

Working Black Women in Florida and Economic Insecurity:

A Story of Gender and Racial Inequality

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EXECUTIVE SUMMARY

This report investigates the economic insecurity of working Black women in Florida. We found that the picture of economic insecurity for Black women in Florida is complex. Despite an apparently high level of employment, Black working women face the highest levels of economic insecurity in the state because they continue to experience the intersection of gender gaps in pay and overly segregated gender- and race-typed occupations. To benchmark economic status for workers we use the Basic Economic Security Tables/BEST™. We include nationally available data from the American Community Survey, along with state and policy recommendations.

KEY ECONOMIC SECURITY INDICATORS FOR WORKING-AGED BLACK WOMEN

Income/Gender Pay Gap

- ✓ Black household and individual incomes fall below the state's median income levels, and lag behind Whites. Specifically, the median income for all households in Florida in 2017 was \$52,784 and for individuals was \$28,313. While White households and individual median incomes were above the state average (\$62,704 and \$33,369), Black households and individual incomes were below the state average (\$35,392 and \$23,257).
- ✓ While in 2017 all women in Florida faced a gender pay gap relative to White men and same-race men, Black women (like Hispanic women) faced a substantial pay gap relative to White men. White women earned 82% of what White men earned, while Black women earned only 60% of White men's earnings. In comparison to Black men, Black women earned 89% of what Black men earned.

Education

- ✓ Black women have made some progress in their educational attainment. In 2017, while 42% of Black women in Florida had less than a high school degree, 8% held Associate degrees, 9% held Bachelor degrees, and 6% held Graduate degrees.

Health Insurance and Supports

- ✓ In 2017, 12% of Blacks in Florida were uninsured as compared to 10% of Whites and 17% of Hispanics.
- ✓ With regard to Medicaid in 2017, a larger percentage of Black Floridians were on Medicaid as compared to other groups. Specifically, 35% of Blacks received Medicaid as compared to 13% of Whites and 27% of Hispanics.
- ✓ Black workers were more likely to receive Supplemental Nutritional Aid Program (SNAP) than other groups. Specifically, 32% of Black workers received SNAP as compared to 9% of Whites and 24% of Hispanics.

- ✓ The poverty rates for female-headed Black households in 2017 were significant (24% for female householders and 34% for female householders with children under 18 years old).

ECONOMIC STATUS OF WORKING AGED BLACK FLORIDIANS, 2017

The Basic Economic Security Tables™ Index (BEST) is a measure to give families, advocates and policy makers a clear understanding of the incomes families require to afford basic expenses. Economic security is the ability to afford housing, utilities, food, transportation, childcare, health care, emergency and retirement savings, and necessary household expenses. Individuals who lack the income needed to meet these basic needs are forced to choose among them. Using the BEST as a benchmark, we found working-aged Black workers experience significant levels of economic insecurity, and Black women are particularly at risk

- ✓ Across all groups, 44% of working adults in Florida are economically insecure—that means that despite employment, they do not earn enough to be able to cover their basic expenses in the state.
- ✓ Women are more economically insecure than are men. Forty-seven percent of Florida working women are economically insecure, as compared to 42% of men.
- ✓ Not all working Floridians are equally likely to be economically insecure. Black women experience the *highest* levels of economic insecurity in Florida, relative to other race/sex groups. In the state, 61% of all Black workers are economically insecure. And among Black workers in Florida, 66% of all Black women and half of Black full-time working women do not earn enough to reach economic security for their family type. These percentages are much greater than those of White women (39% of all White women workers and 22% of White full-time women are economically insecure), and also higher than Hispanic women (57% of Hispanic working women and 40% of Hispanic full-time women workers are economically insecure).
- ✓ Single mothers across race are the most economically insecure, despite employment. Eighty-one percent of all single mothers in the state are economically insecure. However, Black single mother headed households are particularly economically insecure—as 90% of those women fall below economic insecurity even though they are employed.
- ✓ Full-time work in Florida does not necessarily equate to economic security. Close to 30% of all full-time workers in Florida were economically insecure, despite employment. And race is critical here—while 21% of White full-time workers were economically insecure, 41% of Hispanic and 46% of Black full-time workers lacked economic security even though they worked full-time.

OCCUPATIONAL SEGREGATION AND ECONOMIC INSECURITY

- ✓ Racial and gender occupational segregation helps to explain how Black women, despite working, have greater levels of economic insecurity than do other groups.
- ✓ Out of the 473 occupations that the US Census Bureau collects detailed information on in the state, half of all men are clustered in just 35 occupations and half of all women are in just 23 occupations.

- ✓ Black women and men are concentrated in the smallest number of occupations in the state compared with other gender/ethnic groups. This can be illustrated by listing the occupations of each gender/ethnic group in order of their frequency, and counting the number of occupations that account for 50% of all workers. Half of all working Black women in the state are concentrated in just 18 occupations (out of 473), and half of all working Black men are concentrated in 25 occupations. This is a smaller number of occupations than either those for White women (24 occupations) and men (37 occupations), along with Hispanic women (21 occupations) and men (26 occupations). In Florida the top three occupations where Black women are concentrated are: nursing, psychiatric and home health aides; customer service representatives; and cashiers. These occupations are often low paying with little opportunity for employment-based benefits or retirement savings.
- ✓ Occupational segregation in the labor market in Florida by gender and race is a systemic barrier to economic security for a vast number of workers. Among Black women working in the leading three occupations for them: 75% of those who are nursing, psychiatric and home health aides are economically insecure, as are 74% of customer service representatives and almost all (95%) of cashiers.
- ✓ Among full-time Black women workers, those who work as registered nurses fare far better than those in other occupations with only 20% living below economic security. Yet the other two leading occupations for full-time Black women have significant rates of economic insecurity. Overall, 70% of Black women who work full-time as nursing, psychiatric and home health aides and 70% of those who work as customer service representatives are economically insecure in Florida.

OVERVIEW OF POLICY RECOMMENDATIONS

1. Address gender and race inequities in the Florida labor market including the gender/race pay gap and occupational segregation.
2. Invest in leadership programs for girls and women to enter gender and race nontraditional careers.
3. Increase opportunities for professional development and awareness of gender and race bias in education and careers.
4. Raise the minimum wage and subminimum tipped wage in Florida.
5. Address childcare barriers that impact mothers' labor market participation.
6. Provide paid leave and paid sick days to all Florida workers.
7. Address and remedy sex, gender and race-based harassment in occupations.
8. Provide financial planning for Florida girls and women.