



Gender Equity Advocacy for Alabama's Black Belt:

How Gender and Race Inequity Intersect to Negatively Impact Alabama's Black Female Population

SUMMARY

Proper access to economic mobility and adequate healthcare are necessary for every American, yet this access remains denied to many. Women still continue to face historical and social disadvantages that affect nearly every aspect of their lives, from educational and economic opportunities to health outcomes. The gender bias women endure includes all of the assumptions, stereotypes, and expectations that prevent women from living and working on a level playing field with men. These barriers become even more insidious when race is also factored in. By working to truly value the labor and health of all women, Alabama Institute for Social Justice (AISJ) seeks to advance a bold systemic policy change that is rooted in gender and racial equity to transform public policy and organizational cultures. Meaningful and sustainable changes within our systems will advance equity at the intersection of race and gender and create better futures for our children, families, and economy.

Preliminary Thoughts

In prior generations, the argument seemed to be simply for gender *equality* – an end goal in which men's and women's rights and opportunities would not depend on whether they are born male or female. But we're still a long way from reaching that goal, and gender *equity* is the means by which we can reach it.

Gender equity means fairness of treatment for men and women, according to their respective needs. This may mean equal treatment, or it may mean treatment that is different but which would provide equivalency in terms of opportunities, benefits, and obligations. This would allow our culture to correct for gender biases so that economic outcomes improve for everyone, effectively bridging the gap between gender bias and reality.

Women must still face hostile work environments, lower levels of respect for the careers that many choose, discrimination in healthcare, and significant income disparities when compared to men. Gender

equity measures would counteract these barriers.

However, this lack of equity is even further highlighted at the intersection of gender and race. Like anything else within American history, even the women's suffrage movement was tainted by racism. Back then, the prototypical woman who purportedly fought for (and ultimately earned) the right to vote was a white, Anglo-Saxon, Protestant woman. Black women and other women of color were predominantly excluded from this movement and its victory until the Voting Rights Act of 1965, which banned racist voter suppression tactics like literacy tests and gave minorities a legal means to challenge voting restrictions.

Through continued generational shifts in demographics, the word "woman" is no longer represented by a white archetypal female. And yet talking about only gender within the equity movement easily erases the additional struggles that women of color must face beyond those experienced by their white peers and runs the risk of the white

experience remaining the default archetype within the greater cultural mentality.

In the end, gender inequity impacts everyone. When women must continually face unequal opportunities and outcomes due to their gender, it negatively affects our families as well as our economy. In addition, gender equity and racial equity are ultimately inseparable. In order to achieve gender equity, we must address both problems and how they are interconnected.

How We Devalue Women's Work – And Black Women's Work Especially

The Bureau of Labor Statistics stated that the median income for women in 2021 equaled 83 cents for every dollar that men earned [1]. While this is an overall improvement from the 75-79 cents in past years, it shows that gender inequity still exists within the workforce.

Of course, this statistic is made more nuanced when factoring in the important aspect of race and ethnicity, in addition to the types of work that women are more commonly employed to do that tend to earn lower wages overall, such as caregiving, teaching, or clerical work.

The Wage Gap Right Now

In 2021, white men earned an average yearly salary of \$58,448. White women made significantly less – \$48,113 on average, or 82.3 cents per every white man's dollar [1].

Black women fared even worse, earning an average salary of \$40,287, or 68.9 cents for every white man's dollar. Latina or Hispanic women earned a dismal \$37,258 average salary, or 63.7 cents for every white man's dollar. Only Asian women fared better than white men in 2021, earning an average salary of \$58,825, or \$1.01 for every white man's dollar [1].

While race is a major factor in the lower incomes of these women, we must also remember that gender disparity is at play as well. In 2021, the average salary for Black men was \$43,303 – over \$3,000 per year more than Black women [1]. So even within the same ethnic groups, women are still underpaid more severely than men.

The reasons for this are multifaceted. Women, and particularly Black women, have long had to reckon with the type of work they do and the context in which they perform that work, which then impacts how that work is viewed by the larger culture. Black women in America have always been expected to work, though that labor was not always paid. Black women's work was historically tied to their lower status compared to white women, which included having to sacrifice their own family life to care for white women's families. Even today, Black women still disproportionately work in caregiving jobs, which are notoriously underpaid positions [2].

Negative stereotypes still exist regarding Black women's work ethic despite their robust participation in the labor force. Pair this with the fact that Black mothers must still perform the work of the gendered "second shift" of unpaid labor at home, and Black women suffer greatly under our current attitudes about what work is "worth" higher wages.

Within Alabama, the gendered wage gap has been deeply pronounced. In 2014, the pay gap was 27.4% – with women earning only 72.6 cents on every dollar a man made [3].

Alabama only recently ratified a pay equity law, becoming the 49th state to do so in 2019 with the Clarke-Figures Equal Pay Act. The CFEPa prohibits an employer from paying a worker less than another worker of a different race or sex for equal work. How much this one law will impact women across ethnic lines in Alabama still remains to be seen. Although, this forward movement is a crucial

step in Alabama's economic future, it also necessitates removing the stigma attached to talking about income amongst fellow workers within a given company or field.

Denying Opportunities To Black Female Entrepreneurs

Meanwhile, Black women are prolific entrepreneurs. As of 2021, 17% of Black women were in the process of starting or running a new business, compared to only 10% of white women and 15% of white men. However, only 3% of Black women are operating mature businesses [4].

Since Black women face more and more difficulties and limits when it comes to accessing capital to start new businesses in competitive markets, they often try to self-fund their ventures. Research in 2015 showed that 61% of women self-fund their start-up capital, while only 29% of Black women entrepreneurs live in households with incomes above \$75,000 [4]. Add all this together with Black people typically taking on higher levels of debt to attend college, and Black female entrepreneurs are disadvantaged early on when it comes to being able to fund new business ventures.

Women are approved for small business financing at a rate of only 32%, compared to men's 35% approval rates. Women who are able to get approved more often receive shorter-term funding, which means smaller loan sizes and higher interest rates [5].

Meanwhile, minority-owned businesses are often rejected for small business loans because of lower net worth and a lack of assets. In 2016, it was reported that white business owners' start-up capital averaged \$106,720, while Black entrepreneurs averaged \$35,205 [6]. So Black female entrepreneurs continue to be held back by their own history of being denied various wealth-building opportunities, despite working to improve themselves and grow the economy with new business ventures.

When it comes to venture capital funding, Black women get a very small piece of that pie. In 2018, women-led companies received only 2.2% of the \$130 billion in total venture capital invested that year [7]. And for the two-year time period of 2018 and 2019, just 0.27% of venture capital funding went to Black women [8].

So, despite Black women's drive to create new businesses that could help a struggling economy, numerous barriers exist that almost ensure their failure rather than their success.

Alabama's gross domestic product has grown, with the state ranking as the 27th largest state economy in 2019 [9]. If the state's economy is to continue to grow, it must do so while benefiting its female and minority workers with higher wages and greater access to the funds needed to create new business opportunities.

Economic inclusion is critical for Alabama's long-term prosperity. Strengthening the labor market with better pay and greater entrepreneurial support will allow struggling Alabamians to finally build savings that could move them up the economic ladder or recover from financial setbacks. And it would create even further economic success for Alabama overall.

Lack Of Black Female Leadership Is Stunting Cultural Progress

Tied with the phenomena of statistically earning lower wages and being blocked from receiving entrepreneurial support, Black women must also face a lack of representation in leadership positions, from the private sector to the halls of government.

Progress is being made, albeit slowly. As of 2021, a record 41 women were finally running Fortune 500 companies, and two of these women were Black [10]. But overall,

Black women are woefully underrepresented when it comes to powerful economic leaders. In 2020, only 21% of C-suite leaders were women, and only 1% of them were Black women [11].

This is the result of still-present bias and systemic barriers in hiring and promotions practices. For every 100 men who are hired into managerial roles, only 64 Black women are hired. And for every 100 men who are promoted to manager, only 58 Black women are promoted. Meanwhile, Black transgender women must face the increased potential of being fired, denied a promotion, or even not hired because of their gender identity [11].

Alabama's own corporate environs are not better. As of 2018, only 15% of the total board members of Alabama's public companies were women, and only four companies had more than one woman on their boards. None of these companies had women as CEOs, and no women served as board chairs [12].

By denying women the opportunity to rise within the ranks of corporate America, we lose out on the talent and perspectives of more than half of the working population. And by especially denying Black women these opportunities, we continue to narrow the pipeline for who can be economically successful. Companies may be adding diversity initiatives, but without investing in Black women's upward mobility, those initiatives miss the mark.

Over in the public sector, Black women are also underrepresented. Although Kamala Harris has broken barriers as the first woman, first Black, and first Asian vice president, the U.S. Senate has no Black female senators [13]. Of the 435 members of the U.S. House of Representatives, only 121 are women; 74 of them are white while only 26 are Black [14].

Meanwhile, in 2021, women made up only 30.6% of all state legislators nationwide. Out

of 140 total seats in the Alabama state legislature, only 22 are women, or 15.7% [15].

If the state's government doesn't look like the people it represents, then there will continue to be perspectives and voices that are lost when creating and enacting legislation. The issues and challenges that particular communities face will continue to be ignored and devalued. We also run the risk of losing out on the holistic contribution that Black women can bring to government leadership.

How We Devalue Women's Health, Particularly Black Women's Health

Women have historically been discriminated against regarding basic health insurance coverage in the U.S. Before the Affordable Care Act, women experienced rampant gender-based pricing in both individual and small group plans, with insurance companies justifying their higher prices by asserting that women's healthcare issues are more complex than men's. Prior to the ACA's rollout in 2014, millions of women were denied coverage because of "pre-existing conditions" such as pregnancy, breast cancer, irregular periods, or sexual assault [16]. Being a woman, in itself, was essentially considered a "pre-existing condition."

Even with the ACA changing some of the health insurance landscape, insurance itself is still a major expense that not everyone can obtain. As of 2020, one in ten women were uninsured, due to gaps in private and public programs as well as lack of affordability. That means that 10 million women throughout the nation remain uninsured, with the rates being highest in the states that have not expanded Medicaid eligibility, like Alabama. [17].

Regarding affordability, 57% of all employer-sponsored insured workers in the U.S. have deductibles of at least \$1,000. Thirty-seven percent of women with employer-sponsored

BOX 1

How Expanding Medicaid Would Help Alabama's Women and Families

Poverty and lack of access to health insurance are significant drivers of maternal mortality rates in Alabama. In 2016, 67% of pregnancy-related deaths in the state were preventable, and cardiovascular-related conditions were the leading cause of pregnancy-related deaths [27].

When women lack access to health insurance, they are less likely to get treatment for pre-existing conditions and are more likely to die during or after pregnancy. If Alabama were to expand Medicaid, it would improve maternal outcomes and provide more equitable access to care for Alabama's families.

Who Is Currently Eligible for Medicaid in Alabama:

- Children up to 146% of the federal poverty level (FPL); children up to 312% of FPL qualify for the Children's Health Insurance Program (CHIP)
- Pregnant women up to 146% of FPL
- Parents and caretaker relatives up to 18% of FPL
- Elderly and disabled individuals with particular medical conditions and income levels [29]

Key Figures:

- **1,034,994:** Number of Alabamians covered by Medicaid/CHIP as of May 2021
- **340,000:** Number of additional Alabama residents who would be covered if the state accepted Medicaid expansion
- **127,000:** Number of Alabamians who have NO realistic access to health insurance without Medicaid expansion
- **Over \$2 billion:** Federal money Alabama is leaving on the table in 2022 by not expanding Medicaid [29]
- **28,500:** Number of jobs that would be created in Alabama – 14,200 in healthcare, 2,100 in construction, 3,200 in retail, and 9,000 in other sectors [29]

Expansion of Medicaid coverage in Alabama would help for thousands of Alabamians – a majority of whom are families of color – to finally get health insurance.

insurance say that it is difficult to meet those deductibles [17].

Within Alabama, the numbers are not better. The state ranks 47th in overall health outcomes for women and 44th for women's mortality rates. As of 2020, 11% of Alabamian women ages 19-64 were uninsured, and 12% of Black women were uninsured [17].

Pregnant women are especially vulnerable when it comes to low-income health insurance coverage. All states must provide Medicaid coverage for pregnant women whose incomes are at or below 133% of the federal poverty level for 60 days after the birth of their child. Because Alabama did not adopt Medicaid expansion, many Alabamian women no longer qualify for Medicaid coverage 60 days postpartum because their income is above the eligibility level [17].

For a four-person household, the federal poverty guideline is \$26,500 [18], so the maximum that a mother in a four-person household can make and still qualify for Medicaid at all is \$35,245. Meanwhile, the median earnings of women in Alabama as of 2020 was \$41,132 [19]. This leaves one-third of uninsured women in Alabama who live within that gap of making too much to qualify for Medicaid but not enough to make a thriving wage.

If Alabama were to expand Medicaid, the state's uninsured rate would drop by an estimated 43% [20], leaving more women and families protected when it comes to their healthcare needs. Proper healthcare coverage is important for all. Those who have it are more likely to obtain necessary preventive, primary, and specialty

care services. Uninsured women are less likely to receive preventative care and are more likely to receive substandard care when they do access the healthcare system.

But even beyond the costs and gaps in insurance coverage, we must also address the fact that Black women receive far worse medical care than white women. Black women are three times more likely to die from complications surrounding pregnancy than white women [21], while Black women receive unequal pain management after cesarean sections [22].

Black women are also 60% more likely to have high blood pressure than white women, with 18% of Black women living with controlled hypertension and 25% with uncontrolled hypertension [23]. Hypertension is the 10th leading cause of death for Black women, killing 2.1% of them [24].

In addition, the people who live in the rural areas of Alabama are facing less access to

the healthcare they need. Since 2005, seven rural hospitals have closed, and 12 of the state's 45 rural hospitals have been identified as "most vulnerable" to closure in the near future due to losses of revenue and lack of Medicaid expansion [25].

Four of the seven counties in Alabama that don't even have hospitals are right in the state's Black Belt, while many additional hospitals in the region are below the average of 3.9 hospital beds per 1,000 people. [26]. The lack of rural hospital access creates an undue burden on the Black population in these areas, meaning longer drives, delays in reaching healthcare facilities, and potentially dire consequences in medical emergencies.

Women, Black people, and the poor are systematically denied health services within Alabama, leading to disparate care, high mortality rates, and continued class stratification that will do even further damage to Alabama's tenuous state economy.

RECOMMENDATIONS

- Value women's labor by ensuring equal pay for equal work and addressing occupational segregation by increasing wages for careers filled predominantly by women.
 - Support women-owned businesses through equitable access to funding, capital, and other business supports.
 - Improve health outcomes for women by implementing systems to eliminate bias and discrimination in healthcare.
 - Expand equitable statewide access to insurance coverage and healthcare (see Box 1).
 - Invest in research into and solutions for Alabama's high mortality rate and overall poor health outcomes for women.
 - Elevate women's voices by promoting their lived experiences and leadership.
 - Provide data and educational resources highlighting the impact of gender and racial bias on the inequities experienced by Alabama's women, children, families, and economy.
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