



## EMPLOYMENT

Sixty-three percent of women were working or actively seeking paid work in 2005—a two percent rise from 2000—compared to 73 percent of men. Since 1979, the percentage of Rhode Island women in the workforce has increased by nearly 20 percent.

Rhode Island women have made great strides in professional occupations (like medicine, law, and engineering), but they continue to be underrepresented in managerial and financial occupations. Women are also underrepresented in relatively well-paid occupations like construction. And more than half of female workers in Rhode Island are employed in sales, service, or administrative positions—positions that generally pay less.

Self-employment and business ownership can be an important source of economic independence for women—and business ownership by women is on the rise in Rhode Island. In 2004, nearly a third of privately-held firms in Rhode Island were majority women-owned, according to the Center for Women's Business Research. And in 2002, there were 23,209 majority women-owned firms in Rhode Island with total revenues of \$3.8 billion, a 17 percent increase since 1997.

Women make up about one-third of self-employed workers in Rhode Island. Self-employment, however, includes such relatively poorly-paid occupations as child care and is no guarantee of economic independence.

## POVERTY

In 2005, 12.4 percent of Rhode Island women aged 18 or older lived below the federal poverty level, nearly double the rate of men (7.5 percent). Rhode Island women who head households are particularly disadvantaged because they earn less, are more likely to work in lower-earning occupations, are more likely to work part-time, and bear greater responsibility for child and elder care than men. Nearly 43 percent of female-headed households with dependent children in Rhode Island have incomes below the federal poverty level—more than double the poverty rate of male-headed households.

In 2005, the median income of Rhode Island female-headed households was \$19,964, only slightly above the federal poverty level of \$16,090 for a family of three, even though 60 percent of single mothers in Rhode Island held jobs. (Median income for households headed by single fathers was \$31,016—for households headed by married couples, median income was \$79,159.) And single female-headed households with dependent children headed by black and Hispanic women suffer alarming rates of deprivation, with 62 percent of black and 72 percent of Hispanic female-headed households living in poverty.

## WHAT CAN YOU DO?

### ADVOCATE FOR EQUAL PAY.

Check out initiatives like the Paycheck Fairness Act, which is intended to strengthen current laws against wage discrimination. For more information, visit [www.clinton.senate.gov/issues/women](http://www.clinton.senate.gov/issues/women)

### ASK FOR HELP—IT'S OUT THERE.

If you're among those women living at or below the federal poverty level, there are resources you can turn to for help.

- **Rite Care** provides comprehensive health coverage for families on the Family Independence Program and eligible uninsured pregnant women, parents, and children up to age 19. You can go to a local Department of Human Services office to apply, or you can print a copy of the application online and apply by mail. Office locations and the application are online at [www.dhs.state.ri.us](http://www.dhs.state.ri.us).
- **Women Ending Hunger** is a program of the **Rhode Island Community Food Bank** that helps people in need access the federal food stamp program and the Food Bank's network of food pantries and other resources. [www.rifoodbank.org](http://www.rifoodbank.org)

### HIT THE BOOKS!

Research shows that education pays off. Women with more education make more, giving them more choices. The wage gap between men and women narrows significantly as education levels increase.

### GO AHEAD—ASK FOR A RAISE.

Studies show that women tend to ask for raises less frequently than men. ABC News reports that men are almost four times more likely to negotiate first offers—and their willingness to negotiate results in an average of \$500,000 more in their paychecks by age 60. If you work just as hard for less, don't be afraid to ask for what you're worth.

### STRIKE OUT ON YOUR OWN.

Become one of the rising number of Rhode Island women business owners! For more information on owning your own business, visit the Center for Women & Enterprise (CWE). Established in 1995, CWE is a non-profit organization dedicated to helping women start and grow their own businesses, with offices in Providence, Boston, and Worcester. [www.cweboston.org](http://www.cweboston.org)