

Assignment example



14th April What were the median earnings in 2008 or 2009 for women and men in America? What explains this? The census report presents data on men's and women's earnings at the national, state and metropolitan levels based on the 2009 American Community Survey (ACS). Before identifying men and women's earning, I want to clarify how the term 'earning' has been used in this report; 'the sum of wages, salary, and net self-employment income'. In this specific report data was gathered for people who were full time (35+ hours per week), year round workers and over the age of 16. Data for the 2009 ACS survey was collected between January 2009 - December 2009. Respondents were asked about their income from the previous 12 months. Data generated from the 2009 ACS therefore refers to the period January 2008-November 2009. On average women earned \$35, 549 per year. On average men earned \$45, 485 per year. Women therefore only earned 78. 2% of what men earned (i. e. men earned 21. 8% more each year than women). Compared to the previous year (2008 ACS), both genders experienced a wage increase (men earned \$324 more, whilst women earned \$445 more). This indicates that the gap between men and women's earning is decreasing. In all 50 states, women's average earning were less than men. However, there were significant variations between gender earnings in several states. For example, in Arizona, California and Texas, women to men's earnings ratios were 80% or more (smaller earning gap between genders). In Wyoming there were very significant differences in gender earning (women only earned 65. 5% of what men earned). Why Do Women Earn Less Than Men? There are many reasons why women on average earn less than men. Reasons include; Under represented in highly paid jobs, e. g. bankers, lawyers Traditionally associated with domestic duties, e. g. bringing

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up kids, housewife ' Traditional' view that it's a man's responsibility to be the breadwinner Less education/qualifications, so women don't have the skills for well paid jobs Sexism in the work place, e. g. harassment, gender pay gap for same job Many women can only work part time, and as a result earn less money More women in less skilled jobs, e. g. retail, clerical, cleaning, so less well paid What are the differences in median earnings among Blacks, Hispanics, and Whites? What explains this? On average white (non Hispanic) people earned \$54, 461 in 2009 (a 1. 6% decrease from \$55, 319 in 2008). On average black people earned \$32, 584 in 2009 (a 4. 4% decrease from \$34, 088 in 2008). This indicates that in 2009 white people earned \$21, 877 more than black people (almost 60%). Hispanic people of any race earned \$38, 039 in 2009 (a 0. 7% increase from \$37, 769 in 2008). Asian households had the highest income amongst any race, earning \$65, 469 in 2009. These findings indicate that a person is more likely to have a higher income if they are either white, or Aian. Black people have the lowest income out of any racial group. Why is This the Case? There are many reasons why white on average earn more than black people. Reasons include; Education levels – white students have more qualifications and go to college/university, therefore more likely to get a better paid job Racial discrimination – despite being illegal, some companies may not higher black people because of racial prejudices Circle of poverty – more black people born into poverty, and find it harder to get out of the cycle, e. g. fewer contacts with people in well paid jobs, so cant make contacts/ get necessary work experience to boost their profile/resume Language barriers – many Hispanics don't speak English as first language, and so do worse in education, and cant get top level well paid jobs Strong Asian work ethnic, e. g. Chinese culture of strong work ethic is

installed into their kids, and so they do well at school, and achieve higher incomes in later life How many Americans are not covered by health insurance? What do you think about this? The number of people with health insurance decreased from 255. 1 million in 2008 to 253. 6 million in 2009. This is the first year that the number of people with health insurance has decreased. In total, 50. 674 million American had no cover in 2009 (16. 7% of total population). Between 2008 and 2009, the number of people covered by private health insurance decreased from 201. 0 million to 194. 5 million, while the number covered by government health insurance climbed from 87. 4 million to 93. 2 million. In 2009, 7. 5million children were not covered by any form of health insurance. The greatest ethnic group without health insurance is Hispanics (32. 4% in 2009) The lowest ethnic group without health insurance is white people (12% in 2009). There also appears to be a regional divide with 19. 7% of those in the South with no health insurance in 2009 compared to just 12. 4% of those in the Northeast. 34. 5% (12. 980 million) of foreign born people also have no health insurance, compared to just 14. 1% (34. 036 million) of people who were born in the USA. It scares me that 16. 7% of the population has no health insurance. I believe health insurance is costly, but necessary. Without health insurance people are leaving themselves vulnerable to illness and disease. Having health insurance provides a peace of mind and enables people to afford treatment they might need in the future. It also reduces the costs of regular doctor visits and medication. However, I also realize that for people living in poverty, health insurance is another financial burden, and one many people can't afford. However, overall I believe that you cannot put a price on life,

and for that reason I will always make sure I have valid health insurance cover. Source U. S. Census Bureau. Available at [www. census. gov](http://www.census.gov)