurance Coverage</b>			
Women	16%	21%	19%
Men	18%	26%	25%
<b>Percent of Women and Men Living At or Below Poverty, Aged 18 and Older</b>			
Women	17%	17%	15%
Men	10%	13%	12%
<b>Percent of All Households Receiving Food Stamps</b>			
	13%	13%	12%

Note: N/A indicates data not available.

Data for Cumberland County are for 2008–2010. Median annual earnings are in 2010 inflation-adjusted dollars.

Data for North Carolina and the United States are for 2010 only.

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

Although education increases women’s earnings, it does not reduce the gender earnings gap. When only women and men with a bachelor’s degree or higher are compared, the gender wage gap is larger: college-educated women in Cumberland County earn only 68 cents for every dollar earned by comparable men (Table 2). This pattern holds true in the state and nation overall as well (Table 2).

## Poverty

A substantial number of women in Cumberland County have incomes that leave them below or close to the federal poverty line. Approximately 19,700 women aged 18 and older live at or below the poverty line, while another 26,100 women live near poverty (with incomes between 100 and 200 percent of the federal poverty line).<sup>xi</sup> Women are more likely than men to live at or below the poverty line (17 percent compared with 10 percent; Table 2). Thirteen percent of households in both Cumberland County and North Carolina overall receive food stamps (Table 2).

In Cumberland County, as in North Carolina as a whole, poverty varies considerably among the largest racial and ethnic groups. Black and Hispanic women aged 18 and older in the county have the highest poverty rate at 20 percent each, followed by white women at 13 percent.<sup>xii</sup> In the state as a whole, Hispanic women are the most likely to be poor; approximately one in three Hispanic women (34 percent) live at or below the poverty line, compared with 25 percent of black and American Indian women, 14 percent of Asian American women, and 12 percent of white women.<sup>xiii</sup>

Families headed by single women with children face a considerably higher risk of living in poverty than other families. In Cumberland County, the share of families headed by single women with children among all families with children under 18 is 39 percent. Yet, families headed by single women with children make up a disproportionate share of families living in poverty: in Cumberland County, 77 percent of families with children who are poor are headed by single women with children (Table 3). In North Carolina as a whole, slightly more than one in ten single women with young children (12 percent) and incomes below the qualifying poverty threshold receive welfare cash assistance.<sup>xiv</sup>

## Child Care



Early care and education programs provide an important workforce support for mothers and fathers. Affordable, quality child care makes it possible for parents to do their jobs while knowing their children are receiving adequate support and a good education. Unfortunately, for many families, limited access to affordable child care is a significant burden. In the absence of quality, affordable child care, many women interrupt their tenure in the labor market, reducing their ability to provide for their families and save for retirement or emergencies. Other women are forced to put their children in low-quality, unreliable care.

In North Carolina, the average cost of full-time, year-round child care ranges from \$6,227 (for a four-year-old in a family child care home) to \$9,185 (for an infant in a child care center; Child Care Aware of America 2012). By comparison, the average annual tuition and fees at a four-year public college in the state are \$5,685 (Child Care Aware of America 2012). In Cumberland County, 17,287 children are eligible for child care subsidies because their parents earn too little to afford the fees; however, fewer than one in four eligible children receives a subsidy for child care (Table 3).

<b>Table 3. The Status of Children: Family Income, Poverty, and Child Care</b>		
	<b>Cumberland</b>	<b>North Carolina</b>
Annual Income a Family of One Adult and Two Children Needs to Afford Essential Living Expenses, 2010 <sup>1</sup>	\$38,811	\$41,920
Median Annual Income of Married-Couple Families with Children Under 18 Years <sup>2</sup>	\$63,415	\$70,124
Median Annual Income of Single Men with Children Under 18 Years <sup>2</sup>	\$44,291	\$29,874
Median Annual Income of Single Women with Children Under 18 Years <sup>2</sup>	\$21,487	\$20,393
Number of All Families in Poverty with Children Under 18, 2008–2010 <sup>2</sup>	9,567	254,650
Share of Families in Poverty with Children Under 18 that are Headed by Women, 2008–2010 <sup>2</sup>	77%	61%
Share of Families with Children Under 18 that are Headed by Women, 2008–2010 <sup>2</sup>	39%	29%
Children Eligible for Child Care Subsidy, SFY 2010–2011 <sup>3</sup>	17,287	391,549
Budget Currently Available to Serve Eligible Children, SFY 2010–2011 <sup>4</sup>	\$18,129,072	N/A
Percent of Eligible Children Receiving Subsidized Child Care Services, SFY 2010–2011 <sup>3</sup>	23%	N/A
Budget per Child Eligible for Childcare Subsidy, SFY 2010–2011	\$1,048.71	N/A
Total Number of Children Aged 0 to 5 Enrolled in Child Care, 2011 <sup>5</sup>	10,733	207,953

Note: N/A indicates data are not available.

Sources: <sup>1</sup>Sirota and McLenaghan 2010; <sup>2</sup>IWPR calculations based on 2008–2010 American Community Survey data accessed through American Fact Finder; <sup>3</sup>North Carolina Division of Child Development and Early Education 2012; <sup>4</sup>North Carolina Division of Child Development and Early Education 2013; <sup>5</sup>The Annie E. Casey Foundation Data Center Kids Count 2012.

## Health



Health is an important component of women’s overall well-being that contributes to their economic stability, educational attainment, and employment opportunities. While many women in Cumberland County experience good health, women as a whole in this county have worse health outcomes on a number of indicators than their counterparts in the state and nation, suggesting that health remains an aspect of women’s status in Cumberland County that needs to be examined and addressed.

Having health insurance coverage is critical to women’s access to health care. In Cumberland County, 84 percent of women aged 18–64 have health insurance of any kind.<sup>xv</sup> Among those with health insurance coverage, the largest proportion have private health insurance (72 percent), followed by coverage through an employer or union (44 percent). Twelve percent of women aged 18–64 with health insurance coverage have coverage through Medicaid and four percent have coverage through Medicare.<sup>xvi</sup> Overall, women in Cumberland County are more likely than their counterparts in either the state or the nation to have health insurance coverage of any kind (Table 2).

On other health indicators, women in Cumberland County experience more mixed outcomes compared with their counterparts in the state and nation overall. Between 2005 and 2009, women in the county were more likely to be diagnosed with breast or cervical cancer than women in North Carolina and the nation as a whole (Table 4). When using an age-adjusted mortality rate, which accounts for distributional age differences among populations, women in Cumberland County also had a higher mortality rate from these two forms of cancer than women in the state and nation overall (Table 4). The incidence rate for uterine cancer among women in Cumberland County, however, is slightly lower than the state and national rate, while the ovarian incidence rates in all three geographic areas are essentially the same (Table 4). Women in Cumberland County have a slightly higher mortality rate from uterine cancer than their counterparts nationwide, and a slightly lower ovarian cancer mortality rate (Table 4).

Women in Cumberland County have higher mortality rates from heart disease and diabetes than women in the state and nation as a whole (Table 4). In Cumberland County, however, women have a mortality rate from stroke and other cerebrovascular diseases (49.8 per 100,000) that is similar to the rate for women in the state overall (50.4 per 100,000) and higher than the national mortality rate for women from these conditions (42.7 per 100,000; Table 4).

Although teen pregnancy rates have fallen in the state and nation in recent years, teenage pregnancy remains a significant concern in many areas. In Cumberland County, the pregnancy rate for teens aged 15–19 is much higher than in North Carolina as a whole (67.7 compared with 49.7 per 1,000; Table 4).

<b>Table 4. Overview of Women's Health Status</b>			
	<b>Cumberland County</b>	<b>North Carolina</b>	<b>United States</b>
<b>Total Number of Teen Pregnancies (15–19 Years), 2010<sup>1</sup></b>	768	15,957	N/A
<b>Pregnancies Among Teens Aged 15–19 (Rate per 1,000), 2010<sup>1</sup></b>	67.7	49.7	N/A
<b>Infant Mortality (Infant Death Rate per 1,000 Live Births), 2011<sup>2</sup></b>	7.2	7.2	N/A
<b>Average Annual Incidence Rates Among Women (per 100,000)<sup>3</sup></b>			
Breast Cancer, 2005–2009	130.0	125.0	122.0
Cervical Cancer, 2005–2009	10.9	7.5	8.0
Uterine Cancer, 2005–2009	21.2	22.3	24.4
Ovarian Cancer, 2005–2009	12.4	12.4	12.5
<b>Average Annual Mortality Rates Among Women (per 100,000)<sup>4</sup></b>			
Breast Cancer, 2005–2009	27.3	23.5	23.0
Cervical Cancer, 2005–2009	3.9	2.3	2.4
Uterine Cancer, 2005–2009	4.7	4.0	4.2
Ovarian Cancer, 2005–2009	7.4	7.9	8.2
<b>Heart Disease Mortality Rate per 100,000, All Ages, 2005–2009<sup>5</sup></b>	182.4	153.6	161.0
<b>Mortality Rate from Stroke and Other Cerebrovascular Diseases, per 100,000, All Ages, 2005–2009<sup>5</sup></b>	49.8	50.4	42.7
<b>Diabetes Mortality Rate per 100,000, All Ages, 2005–2009<sup>5</sup></b>	33.7	20.8	19.8

Notes: N/A indicates data are not available.

All mortality rates and cancer incidence rates are per 100,000 and age-adjusted to the 2000 U.S. standard population. Cancer incidence rates are also per 100,000 and age-adjusted to the 2000 U.S. standard population.

<sup>1</sup> North Carolina Department of Health and Human Services 2012a.

<sup>2</sup> North Carolina Department of Health and Human Services 2012b.

<sup>3</sup> IWPR compilation of data from the National Cancer Institute State Cancer Profiles 2012a.

<sup>4</sup> IWPR compilation of data from the National Cancer Institute State Cancer Profiles 2012b.

<sup>5</sup> IWPR compilation of data from the Centers for Disease Control and Prevention 2012.

## Conclusion

Many women in Cumberland County are thriving, yet the data reviewed in this fact sheet show that there are still areas for improvement, including the wage gap, limited access to affordable child care, and low levels of education among many women. Policy recommendations to address these challenges include

- promoting quality flexible working practices to make it easier for parents to combine paid work with care giving;
- ensuring that employers are made aware of their obligations under the federal anti-discrimination statutes and provide training to employers on best practices for recruiting and retaining women workers, particularly in sectors where they are now under-represented;
- increasing career counseling and financial supports, including for child care, for women with low levels of education;

- facilitating further access to education;
- monitoring workforce development to ensure that women and men have equal access to training in high-growth, well-paid careers;
- supporting more targeted teen pregnancy prevention programs and increased support for teens who are already pregnant and parenting; and
- ensuring that all families who need it receive assistance from “Work First,” North Carolina’s Temporary Assistance for Needy Families program.

## Methodological Notes

This briefing paper presents data for Cumberland County, North Carolina, and for the state of North Carolina and the nation as a whole. Demographic and economic data are based on IWPR analysis of the Integrated Public Use Microdata Series version of the American Community Survey (Ruggles et al. 2010) and on American Community Survey data accessed through American Fact Finder. IWPR used estimates that combine multiple years of data (2008–2010) for Cumberland County; these estimates ensure sufficient sample sizes that allow for reliable reporting. Data for the state and nation as a whole are for 2010 only. Data on child care comes from the Annie E. Casey Foundation Data Center Kids Count, Child Care Aware of America, and the North Carolina Division of Child Development and Early Education. Data on women’s health status are from the Centers for Disease Control and Prevention, the North Carolina Department of Health and Human Services, and the National Cancer Institute.

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## Notes

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

<sup>ii</sup> IWPR calculations based on U.S. Department of Labor (2011). Table 23: States: persons at work 1 to 34 hours by sex, age, race, Hispanic or Latino ethnicity, and hours of work, 2010 annual averages.

<sup>iii</sup> IWPR calculations based on U.S. Department of Labor (2011). Table 23: States: persons at work 1 to 34 hours by sex, age, race, Hispanic or Latino ethnicity, and hours of work, 2010 annual averages.

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

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

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

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

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

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

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

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

<sup>xii</sup> IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010). The sample sizes for Asian American and American Indian women in Cumberland County are too small to reliably estimate the poverty rates for these groups.

<sup>xiii</sup> IWPR analysis of 2008–2010 American Community Survey microdata (Ruggles et al. 2010).

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<sup>xiv</sup> IWPR analysis of 2010 American Community Survey microdata (Ruggles et al. 2010).

<sup>xv</sup> IWPR analysis of 2008–2010 American Community Survey microdata (Ruggles et al. 2010).

<sup>xvi</sup> IWPR analysis of 2008–2010 American Community Survey microdata (Ruggles et al. 2010). Those who have health insurance coverage of any kind were covered by one of the following options at the time the American Community Survey data were collected: 1) employer-provided insurance; 2) privately purchased insurance; 3) Medicare; 4) Medicaid or other governmental insurance. The Census Bureau does not consider response to have coverage if their only coverage is from Indian Health Services (IHS), since IHS policies are not always comprehensive.

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