Rhode Island Women's Well-Being Index 2024
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The Rhode Island Women's Well-Being Index (RI WWBI) provides access to publicly available data specific to local, regional and statewide levels. It is aggregated for gender and race, when such data is available. Based on similar indexes used by other Women's Funds, the RI WWBI encompasses five dimensions—Education, Economic Security/Poverty, Health & Safety, Housing, and Civic Engagement—each of which is made up of additional indicators. This WWBI policy brief does not include our Housing or Civic Engagement sections, because there are no changes to the data we published in 2023.
EXECUTIVE SUMMARY

The majority of the data that informs our Women’s Well-Being Index draws from the latest U.S. Census, uploaded into our WWBI in December 2023. The Index makes it possible to see data for each city and town in RI. Each year when new data is uploaded, the Women’s Fund of Rhode Island will be able to see progress toward closing the gender, wage, wealth, health, education, and power gaps that exist in our state. Where possible, we also look at the intersections of gender inequity overlaid with race/ethnicity and age.

WHAT DIFFERENCE DOES A YEAR MAKE? SINCE OUR LAST REPORT:

• The good news is that RI has increased the overall percentage of women achieving at least a high school diploma (up 6% since 2016). Unfortunately, in Central Falls, the number of women achieving a high school diploma dropped significantly from 24% to 36%.
• Nearly half of RI cities and towns had less than 3% unemployed women. Providence & Cranston, which previously had the highest percentage of unemployed women, have largely rebounded. Only seven cities and towns had more than 5% unemployed.
• Salaries have risen for women in most occupations over the previous year, ranging from an 8-16% increase, depending on the sector.
• The top two sectors, Office/Administration and Education/Legal/Arts/Media, attract 35% of RI’s female workforce, with an average median salary of $55,656, a 14% increase in salary than previously reported. However, the male median average salary of $113,210 is a gender wage difference of nearly 43%!
• RI’s highest-paid sector for women is Healthcare Practitioners, where women make $79,197, but men make $113,210.
• The percentage of women giving birth in the past year went down 2.5%. More women giving birth are married than previously (68% vs. 65%).
• Men are more likely to have health insurance coverage than women in RI; young adults have higher rates of being uninsured among all age groups.
• Hispanic/Latinx women experience poverty at a rate above 10% in 26 RI cities and towns. Black women experience the same in 16 cities and towns.
• The good news is that the overall rate of poverty for Black women has dropped by 3%; for Hispanic/Latinx women, the rate has not changed significantly.
• More distressing is that the poverty rate for American Indian/Alaskan Natives in RI surged from a rate of 16.5% previously to 38%.
• The percentage of women without children who receive SNAP benefits decreased by 4%.
EDUCATION

In Rhode Island, 27% of women aged 25+ (all races) have at least some college education. Almost 90% of women across Rhode Island have at least a high school diploma.

![Bar chart showing educational attainment among women in Rhode Island.](chart)

Source: ACS 2022 5-year estimates

It’s critically important to Rhode Island’s economic future that the Rhode Island workforce—both women and men—have the formal education and training necessary to engage fully in today’s competitive economy. The good news is that RI has increased the percentage of women achieving at least a high school diploma (up six percent since 2016). Indeed, we saw a 1% drop in women with less than a high school diploma and conversely, a 1% increase in women achieving a graduate or professional degree this year over last. However, anecdotal evidence indicates that the COVID pandemic has led to historic drops in the number of students attending college, so it is likely we will see our gains in higher levels of education erode over the next few years.

We know that median earnings significantly increase for women with educational attainment. Enabling women to achieve their full potential builds strong families and a growing economy. For that reason, it is not surprising to see higher levels of educational attainment in wealthier areas of Rhode Island: in Barrington, 40% of women have a graduate or other professional degree; East Greenwich comes in next with 35%, followed by Jamestown at 31%, South Kingstown at 29%, and Narragansett at 27%.
Conversely, earnings significantly decrease for those with lower levels of educational attainment. As we might expect, areas of the state which experience higher levels of poverty correspond with lower rates of educational attainment. Central Falls scored lowest among cities and towns on educational attainment, with more than one in three women holding less than a high school diploma, a significant drop from our last report from 24% to 36%. Woonsocket improved by 3% to join Providence and Pawtucket with 17% of its female population not graduating from high school. Exeter was not far behind with a rate of 16%.

Median Earnings of Women by Educational Attainment

Median earnings for women increase with educational attainment.

<table>
<thead>
<tr>
<th>Educational Attainment</th>
<th>Median Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high school</td>
<td>$28,259</td>
</tr>
<tr>
<td>High school</td>
<td>$34,836</td>
</tr>
<tr>
<td>Some college or associate’s degree</td>
<td>$41,061</td>
</tr>
<tr>
<td>Bachelor’s degree</td>
<td>$56,615</td>
</tr>
<tr>
<td>Graduate or professional degree</td>
<td>$78,806</td>
</tr>
</tbody>
</table>

Source: ACS 2022 5-year estimates, table B20004

Statewide, the median earnings for a woman with less than a high school degree is $28,259 per year, while a woman with a graduate or other professional degree can expect to earn a median annual salary of $78,806.

OTHER CONSIDERATIONS

Unfortunately, educational levels don't necessarily lead to higher wages. Women make up the majority of minimum-wage workers. Although lower wages are often tied to occupation segregation and family care issues, roughly 40% of the gender wage gap can't be explained away. The documented gender wage gap starts as soon as women and men begin their careers. Fewer women than men are hired for entry-level positions, despite women being 57% of recent college graduates. Corporate America promotes men at 30% higher rates than women during the early stages of their careers.
After considering many factors and data, we recommend the following:

01  Strengthen vocational and trade programs specifically in cities and towns where a higher percentage of women do not have a high-school diploma. These programs provide valuable skills in less time than traditional schooling.

02  Increase provider reimbursement rates for women-dominated career sectors and for workforce training strategies (e.g., creating career pathways with stackable credentials).

03  Provide free and low-cost tuition options to local community colleges and in-state colleges and universities to provide more opportunities for women to obtain advanced degrees without incurring debilitating student loan debt.

04  Enhance community colleges’ funding and bring a gender lens to community college institutions and programs to generate the culture, programs, and support needed for women to thrive.

05  Invest in high-quality educational pathways including apprenticeships in the trades, paired with holistic supports such as caregiving, and enhanced flexibility to empower women and mothers to access the education and training they need.

06  Increase support for women in STEM which will enable more young women to achieve high school graduation or GED certification and attain a minimum level of training that allows them to enter STEM (Science, Technology, Engineering & Math) careers. These careers are in high demand in RI and can provide higher pay and benefits than typical entry-level jobs.

07  Provide widespread internet access to high-quality, low-cost internet and computers for students at all educational levels, especially in families where both parents and children need remote learning resources.
ECONOMIC SECURITY

This policy brief explores the latest data for the Economic Security Indicator, specifically data that addresses employment, labor force, and wages.

Employment and Labor Force Participation

A reasonable unemployment rate is somewhere between 3-5%. As of November 2023, Rhode Island’s overall unemployment rate was 2.9%. When unemployment is low, workers are usually paid more and will spend more in the economy.

Our past report showed that two of our largest urban centers (Providence & Cranston) had the most unemployment; we are pleased to see these areas have rebounded. The areas with the highest unemployment in this report include West Greenwich (8.26%); Tiverton (6.43%); Woonsocket (5.92%), and Jamestown (5.82%). Nearly half of RI cities and towns had less than 3% unemployment as measured by this latest data. Only 7 cities and towns had more than 5% unemployed.

Looking specifically at women’s employment by marital status and comparing with our previous report, the percentage of separated women who are not in the labor force grew by 4%. This suggests the possibility that balancing workplace and family issues combined with the continuing economic impact of the COVID pandemic may have been more challenging for separated women than in the past. Slightly less married women, divorced, and widowed women were working from our last report to this report with only 1% changes in their numbers.

Source: ACS 2022 5-year estimates, table B12006

[Bar chart showing employment, unemployment, and not in labor force by marital status with percentages]

Source: ACS 2022 5-year estimates, table B12006

WOMEN'S WELL-BEING INDEX 2024 | WWW.WFRI.ORG
Median Earnings and Gender Pay Gap

According to the latest U.S. Census, median earnings for women in RI who worked full-time, year-round was $43,394 vs. men’s median earnings of $53,544. This means women in RI earn .81 to each $1 a man earns, a drop of 4% since our last report. The gender wage gap worsens when we look at women of color, although the % drop is less pronounced (by only 1%) when we look at specific race/ethnicities. This report shows Black women earn .60 on the male $1. Our Latina sisters make even less, coming in at .52.

Occupational segregation occurs when one demographic group is over/underrepresented among different kinds of jobs. Evidence shows that occupational segregation based on gender occurs more because of assumptions about what kinds of work different genders are best suited for than because of an efficient allocation of innate talent. Occupations with more men tend to be paid better regardless of skill or educational level. This trend is also highly racialized: Women of color at all educational levels are segregated into jobs with lower wages than their white female peers of similar skill levels.

**Sectors**  
**Employment Rate**  
Office & Admin 19%  
Education, Legal, Arts & Media 16%  
Management 13%  
Healthcare Practitioners 11%  
Business/Finance 8%  
Sales 7%  
Personal Care 3%  
Healthcare Support 6%  
Computer/Engineering/Science 5%  
Production & Transportation 6%  
Cleaning & Maintenance 2%  
Food 3%  
Resources, Construction Maintenance <1%  
Protective Services 1%

**Median Earnings**

- **Women**
  - Office & Admin: $33,788
  - Education, Legal, Arts & Media: $39,610
  - Management: $35,758
  - Healthcare Practitioners: $32,876
  - Business/Finance: $29,811
  - Sales: $49,219
  - Personal Care: $48,292
  - Healthcare Support: $48,292
  - Computer/Engineering/Science: $48,292
  - Production & Transportation: $48,292
  - Cleaning & Maintenance: $48,292
  - Food: $48,292
  - Resources, Construction Maintenance: $48,292
  - Protective Services: $48,292

- **Men**
  - Office & Admin: $66,062
  - Education, Legal, Arts & Media: $77,291
  - Management: $79,197
  - Healthcare Practitioners: $71,997
  - Business/Finance: $52,602
  - Sales: $52,602
  - Personal Care: $52,602
  - Healthcare Support: $52,602
  - Computer/Engineering/Science: $52,602
  - Production & Transportation: $52,602
  - Cleaning & Maintenance: $52,602
  - Food: $52,602
  - Resources, Construction Maintenance: $52,602
  - Protective Services: $52,602

Source: ACS 2022 5-year estimates, table C24020

35% of women in RI are employed in Office & Administration and Education, Legal, Arts & Media. The combined average median salary of these sectors is $56,656. For reference, RI’s Standard of Need (to cover basic living expenses) for a single parent is $78,219.
Salaries have risen for women in most occupations since our last report, ranging from an 8% to 16% increase depending on the sector. The top two sectors, Office/Administration and Education/Legal/Arts/Media, attract 35% of RI’s female workforce, with an average median salary of $55,656, which is a 14% increase from our last report. Other sectors saw even higher increases in median salary, including Management (16%), Computer/Engineering/Science occupations (16%), and Cleaning & Maintenance (16%). The only sectors with no salary growth were Resources/Construction Maintenance and Protective Services, which employ less than 1.5% of the female workforce in RI.

In general, median earnings of women working as Healthcare Practitioners and in Computer/Engineering/Science are the highest, followed closely by the Management sector. 29% of women work in these areas in RI with an average median wage of $78,670, compared to men’s average median wage of $89,143. The gender wage gap amongst these high-paying sectors is 12%.

RI’s highest paid sector for women is Healthcare Practitioners, where women make $79,197 compared to a male median average salary of $113,210, a difference of nearly 43%! Given that we have a Healthcare Practitioner shortage in Rhode Island, one area we might look at is whether we are paying women fairly for the work they are doing compared with their male counterparts.

**Earnings by Race/FT Female Workers**

- **All women**
- **Black**
- **Asian**
- **White**
- **Hispanic**
RI’s lowest paid sectors for women include Food ($29,811), Cleaning & Maintenance ($32,876), Personal Care ($33,788), Production & Transportation ($35,758), and Healthcare Support ($39,610). Together, these sectors employ 20% of RI’s female workforce. Workers in these industries are more likely to be people of color and have a combined average hourly wage of $16.50, significantly less than what a single parent of two children needs to earn to cover basic necessities in our state ($37.61). According to the Rhode Island’s Standard of Need (RISN), households earning less than what is necessary to meet the RISN include:

- 61 percent of individual adults without children;
- 70 percent of families with one parent and two children; and
- 25 percent of families with two parents and two children.

**POLICY RECOMMENDATIONS**

After considering many factors and data, we recommend the following policies to attract more women to the workplace and narrow the gender wage gap:

**01** Raise the minimum wage
to meet Rhode Island’s Standard of Need (RISN).

**02** Eliminate the tipped minimum wage
as tipped workers are more likely than other workers to live in poverty.

**03** Implement fair scheduling practices
to reduce inconsistent and unpredictable scheduling.

**04** Support families
by increasing access to affordable, quality childcare.

**05** Support being human
by expanding paid family and medical leave.
Provide career pathways
to higher-paying jobs for entry-level direct-care workers.

Recognize the value of unpaid family caregivers
by increasing respite program allowances, expanding programs
offering training and support services, and providing assistance with
care coordination.

Fix pay disparities
that are not covered by the R.I. Fair Pay Act by regularly examining
and adjusting employee pay as appropriate.
HEALTH & SAFETY

This policy brief explores the latest data for the Health and Safety Indicator.

Maternal Mortality

Maternal mortality is defined as the number of deaths related to pregnancy and its management, excluding accidental causes; it also includes deaths up to a year following the termination of pregnancy. The United States has the highest maternal mortality rate out of all developed countries. Since March 2020, there has been a substantial rise in maternal deaths due in part to the COVID-19 pandemic. It is estimated that maternal deaths will increase nationally due to state bans on abortion and, while local access remains legal, it’s possible that access will be reduced or eliminated in the future.

Rhode Island’s maternal mortality rate is 19 deaths per 100,000 live births, which is less than the national average of 29.6 deaths per 100,000 births. When comparing the state to our neighbors, Rhode Island is on par with Connecticut’s rate, but Massachusetts does better with a maternal mortality rate of 14 deaths per 100,000 live births.

![Maternal Death Rate per 100,000 Live Births](chart)

Source: CDC WONDER Online Database, Mortality files, accessed via United Health Foundation’s America’s Health Rankings

While the data shown here is encouraging, it is very important to note that Black women are 2.6 times more likely to die due to a pregnancy-related cause than white women, perhaps due to racial bias within the medical system. Ongoing participatory action research conducted by SISTA Fire RI highlights a number of opportunities for local providers (primarily Women & Infants Hospital) to improve conditions impacting families of color, including translation and interpretation services, staff trained in trauma-informed care practices, informed consent, and broader community involvement.
Prenatal Care

Reasons women may not receive adequate prenatal care include affordable and convenient access, cultural attitudes, and unintended pregnancies. Long-standing disparities persist in maternal and child health. According to national measures, RI is in the top 25% of the nation for timely prenatal care, as published in the annual release by the Center for Medicaid and Medicare Services (CMS).

While this is generally good news, we must address unacceptable racial and ethnic disparities. In Rhode Island, whites and Asians have better maternal and child health outcomes than other racial/ethnic groups and a higher percentage of non-white women receive delayed prenatal care than white women.

Females with Recent Births

In 2022, approximately 5% of Rhode Island’s female population (11,897) gave birth. When accounting for race, white, Black, Asian, and Hispanic women in Rhode Island all had similar birth rates, around 5%. However, there were differences in the percentage of married vs. unmarried women giving birth by race.

The pie chart on the left shows the share of females aged 15-50 who gave birth in 2022 and the pie chart on the right shows their marital status. Now-married includes women who are separated whose spouses are absent. Unmarried includes women who are divorced, widowed, or have never been married.

Data from the CDC has shown that marriage is associated with improved birth outcomes, such as lower risk of preterm delivery, infants of a healthy size for gestational age, and low NICU admission. Of Rhode Island women who gave birth in 2022, 62% were married while 38% were either divorced, widowed, or never married.
Since our last report, the birth rate has gone down from 5% of Rhode Island’s female population (11,897) to 2.5%.

**Women Without Health Insurance**

Approximately 11% of women ages 19 to 64 are uninsured in the United States. In Rhode Island, only about 6% of women ages 19 to 64 are uninsured, although this percentage is an increase from our last report where 3.7% were uninsured. Central Falls has the highest rate of uninsured women, with 29% of women ages 35 to 44 years old being uninsured (and a significant increase from our last report where only 23% were without coverage). The primary reasons for not having health insurance are the high cost of employer-sponsored coverage and ineligibility for Medicaid, which may be due to lack of required immigration status or the income line.

Under the Affordable Care Act (ACA), most private plans and Medicaid expansion plans cover a wide range of preventative services without cost-sharing. The Medicaid expansion results in better economic outcomes, both for the individual and the community. Having a health insurance card allows for more healthcare access than if a person is uninsured, but having a health insurance card does not guarantee access to healthcare or access to culturally appropriate services.

According to the American Community Survey, men are more likely to have health insurance coverage than women in Rhode Island. Young adults (age group 26-34) have higher rates of being uninsured among all age groups for many geographies in Rhode Island.

![Chart showing the percentage of males and females without health insurance by age group.](Source: ACS 2022 5-year estimates, table B27001)
POLICY RECOMMENDATIONS

After considering many factors and data, we recommend the following:

01 **Provide access to affordable contraception** and affordable comprehensive healthcare, including state investments in Medicaid access.

02 **Defend Medicaid** and defend cuts to the Medicaid budget.

03 **Protect patients and providers** by safeguarding access for patients and protection for providers delivering reproductive health care.

04 **Provide multi-lingual care and coverage** through Medicaid and private insurance for prenatal courses and doula care for pregnant women, including classes that are culturally and linguistically congruent.

05 **Provide Medicaid access for immigrants**, especially children and pregnant women, regardless of immigration status.

06 **Improve inclusivity of fertility care coverage** to include single and LGBTQ+ people.

07 **Expand paid family leave** by increasing benefit rates for lower wage individuals and the maximum temporary caregiver weeks, as well as by updating the definition of a covered family member.

POVERTY

This policy brief explores the latest data for the Economic Security Indicator, specifically the data that address poverty.

The Census Bureau uses a set of money-income thresholds that vary by family size and composition to determine who is in poverty. If a family’s total income is less than the family’s threshold, then that family and every individual in it is considered in poverty. Although the thresholds in some sense reflect a family’s needs, they are intended for use as a statistical yardstick, not as a complete description of what people and families need to live. For further information, we recommend readers review the Rhode Island Standard of Need, calculated and updated regularly by the Economic Progress Institute.

Female Poverty by Race/Ethnicity in Rhode Island

While RI typically has a small population of American Indian/Native Alaskan women from which we can pull census data, it is worth noting that women experiencing poverty in this group more than doubled since our last report. No other demographic group experienced a significant increase in percentage; the only two groups to see an increase were Native Hawaiian/Pacific Islander and those who identified as Other, both at 2%. Asian, Hispanic and White women experienced virtually no change in poverty levels. Black women actually experienced less poverty in this period by 3%, as did those who identified as two or more races, with a drop of 3.5%.

Source: ACS 2022 5-year estimates, tables B17001B through B17001I
FEDERAL ASSISTANCE

Black women experience poverty at a rate above 10% in 16 RI cities (in 41% of our cities).

Hispanic/Latinx women experience poverty at a rate above 10% in 26 RI cities (in 67% of our cities).

However, Black women experience poverty at a rate above 10% in 16 cities and towns throughout Rhode Island, with South Kingstown being the highest. Hispanic/Latinx women experience poverty above 10% in 26 of them, with Providence being the largest concentration of the population. In 30 cities and towns, the percentage of poverty experienced by women is more than 10%, again with South Kingstown having the highest percentage in poverty.

The Supplemental Nutrition Assistance Program (SNAP) is a federal assistance program administered by the states. It provides low-income Rhode Islanders with financial assistance to purchase food. SNAP does not and is not intended to, cover all food costs for the month, and many households need to turn to food pantries to ensure they have sufficient food. Most SNAP participants in RI have incomes below the poverty line.

Female Head of Households Receiving SNAP Benefits

Source: ACS 2022 5-year estimates, table B22002

According to an analysis by the Center of Budget & Policy Priorities, in Federal Fiscal Year 2022, SNAP helped 139,400 Rhode Islanders, approximately 1 in 8 residents. More than 34% lived in working families, 52% lived in families with children, and almost 49% lived in families that included older adults or individuals with disabilities. These numbers are comparable with our previous report.
POLICY RECOMMENDATIONS

We join with the Economic Progress Institute, RI Kids Count, and many other organizations in supporting policies that:

01 Increase the minimum wage to a living wage which ensures that basic housing, food, clothing and other needs are met.

02 Increase pay for caretakers especially childcare providers and direct care workers for older adults and people with disabilities.

03 Increase the RI Works benefit and tie it to inflation for the annual cost-of-living increases.

04 Expand and improve paid family leave by increasing individual benefit rates for lower wage workers and expanding the number of weeks.

05 Increase the state earned-income tax credit to 30% of the federal credit, which will be comparable to levels in Massachusetts and Connecticut.

06 Invest in early education workers by expanding the Real Jobs program to meet demand in the early childhood sector.

07 Adopt continuous Medicaid coverage for children under age 6.

08 Provide higher quality care for kids by expanding and strengthening the RI Child Care Assistance Program.

09 Provide $3,000 in Baby Bonds for each baby born into a family on public health insurance, managed and invested by the RI Treasurer’s office.
Women's Fund of Rhode Island would like to thank all contributors to this year's policy briefs:

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