BUSINESS/NEWS Black Women and the Wage Gap

NATIONWIDE — Conversations around the wage gap tend to over-focus on the numbers while ignoring the causes. But these numbers are more than facts and figures; they represent the tangible consequences of sexism and white supremacy in the United States and how our country systematically devalues women of color and their labor. While racism and sexism are often thought of as individual bias, history shows us that systemic discrimination in pay and exploitation of workers based on race, class, gender, and immigration status can be traced all the way back to this country's horrific past of enslaving Africans and their descendants; colonial attempts to destroy Native communities; and immigration policies, from the Chinese Exclusion Act of 1882 and the Immigration Act of 1924 to the Bracero program of the 1940s-1960s, to the Trump administration's Muslim bans and the humanitarian crisis on our Southern border.

women in the United States who work full time, year-round are typically paid just 64 cents for every dollar paid to white, non-Hispanic men. The wages of Black women are driven down by a number of current factors including gender and racial discrimination, workplace harassment, job segregation, and a lack of workplace policies that support family caregiving, which is still most often performed by women. Overall, women employed full-time, year-round are typically paid 83 cents for every dollar paid to men.

Even in states with large populations of Black women in the workforce, rampant wage disparities persist, with potentially devastating consequences for Black women and families.

In the 25 states (including the District of Columbia) with the largest numbers of Black women working full time, year-round, pay for Black women ranges from 48 to 68 cents for every dollar paid to white, Today this means that Black non-Hispanic men in those states.

Of these 25 states, the District of Columbia and Mississippi have the largest shares of Black women work-ing full time, yearround (as a percentage of their state's overall full-time workforce). Black women in the District of Columbia are paid 49 cents and Black women in Mississippi are paid 57 cents for every dollar

paid to white, non- Hispanic men. Black women face the largest overall cents-on-the-dollar wage gaps in Louisiana (just 48 cents for every dollar paid to white, non-Hispanic men), the District of Columbia (49 cents), and South Carolina

and New Jersey (55 cents). Of these 25 states, Texas and Georgia have the largest populations of Black women working full time, year-round. Black women in Texas are paid 58 cents for every dollar paid to white, non-Hispanic



men, and Black women in Georgia are paid 59 cents for every dollar paid to white, non-Hispanic men.

Among these 25 states, Mis-souri, Maryland, Kentucky and Tennessee have the smallest centson-the-dollar wage gaps, but Black women in those states still face substantial disparities. On average, Black women are paid just 68 cents in Maryland and 67 cents in Mis-souri, Kentucky, and Tennessee for every dollar paid to white, non-Hispanic men.

How to save time and money this tax season

(NAPSI)--Tax season is upon us, and you should have received all the documents needed to file your taxes and (hopefully) get a refund.

To help reduce the stress that comes with filing taxes, Glinda Bridgforth, a leading financial expert who explores the emotional and cultural factors that block financial success, identifies a few ways to save time and money this tax season:

1. Get organized. Whether you visit a tax professional or do it yourself, gather all documents ahead of time, such as your employer W-2s and any 1099 forms you may receive for interest income, retirement plans, or gig work such as driving for Uber. Don't forget to check your online accounts where you might need to download tax documents.

"Avoid the panic and stress that comes from disorganization," says Bridgforth. "Also, look at last year's return, which can serve as a good guide."

2. Start (and finish) early. Filing early will not only help you get your refund faster, it may also help you avoid tax-related identity theft since you will already have filed using your own Social Security number before someone else tries to. Speaking of identity theft...

3. Watch out for scams. Where there's money there's a con, and criminals have become very good at exploiting tax season. Be wary of threatening phone calls from "IRS agents" and phishing

e-mails "from the IRS" seeking your personal information. Also, while all tax preparers and DIY websites aim to minimize taxes and maximize refunds, beware of promises for more than your fair share. Unscrupulous "tax preparers" entice unsuspecting taxpayers with hopes of a high refund, only for them to lose it all.

4. Get all your tax breaks. Did you get married? Have children? Change jobs? Take all the deductions you deserve.

"Even if nothing has changed in your life, you may have missed credits in the past that you're entitled to," notes Bridgforth. "For example, according to the IRS, one in every five eligible workers fails to claim the Earned Income Tax Credit."

5. Look for tax prep discounts and promotions, then use direct deposit. The full service tax prep companies, as well as the DIY websites, are competing for your business, so be sure to shop around and look for coupons or rebates to find the best deal. Many free options are also available to those who qualify. Just go to IRS.gov/freefile to check eligibility.

And for the fastest and most secure delivery of your tax refund, opt for direct deposit instead of a check.

Glinda Bridgforth is a leading financial expert who explores the emotional and cultural factors that block financial success.



Saturday 9am-9pm Sunday 10am-4pm

Check out their lineup of other great selections.



Sandwich. This is by far the best BLT I've ever had!"

- John L. Edwards, III, Chattanooga News Chronicle

Health Dept. Restocks COVID-19 Rapid Test Kits

The Health Department has received a shipment of 1500 QuickVue rapid-antigen COVID test kits. Due to traffic and safety concerns, we will only be distributing 750 kits daily, beginning Thursday, February 10th through Friday, February 11th at our Tennessee Riverpark vaccination site. Distribution will start at 8:30 a.m. each day.

These kits are available by drive-thru only. We will only be distributing test kits during this time and will begin administering vaccines those days at 10:30 a.m. As a point of note, vehicles will be turned away if they are parked on the shoulder of the highway or blocking traffic.

For questions, please call our hotline at 423-209-8383 or visit our online vaccine calendar at vaccine.hamiltontn.gov.

The Health Department has restocked QuickVue **COVID-19 rapid test kits.**



Distribution will be at our Tennessee Riverpark Vaccination site, located at 4301 Amnicola Highway Chattanooga, TN 37402.

Visit testing.hamiltontn.gov or call 423-209-8383 to locate additional testing.

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HamiltonTNHealthDept Ð

4th Annual Statewide Conference, cont'd.

life empowerment coach based in Chattanooga. "It was very interesting, but somewhat disheartening, as well--to hear all the disturbing information about human trafficking and about the continuing inequality in women's pay and how legislation is sort of blocking women from getting the pay they need."

"Our local NCBW Chapter was indeed gratified to be part of a mutually, beneficial partnership between the National Coalition of 100 Black Women, Inc., and the Statewide Women's Policy Conference led by the Mayor's Council for Women and by working in concert to provide effective educational networking among the community and its stakeholders. The NCBW Chattanooga Chapter was also fortunate to have NCBW National President, Elizabeth Jones not only join us for the Women's Policy Conference but participate as Luncheon speaker. Representatives of NCBW TN Chapters from Knoxville, Nashville, and Memphis also attended the conference. Our primary initiatives include focus on civic engagement legislation; supporting advocacy agendas; voter education, registration & voter rights; and increasing the number of women candidates running for political office," said NCBW Chattanooga Chapter Elizabeth Appling.

In addition to serious policy discussion, opportunities were available for attendees to network and shop vendors--including author Beverly A. Morris of Memphis who was featured in the Jan. 27 edition of the Chronicle--and others who sold items such as African artifacts,

makeup, clothing, self-care, flowers and jewelry.

In 2015, Mayor Andy Berke announced the creation of the Mayor's Council for Women, with a goal of making policy recommendations about issues affecting women in Chattanooga and across the region. He enlisted the help of Councilwoman Berz and former state Rep. JoAnne Favors to co-chair the inaugural council.