

Gender and Race Intersections Matter: Older Women’s Economic Insecurity in Sarasota County, Florida¹

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October 2020

While older women overall face economic insecurity in the county, women of color experience greater insecurity relative to White women, and relative to their composition in the county’s population. As civil rights attorney and legal scholar Kimberle Crenshaw has explained, Black women are “multiply-burdened” and their oppression “cannot be understood as resulting from discrete sources of discrimination.” She further notes that since “the intersectional experience is greater than the sum of racism and sexism” separately, we must examine women’s experiences with an intersectional approach, rather than through “the single-axis analysis of race- or sex-based discrimination alone.” It is therefore critical to apply an intersectional framework to fully understand the economic status of older women in Sarasota County.

Sarasota is a predominately White county with 83 percent of the population identified as White, four percent identified as Black and nine percent as Hispanic². Looking at the age composition, residents who were over 65 years old accounted for 37 percent of the county, and those over 62 years old represented 42 percent. Not surprisingly, there was an uneven sex distribution among older residents over 65 years old—as women made up over half (54 percent) of those residents. This follows national trends as women tend to have longer life expectancies than do men. This means that women may need to stretch their savings farther than do men.

In Sarasota County there is a gender disparity in retirement income. In the county, women reported a median retirement income of \$13,792 and the comparable income for men was \$24,289; a gap of 57 percent. In both the state and county, the gender gap in retirement income is significant, with women having less than half of the retirement income of men. Looking solely at Social Security income also reveals a significant gender difference. The median Social Security income for women in Sarasota County was \$12,652 as compared to \$18,232 annually for men in the county—a gap of 69 percent. With less overall income it is not surprising that women depend on Social Security to cover more of their living expenses than do men. For men, Social Security income made up 59 percent of their 2018 retirement income; for women Social Security accounted for 69 percent of their retirement income in Florida. A similar trend emerged at the county level. In Sarasota County, men relied on Social Security income for 51 percent of their retirement income and women depended on Social Security for 62 percent of their retirement income

However, solely looking at gender differences does not highlight the full extent of inequality faced by women. Instead there are also stark racial differences *among* women in the county. In Sarasota County, retired White residents have higher Social Security median incomes than do other racial groups. Specifically, in 2018 the median Social Security income of White

¹ This report is a shorter companion report to “Aging, Women and Economic Insecurity in Sarasota County, Florida” to spotlight the intersections of race and gender inequality on the economic security of older women.

² We are respectful to the discussions surrounding the use of Hispanic, Latino, Latina and Latinx, however in this report we are using the term Hispanic in order to be consistent with the national datasets from which we draw data.

residents was \$14,761. In contrast, for Black individuals that number stood at \$13,048 and for Hispanics was \$10,760. And when we look at gender and race categories, this difference is starker. In 2018 the median income of Sarasota County White women in retirement was \$21,275; for Black women the median income was \$16,470 and for Hispanic women only \$11,099.

Poverty rates are high in the county. Overall, in 2018 Sarasota had a poverty rate of 9.7 percent. Women have a higher poverty rate than do men (10.5 percent v 8.7 percent, respectively). And poverty by race was disproportionate relative to the population distribution. In the county the poverty rate for Whites was 7.6 percent; while for Black residents the poverty rate was 26 percent and the rate for Hispanic residents stood at 17.8 percent. Overall for residents over 65 years old, the poverty rate was 6.2 percent.

What Does It Take to Be Economically Secure in Sarasota County, Florida in Retirement?

How much income do retirees need to meet the real costs of living? To answer this question we need an accurate definition and measure of economic security. The University of Massachusetts Gerontology Institute developed the Elder Economic Security Standard™ Index (referred to as the Elder Index) to measure the minimum income older adults require to make ends meet, live with dignity and remain in their own homes as they age. Table 1 presents the monthly and yearly incomes retirees need to be economically secure in Sarasota County for single and coupled elders by housing status. (See Appendix Table 2 for detailed discussion of the Elder Index.)

Table 1: ELDER INDEX: Sarasota, Florida, 2018						
	Single Elder			Elder Couple		
Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Index Per Month	\$1,759	\$2,100	\$2,554	\$2,622	\$2,963	\$ 3,417
Index Per Year	\$21,108	\$25,200	\$30,648	\$31,464	\$35,556	\$41,004

Source: Gerontology Institute of the University of Massachusetts, Boston. 2018.

So how are Sarasota seniors fairing in regard to economic security? Sadly, not that well. A staggering 42 percent of all retired households in Sarasota County lives below the Elder Index. This means that just under half of all retired households in the county do not have enough income or savings to meet their basic needs to be economically secure. Women face slightly greater economic insecurity than men. In the county, 42 percent of women live in economically insecure households as compared to 41 percent of men. In regard to race and ethnicity, the economic security rates were similar to the overall rates in Florida. For retired White households, 68 percent were above economic security and 32 percent were below economic security. For retired Black households, 36 percent were above economic security and 64 percent were below.

And for comparable Hispanic households, 27 percent were above economic security and 73 percent were below economic security.

What Does This Mean for Women’s Economic Security in Sarasota County?

While older women in the county face economic insecurity, systemic sexism often intersects with systemic racism creating inequities among women in the county.

Women’s economic security in retirement is tied to their experiences in the labor market. Therefore, labor market inequities—such as pay gaps, occupational segregation and discrimination—impact women’s long-term economic security. Women lose income as a result of the gender pay gap. This loss of income impacts savings and Social Security payments. Looking just at Sarasota County, the overall gender wage gap is relatively large. In the county, in 2018, women made a median income of \$27,523 compared to the \$35,702 median men earn, which equates to an earnings ratio of 77 percent. This means for every dollar earned by a man, a woman is earning just 77 cents. However that is only a piece of the puzzle. When one takes race and ethnicity into account, that gap widens in Florida. A National Partnership for Women and Families report recently found that Black women are paid 60 percent³ and Hispanic women are paid just 59 percent of white men’s wages in Florida⁴.

Yet the pay gap is only part of the story in regard to women’s wages. The pay gap is inextricably tied to occupational segregation by race and sex. Too often women, and especially women of color, are concentrated in low wage jobs that do not offer employment benefits, career ladders, or routes to economic security. Our analysis of American Community Survey data finds that in 2018 in Florida and Sarasota County, gender- and race- based occupational segregation was a hallmark of the state’s labor market inequities. While men and women are typically located in gender-typed occupations, when we also take race and ethnicity into account, the segregation becomes even more pronounced.

The degree of segregation is further evident when one looks at the entire Florida labor market. Out of the 529 occupations that the US Census Bureau collects detailed information about, half of all men are clustered in just 33 occupations and half of all women are in just 22 occupations in Sarasota County, with only nine shared occupations. And when we look at race, Black women and men are concentrated in the fewest number of occupations in the state. Half of all working Black women in the state are concentrated in just 22 occupations (out of 529). This is a smaller number of occupations than either Whites or Hispanics. Half of all Hispanic women are found in 25 occupations and half of all White Women are in 27 occupations This means that segregation in the labor market in Florida by gender and race is a systemic barrier to economic security for a vast number of workers, particularly women of color. White workers (both male and female) are in a greater number of occupations than are Black or Hispanic workers. And an examination of the occupations highlight the ways race and gender segregation impact not only

³ National Partnership for Women and Families. 2020. “Black Women and the Gender Pay Gap.” <https://www.nationalpartnership.org/our-work/resources/economic-justice/fair-pay/african-american-women-wage-gap.pdf>

⁴ National Partnership for Women and Families 2019. “Beyond Wages: The Effects of the Latina Wage Gap.” <https://www.nationalpartnership.org/our-work/resources/economic-justice/fair-pay/latinas-wage-gap.pdf>

where women are located in the occupations, but overall, occupations held by women of color tend to be tied to lower labor market rewards than those held by White women. (See Appendix Tables)

These labor market inequities then contribute directly to older women's economic insecurity and the gender and racial disparities. Earning lower wages during one's lifetime leads to lower Social Security payments, retirement savings and wealth. In addition, other forms of wealth disparity, disparities in home ownership, and systemic discrimination in social institutions can all contribute to inequities for women and across categories of women as they age.

Recommendations for Sarasota City and County Legislators

Address the financial hardship currently faced by older women in Sarasota County by developing an economic security agenda that:

1. Defers property taxes on an owner-occupied residence for owners 60 years and older until the sale of the house, to be funded by the county at the best interest rate they can obtain.
2. Provides low-cost transportation options convenient for shopping and medical appointments.
3. Encourages the maintenance and construction of affordable housing.
4. Supports the programs and services provided at senior centers.

Provide paid family and medical leave and paid sick days to all city and county workers and mandate the same for companies providing services to the City and County of Sarasota.

Support subsidized childcare for workers.

Provide girls with the tools to break through occupational segregation by encouraging non-traditional careers.

Expand financial literacy training to build and maintain economic security at all ages.

Recommendations for State and Federal Legislators

Address Labor Market Inequities that Lead to Insecure Retirement. Retirement insecurity stems, in part, from women's labor market experiences. Addressing gender and racial inequity in the labor market is a critical step to help women save for retirement and increase their Social Security income later in life.

1. ***Eliminate structural inequities in the labor market including the gender/race pay gap and occupational segregation.***
2. ***Raise the minimum wage.***
3. ***Legislate paid leave and sick days for all workers.***

Securing Retirement. Too often women’s income falls short of basic economic security in retirement. Policy and programs that help ensure retirees have adequate knowledge, income and supports are critical in securing retirement.

- 1. Strengthen Social Security to ensure women are protected in retirement.***
- 2. Provide financial planning for girls and women.***
- 3. Increase statewide savings opportunities for workers.***
- 4. Increase supports/public assistance for seniors.***

Affordable and Accessible Universal Health Care. Concerns about health and health care weigh heavily on the minds of many Florida women. Many fear they are an illness away from economic despair. Ensuring affordable and accessible health care for all retirees and workers is critical for economic security.

- 1. Ensure a single payer Medicare for All universal program.***

Appendix

The Elder Index helps workers and retirees plan for the future. It also serves as a basis to quantify the effectiveness of state and national public policies and programs in preserving economic security for older adults. To arrive at a measure of income adequacy, the Elder Index sums the five major monthly expenses that constitute the basic household budget. As a measure of basic needs, the Elder Index includes only those goods and services essential to health and welfare:

- ✓ Housing: Rent or mortgage payments and all housing-related costs (utilities, insurance, property taxes), as applicable
- ✓ Food: Food prepared at home, based on the USDA Low-Cost Food Plan for older adults
- ✓ Health Care: Premiums for Medicare, supplemental insurance and average out-of-pocket costs, including co-payments and deductibles
- ✓ Transportation: Private auto ownership/use, or public transportation if it is widely available
- ✓ Miscellaneous: Essential household and personal items such as clothing, paper products, cleaning products, etc. Miscellaneous expenses are estimated at 20 percent of all other expenses, based on Department of Labor Consumer Expenditure Survey data.

An older Floridian with income to cover only these expenses attains basic security but is unlikely to thrive in retirement. Attaining the Elder Index income is therefore one critical, but not final, step to a high quality of life. Table 1 represents the Elder Index for Sarasota County, Florida.

Table 2: ELDER INDEX: Sarasota, Florida, 2018						
Expenses/Monthly and Yearly Totals	Single Elder			Elder Couple		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing	\$584	\$925	\$1,379	\$584	\$925	\$1,379
Food	\$257	\$257	\$257	\$471	\$471	\$471
Transportation	\$260	\$260	\$260	\$400	\$400	\$400
Health Care (Good)	\$365	\$365	\$365	\$730	\$730	\$730
Miscellaneous	\$293	\$293	\$293	\$437	\$437	\$437
Index Per Month	\$1,759	\$2,100	\$2,554	\$ 2,622	\$2,963	\$ 3,417
Index Per Year	\$21,108	\$25,200	\$30,648	\$31,464	\$35,556	\$41,004

Source: Gerontology Institute of the University of Massachusetts, Boston. 2018.

Occupation Tables by Race and Sex, 2018

All Men, Sarasota County, 2018

Occupation	OCCP Code	Number of Employed Men	Cumulative Percent
First-line supervisors of retail sales workers	4700	2,996	4%
Retail salespersons	4760	2,946	8%
Other managers	440	2,363	11%
Construction laborers	6260	2,056	13%
Carpenters	6230	1,672	16%
Chief executives and legislators	10	1,416	17%
Landscaping and groundskeeping workers	4251	1,406	19%
Janitors and building cleaners	4220	1,302	21%
Stockers and order fillers	9645	1,289	23%
Real estate brokers and sales agents	4920	1,273	24%
Police officers	3870	1,232	26%
Driver/sales workers and truck drivers	9130	1,181	27%
Physicians	3090	1,088	29%
Sales representatives, wholesale and manufacturing	4850	1,079	30%
Automotive service technicians and mechanics	7200	1,039	32%
First-line supervisors of non-retail sales workers	4710	979	33%
Food service managers	310	971	34%
Management analysts	710	955	35%
Cooks	4020	931	36%
Construction managers	220	912	38%
Lawyers, and judges, magistrates, and other judicial workers	2100	906	39%
Registered nurses	3255	906	40%
Laborers and freight, stock, and material movers, hand	9620	885	41%
Other installation, maintenance, and repair workers	7640	850	42%
Sales representatives of services, except advertising, insurance, financial services, and travel	4840	828	43%
Waiters and waitresses	4110	784	44%
Elementary and middle school teachers	2310	781	45%
Cashiers	4720	781	46%
Firefighters	3740	768	47%
Painters and paperhangers	6410	664	48%
Plumbers, pipefitters, and steamfitters	6442	626	49%
Other assemblers and fabricators	7750	597	50%
General and operations managers	20	591	51%

Source: American Community Survey, 2018

All Women, Sarasota County, 2018

Occupation Name	OCCP Code	Number of Employed Women	Cumulative Percent
Registered nurses	3255	5,006	7%
Elementary and middle school teachers	2310	3,391	11%
Retail salespersons	4760	3,213	15%
Secretaries and administrative assistants, except legal, medical, and executive	5740	2,654	19%
Waiters and waitresses	4110	2,539	22%
Customer service representatives	5240	2,200	25%
Other managers	440	1,769	27%
First-line supervisors of retail sales workers	4700	1,587	29%
Real estate brokers and sales agents	4920	1,573	32%
Cashiers	4720	1,536	34%
Hairdressers, hairstylists, and cosmetologists	4510	1,482	36%
Office clerks, general	5860	1,441	37%
Nursing assistants	3603	1,383	39%
Maids and housekeeping cleaners	4230	1,371	41%
Bookkeeping, accounting, and auditing clerks	5120	1,284	43%
Licensed practical and licensed vocational nurses	3500	1,140	44%
Receptionists and information clerks	5400	955	46%
Accountants and auditors	800	906	47%
Janitors and building cleaners	4220	736	48%
First-line supervisors of office and administrative support workers	5000	687	49%
Insurance sales agents	4810	665	49%
Financial managers	120	572	50%

Source: American Community Survey, 2018

White Women, Florida 2018

Occupation Name	OCCP Code	Number of Employed Women	Cumulative Percent
Elementary and middle school teachers	2310	171,074	6%
Registered nurses	3255	142,267	10%
Secretaries and administrative assistants, except legal, medical, and executive	5740	123,772	14%
Waiters and waitresses	4110	82,407	17%
Cashiers	4720	80,545	20%
First-line supervisors of retail sales workers	4700	78,139	22%
Retail salespersons	4760	75,882	25%
Customer service representatives	5240	72,923	27%
Other managers	440	65,649	29%
Bookkeeping, accounting, and auditing clerks	5120	58,085	31%
Accountants and auditors	800	53,417	33%
Receptionists and information clerks	5400	47,105	34%
Real estate brokers and sales agents	4920	45,959	36%
First-line supervisors of office and administrative support workers	5000	45,295	37%
Office clerks, general	5860	45,044	39%
Maids and housekeeping cleaners	4230	39,881	40%
Hairdressers, hairstylists, and cosmetologists	4510	35,489	41%
Licensed practical and licensed vocational nurses	3500	34,258	42%
Financial managers	120	32,232	43%
Nursing assistants	3603	28,830	44%
Education and childcare administrators	230	28,535	45%
Teaching assistants	2545	28,484	46%
Human resources workers	630	28,130	47%
Postsecondary teachers	2205	26,623	48%
Childcare workers	4600	26,332	49%
Preschool and kindergarten teachers	2300	26,008	50%
Food service managers	310	24,205	50%

Source: American Community Survey, 2018

Black Women, Florida 2018

Occupation Name	OCCP Code	Number of Employed Women	Cumulative Percent
Nursing assistants	3603	50,183	6%
Cashiers	4720	48,015	11%
Customer service representatives	5240	36,961	16%
Registered nurses	3255	35,487	20%
Maids and housekeeping cleaners	4230	30,825	23%
Elementary and middle school teachers	2310	28,011	26%
Licensed practical and licensed vocational nurses	3500	20,370	29%
Cooks	4020	16,598	31%
Personal care aides	3602	16,513	33%
Retail salespersons	4760	15,633	34%
Secretaries and administrative assistants, except legal, medical, and executive	5740	15,405	36%
Janitors and building cleaners	4220	14,095	38%
Home health aides	3601	13,330	39%
Office clerks, general	5860	13,279	41%
Receptionists and information clerks	5400	12,084	42%
First-line supervisors of retail sales workers	4700	11,980	44%
Correctional officers and jailers	3802	11,845	45%
Childcare workers	4600	11,600	46%
Preschool and kindergarten teachers	2300	10,137	47%
Other managers	440	10,099	49%
Security guards and gaming surveillance officers	3930	9,856	50%
Teaching assistants	2545	9,698	51%

Source: American Community Survey, 2018

Hispanic Women, Florida 2018

Occupation Name	OCCP Code	Number of Employed Women	Cumulative Percent
Maids and housekeeping cleaners	4230	69,862	6%
Secretaries and administrative assistants, except legal, medical, and executive	5740	37,137	9%
Elementary and middle school teachers	2310	36,260	13%
Cashiers	4720	35,945	16%
Customer service representatives	5240	34,287	19%
Retail salespersons	4760	30,891	22%
Registered nurses	3255	26,595	24%
Janitors and building cleaners	4220	26,073	26%
Waiters and waitresses	4110	24,396	28%
First-line supervisors of retail sales workers	4700	22,714	30%
Receptionists and information clerks	5400	21,123	32%
Other managers	440	19,840	34%
Accountants and auditors	800	18,477	36%
Office clerks, general	5860	16,591	37%
Other agricultural workers	6050	15,903	38%
Nursing assistants	3603	15,863	40%
Cooks	4020	15,584	41%
Real estate brokers and sales agents	4920	14,958	43%
First-line supervisors of office and administrative support workers	5000	14,724	44%
Preschool and kindergarten teachers	2300	14,717	45%
Childcare workers	4600	14,311	46%
Bookkeeping, accounting, and auditing clerks	5120	12,646	48%
Teaching assistants	2545	12,567	49%
Hairdressers, hairstylists, and cosmetologists	4510	12,499	50%
Financial managers	120	11,873	51%

Source: American Community Survey, 2018