



**Women's Well-Being Index
Combined Policy Briefs
*2026***

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Women's Fund of Rhode Island (WFRI) presents the latest edition of the Women's Well-Being Index (WWBI), a comprehensive measure of the status of women and girls across five key dimensions. The WWBI uses publicly available data to measure the well-being of women and girls across five dimensions: Education, Employment, Health & Safety, Housing, and Civic Participation. WFRI uses this data to make fact-based recommendations for government policies to improve the status of women and families in our state.

Executive Summary

The 2026 Women's Well-Being Index paints a picture of both progress and growing uncertainty. Rhode Island continues to outperform much of the nation in areas such as healthcare access and educational attainment, yet women continue to face persistent inequities in earnings, housing, political representation, and poverty—particularly women of color. At a time when federal policy changes threaten access to healthcare, nutrition assistance, and other essential supports, the state's policy choices will play a critical role in shaping the future well-being of women, families, and communities. The following key findings summarize where Rhode Island stands today and where action is needed most.

Key Findings

- Rhode Island ranks among the nation's leaders in women's health care, but access remains threatened by federal policy changes.
- Women continue earning less than men across nearly every occupation, with even larger disparities for Black and Latina women.
- Nearly 40% of women hold bachelor's degrees or higher, but education alone is not translating into economic security.
- Housing affordability continues to outpace wage growth, particularly for renters and first-time homebuyers.
- Women remain underrepresented in elected office despite modest gains.
- Poverty continues to disproportionately affect women of color and female-headed households.

Top Policy Priorities

- Protect Medicaid, SNAP, and the Affordable Care Act.
- Expand affordable housing.
- Improve child care and Paid Family Leave.
- Close wage gaps.
- Increase women's representation in public leadership.

Unless otherwise noted, the statistics in this brief reflect the most recent publicly available data, including 2024 U.S. Census Bureau and American Community Survey data. As these are lagging indicators, they may not yet capture the effects of recent economic conditions or policy changes, including changes to federal programs. The WWBI allows users to view data by county and by race when available.

Rhode Island Women at a Glance

Rhode Island is home to more than 561,000 women and girls whose experiences vary widely by age, race, family structure, and citizenship status. More than half are in their prime working years, one in five is age 65 or older, and nearly one in five is under age 18. Rhode Island's female population is also becoming increasingly diverse, with nearly one-third identifying as women of color. These differences shape women's opportunities and challenges across education, economic security, health, housing, and civic participation, and underscore why policies must account for the needs of women at every stage of life.

Additional demographic highlights include:

- **1 in 5 women (20%) are age 65 or older**, reflecting the state's aging population.
- **More than half (52%) are between the ages of 25 and 64**, their primary working and caregiving years.
- **18% are girls under age 18**, representing the next generation of Rhode Islanders.
- **Nearly one in 12 adult women (7.3%) are not U.S. citizens**, highlighting the importance of inclusive access to healthcare, education, and economic opportunity.
- **Women are increasingly diverse.** Approximately:
 - **69% are non-Hispanic White**
 - **14% are Hispanic/Latina**
 - **9% are Black**
 - **4% are Asian**
 - **3% identify with two or more races or another race**
 - **Less than 1% are American Indian/Alaska Native**
- **44% of women age 15 and older are married**, while the majority are single, divorced, widowed, or never married, reflecting diverse family structures.

Women make up approximately 51–52% of Rhode Island's population, yet significant disparities remain across income, health, housing, and political representation.

Women's Civic Participation

Local data for this brief was sourced from the 2024 Secretary of State's database and national data from the [2026 Gender Parity Index](#). The RI Secretary of State's office does not collect race/ethnicity data, so we are unable to disaggregate local data at this time. The brief integrates qualitative insights from interviews with local elected officials, conducted by students in URI's Political Science 441 class in 2025.

Why We Need Women In Elected Offices

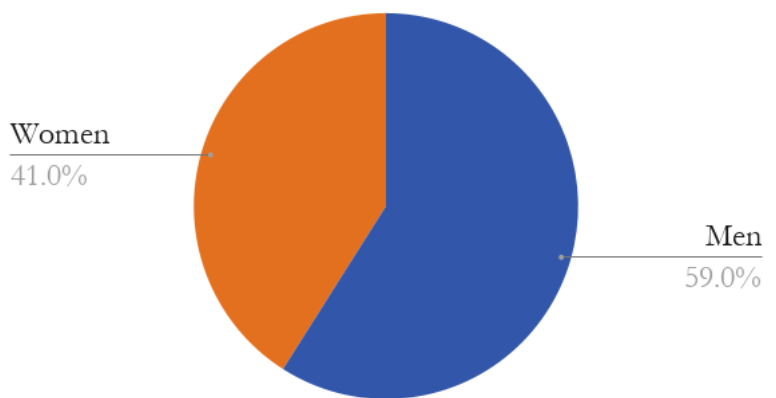
Gender diversity in elected office strengthens democracy by ensuring that public decision-making reflects the experiences and perspectives of the people it serves. Women bring valuable insights shaped by their lived experiences, helping policymakers identify challenges and opportunities that might otherwise be overlooked. Research has found that women legislators are often viewed as responsive to constituents and collaborative in addressing complex issues. Increasing women's representation also strengthens the pipeline of future leaders by creating pathways from local office to state and federal leadership.

Representation

As of June 2026, women hold 28% of all seats in Congress, 30% of all elected state executive offices, 35% of all state legislative seats, and 27% of the chief executive positions in the largest localities. Nationally, women of color remain disproportionately underrepresented across all levels of government. In 2026, women of color make up 41% of all women in Congressional seats, 31% of all legislative seats, and, with the greatest degree of underrepresentation, 21% of all women in state executive seats (Represent Women, 2026 Gender Parity Index).

Rhode Island has earned a "C" grade from the 2026 Gender Parity Index for total representation of women in elected roles compared to men. Despite incremental progress, women remain underrepresented in Rhode Island's civic leadership. In the last local election cycle (2024), women won 42% of all elected positions, a modest improvement over 40% in 2022. Yet gender disparities persist across offices, geographies, and political affiliations, with local governance roles showing the greatest imbalance.

Gender Distribution: Men vs. Women

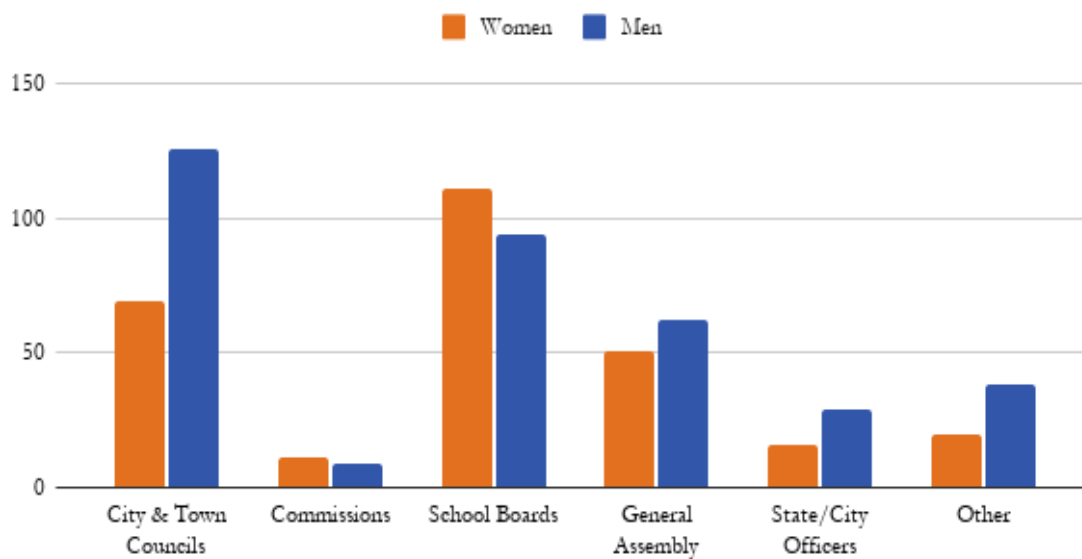


Gender Representation Across Civic Leadership Roles in Rhode Island

Key Findings

- **Overall Representation:** Women make up 41% of elected officials across the state.
- **General Assembly:** Women hold 42% of seats (30 of 74 House Reps; 16 of 37 Senators).
- **Local Offices:**
 - Nearly four in ten Rhode Island cities and towns either have only one woman or no women on their city/town council.
 - School Committee seats are 53% women.
 - City and Town Council positions are only 33% women.
 - 18% of the cities/towns have majority women councils, including Barrington, Jamestown, Newport, North Kingstown, North Smithfield, Providence, and Woonsocket.
 - North Providence and Warwick have no women on their councils.
 - 13 cities/towns have only one woman on their council (Bristol, Burrillville, Charlestown, East Providence, Lincoln, Little Compton, Middletown, Narragansett, Richmond, West Greenwich, and West Warwick).

Representation by Gender

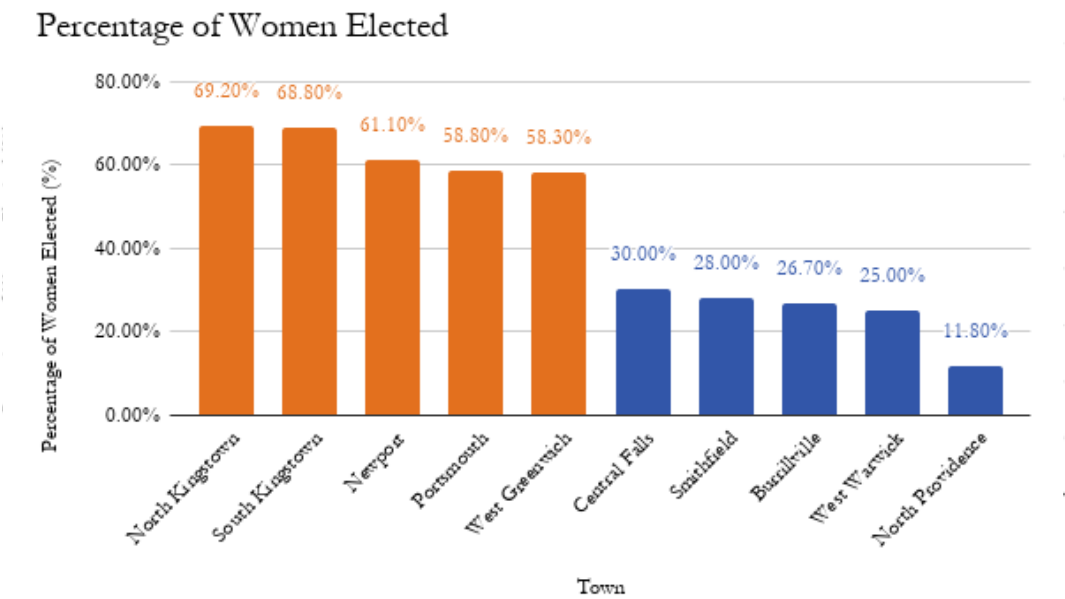


- **By Political Affiliation:**

- 41% of Democratic elected officials are women.
- 32% of Republican elected officials and 33% of Independent elected officials are women.
- Non-partisan offices have the highest share: 46% of women.

This data underscores the importance of targeted strategies to support women's access to and advancement in political leadership, especially at the local and executive levels where decisions most directly impact community life.

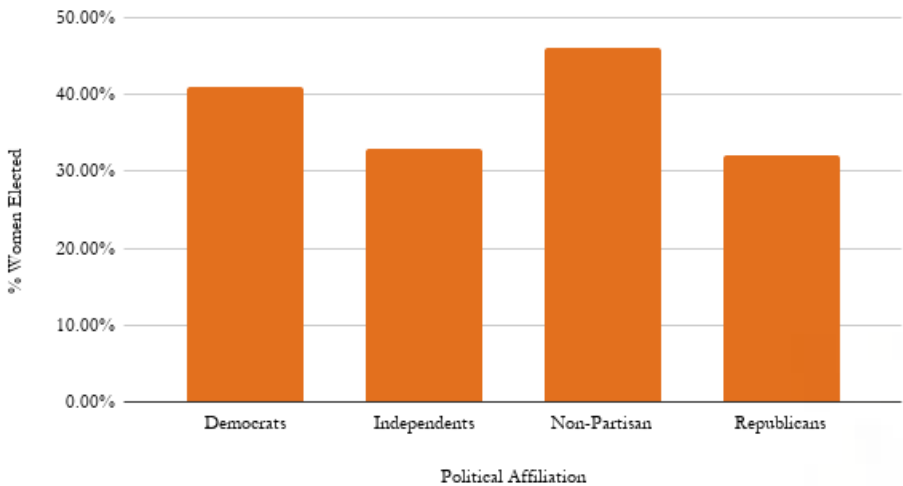
Percentage of Women Elected Per Town (Top & Botton Five)



The percentage of women elected by cities/towns is a strong indicator of the political presence of women. The five cities/towns with the highest rate of women serving in elected seats in 2024 by descending order are North Kingstown, South Kingstown, Newport, Portsmouth, and West Greenwich.

Conversely, the five cities/towns with the lowest rate of elected women in 2024 are Central Falls, Smithfield, Burrillville, West Warwick, and North Providence.

Women's Representation by Political Affiliation (2024)



Non-partisan roles have the highest percentage of women elected, while Republican and Independent women are the most underrepresented.

New Insights from Elected Officials

Recent interviews with local Rhode Island councilors underscore the barriers women face in running for and serving in public office:

- **Motherhood & Timing:** Many delay entry into public service until children are grown, citing lack of childcare and campaign support.
- **Encouragement Matters:** Women— especially women of color— often report only running after repeated encouragement. Personal networks and mentorships are key to candidacy.
- **Gender Bias in Campaigns:** Stereotypes continue to influence how female candidates are perceived, with some adjusting messaging or tone to counteract biases.
- **Intersectional Experience:** Women of color in office face not just sexism, but racial exclusion and isolation in governance spaces.
- **Shared Values, Divided Frames:** While progressive and conservative officials express commitment to fairness and service, they frame gender equity differently— offering a path for bipartisan engagement on civic inclusion.

Policy Recommendations

Pathways to Office

- Fund civic leadership pipelines for women, with tailored programs for BIPOC women, mothers, and first-time candidates.
- Support public campaign training that addresses bias, fundraising inequities, and inclusive communication strategies.
- Develop publicly funded mentorship and sponsorship initiatives that pair current and aspiring women leaders.

Structural Reforms

- Provide campaign stipends that cover childcare and accessibility needs.
- Expand public financing and matching funds to level the playing field.
- Support family-friendly governance (e.g. flexible meeting times, hybrid options).

Accountability & Representation

- Require public reporting on the race and gender breakdown of appointments.
- Expand civic media literacy education in schools and community spaces.
- Encourage inclusive messaging that reflects bipartisan values—fairness, duty, and service.

Voting & Access

- In light of federal attempts to change/limit voting rights, pass a RI Voter Rights Act that codifies the current federal law, provides additional protections for registered voters who identify as LGBTQ+ or speak a language other than English, and protects all voters at the polls.
- Enact Same-Day Voter Registration to increase civic engagement.
- Invest in statewide voter education platforms focused on local races.

Conclusion

To achieve truly representative democracy in Rhode Island, we must address the systemic, cultural, and structural barriers that discourage or disadvantage women, especially those with intersecting identities, from serving. Elevating diverse voices isn't just about fairness- it leads to better outcomes for all.

Women's Employment & Labor Force Policy Brief

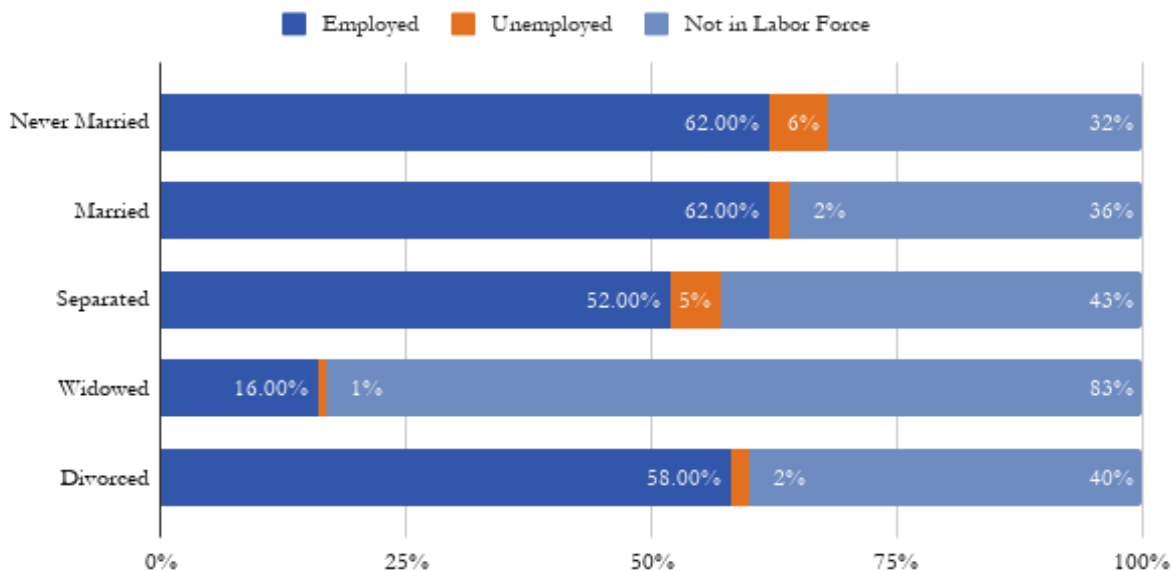
Earnings vary somewhat by county, but the largest gaps are tied to occupation, gender, and race. Women in every Rhode Island county earn less than men in most occupations.

Employment & Labor Force Participation

The labor force includes women ages 16 and older who are working or actively looking for work. Women who are not in the labor force include retirees, students, people with disabilities, and unpaid caregivers. Women continue to perform a larger share of unpaid caregiving.

Rhode Island's unemployment rate, which reached 4.6% in early 2025, has increased slightly over the past year. Women continue to face the highest unemployment in the state's largest cities. Providence had the highest rate (8.6%), followed by Pawtucket (6.5%) and Cranston (5.7%). All three communities saw small increases in unemployment compared with last year.

Employment Status by Marital Status

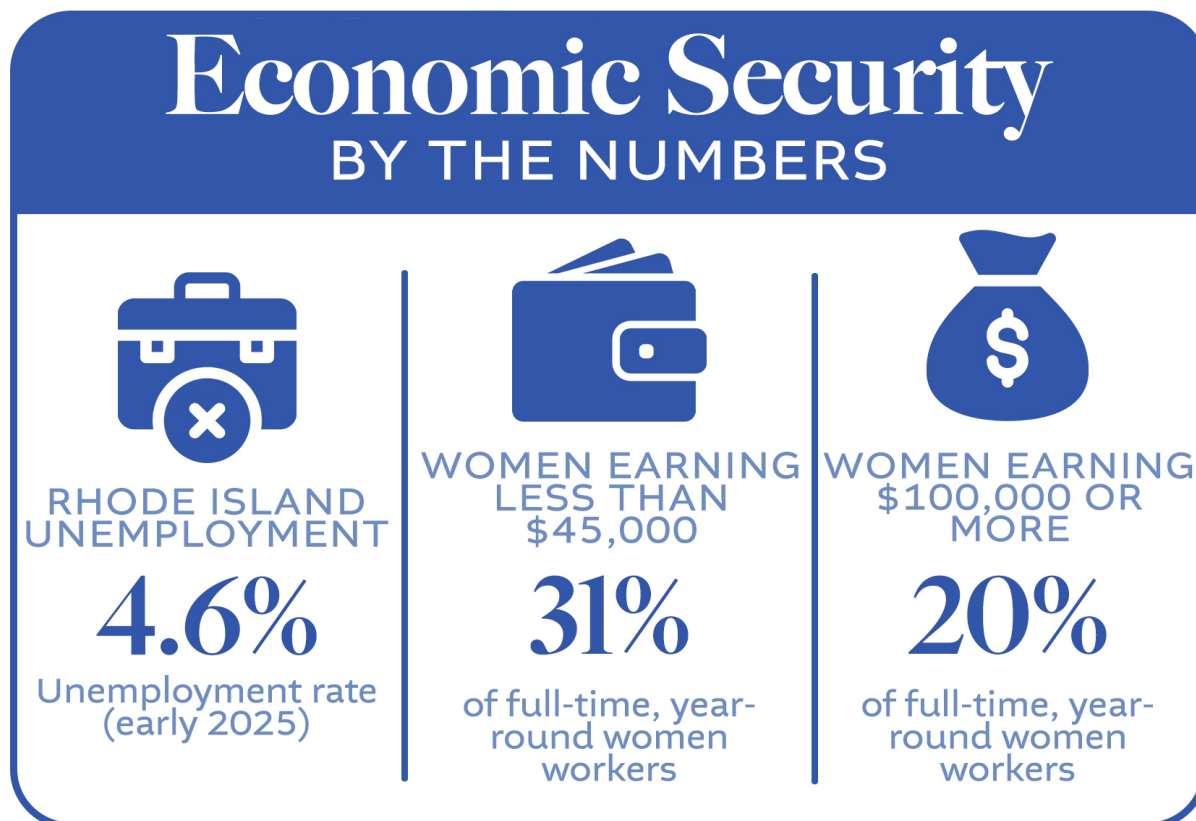


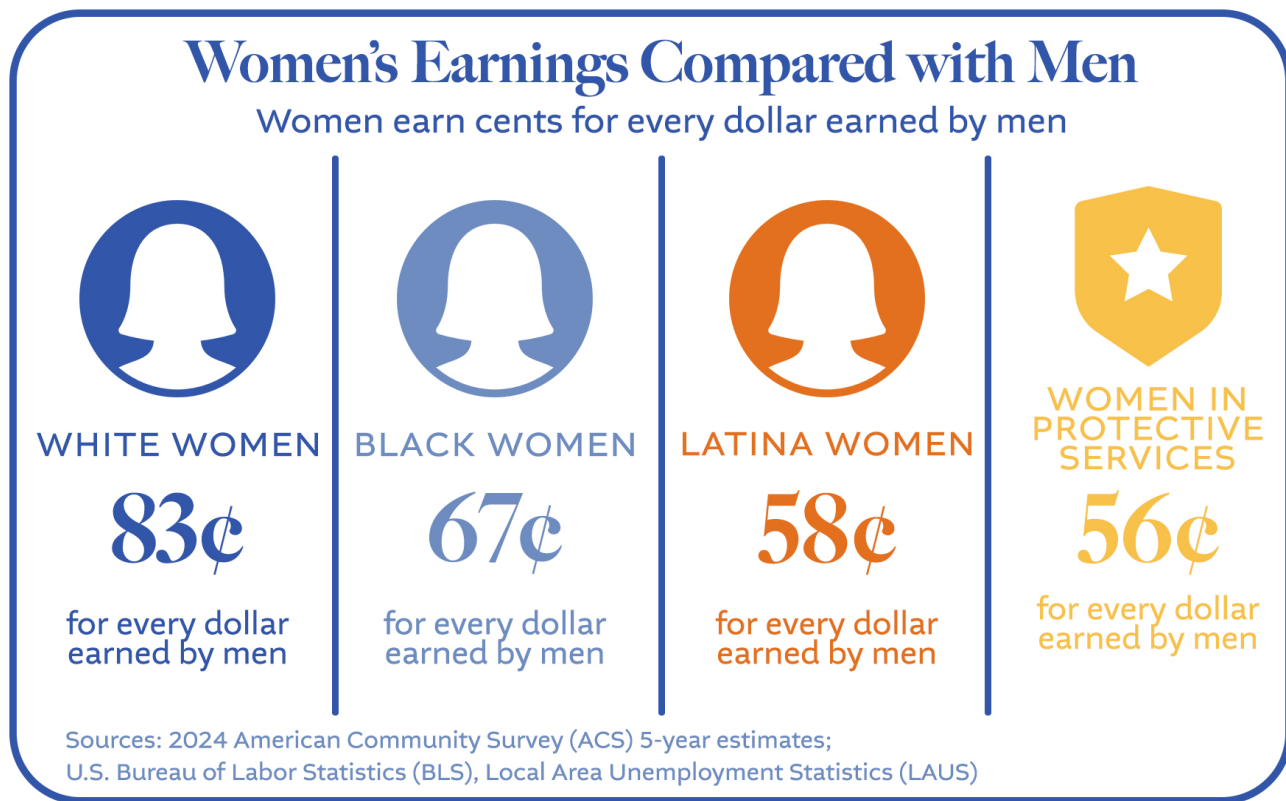
Employment and labor force participation vary by marital status. About 62% of both married and never-married women are employed. Separated and divorced women have lower employment rates, while most widowed women are outside the labor force, often because they are older or retired.

Although the changes from last year are small, the data continues to show that single women, caregivers, and older women face greater barriers to finding and keeping stable employment. These findings highlight the need for affordable child care, paid family leave, workforce re-entry programs, and other supports that help women stay connected to the workforce.

Employment & Median Earnings By Occupation

Occupational segregation happens when women and men are concentrated in different jobs or hold different levels of authority within the same field. Women are more likely to work in education, office support, caregiving, and health support. Sometimes, we call the types of jobs that women are more represented in the “pink sector.” Occupational segregation contributes significantly to the **gender wage gap** and limits economic mobility for women, especially women of color. Addressing it is key to achieving true economic equity.





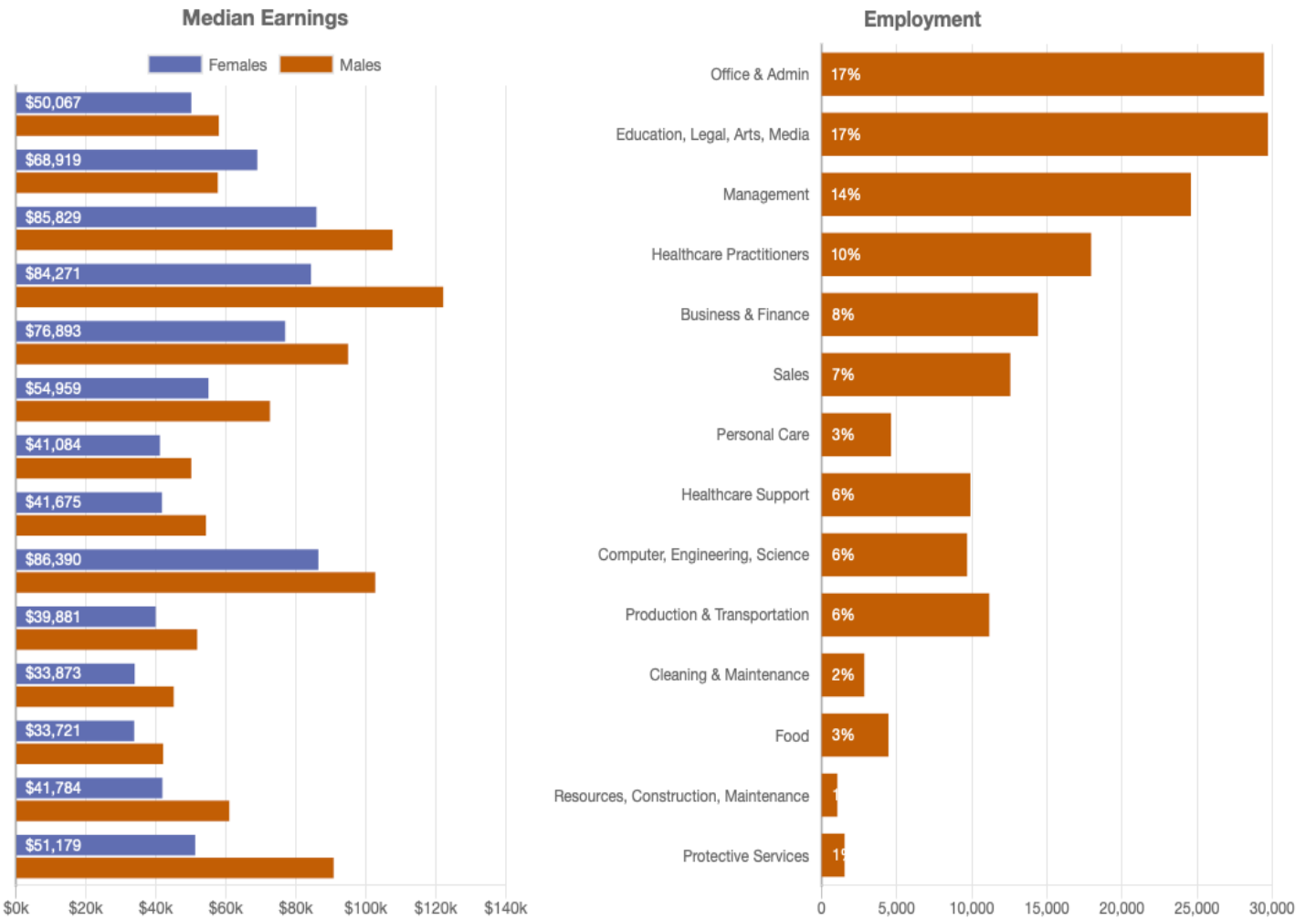
The bar charts on the next page represent the number of women employed in a particular occupational field and the median earnings of women in that field. Occupational Segregation is highly visible:

- Women are **concentrated in lower-paying sectors**, such as *Office & Admin (17%), Education, Legal, Arts, Media (17%), and Healthcare Support (6%)*.
- Higher-paying, male-dominated sectors like *Computer, Engineering, Science, and Production, and Transportation* have fewer women (6% for both).
- *Protective Services and Resources, Construction, and Maintenance* show negligible female presence.

The highest-paying occupations for women remain **Computer, Engineering and Science (\$86,390)**, **Management (\$85,829)**, **Healthcare Practitioners (\$84,271)**, and **Business and Finance (\$76,893)**. However, women continue to earn less than men in nearly all of these fields.

The lowest-paying occupations for women are **Food Preparation (\$33,721)**, **Cleaning & Maintenance (\$33,873)**, **Production & Transportation (\$39,881)**, **Personal Care (\$41,084)**, and **Healthcare Support (\$41,675)**. These essential jobs employ many women but often do not pay enough to support a family.

One positive change is that women working in **Education, Legal, Arts & Media** now earn a higher median salary than men in the same field. This is the only major occupational category where women out-earn men.



Source: ACS 2024 5-year estimates, table B24022

Source: ACS 2024 5-year estimates, table C24020

AI, Automation, & Women’s Work

Women may face greater job disruption from artificial intelligence because they are overrepresented in administrative and support jobs that are more likely to be changed by automation. At the same time, women remain underrepresented in computer, engineering, and science jobs, including the roles that design and oversee AI. Rhode Island should prepare women for changing jobs while expanding their access to AI education, leadership, and policy decisions.

Distribution of Earnings

Women’s earnings continue to be concentrated in the lower and middle income ranges. Women’s earnings remain concentrated in the lower and middle income ranges. About 8% of full-time women workers earn less than \$25,000 per year, and 31% earn less than \$45,000. At the other end of the range, 20% earn \$100,000 or more.

Although more women have moved into higher-paying jobs since last year’s report, many still earn far less than what is needed to meet the basic cost of living in Rhode Island, especially single mothers.

Median Earnings & Gender Pay Gap

Across nearly every major occupation, women earn less than men. The size of the gap varies widely by field. The largest pay gaps are found in:

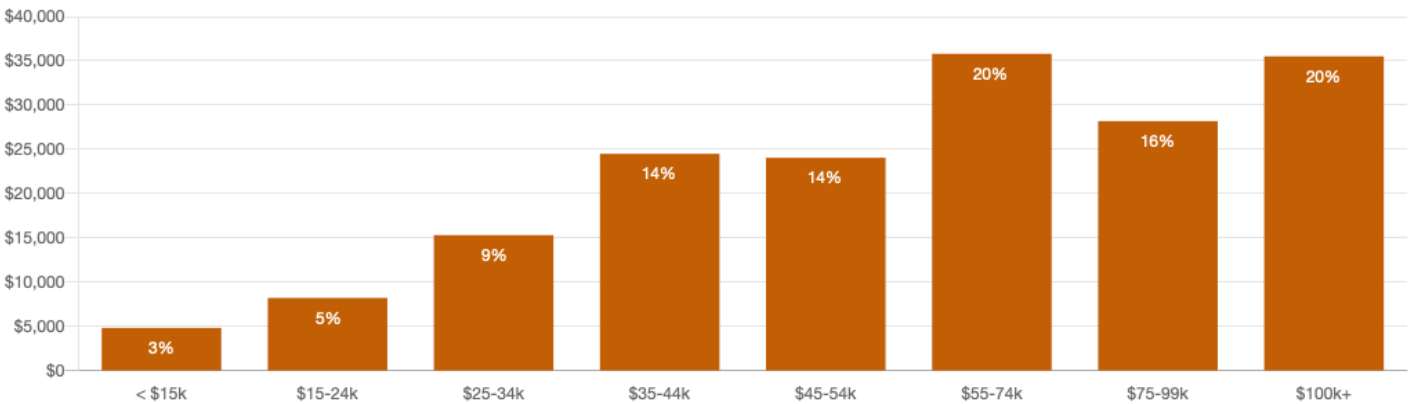
- **Protective Services**, where women earn only **56 cents** for every dollar earned by men.
- **Healthcare Practitioners and Construction & Maintenance**, where women earn about **69 cents** for every dollar earned by men.
- **Sales, Healthcare Support, Production & Transportation, and Cleaning & Maintenance**, where women earn between **75 and 77 cents** on the dollar.

Even in high-paying professions like **Management**, women earn only about **80 cents** for every dollar earned by men.

Earnings for Full-Time Female Workers

The bar charts below shows the distribution of earnings of full-time female workers, by race and Hispanic ethnicity. Use the dropdown to view data for a select race/ethnicity.

Note that data is missing for many racial categories. Percentages may not add up to 100% due to rounding.



Source: ACS 2024 5-year estimates, tables B20005, and B20005B through B20005I

Earnings by Race & Ethnicity

The gender wage gap is even wider when race and ethnicity are considered. White women continue to earn more than Black and Latina women, while women of color remain overrepresented in the lowest income brackets and underrepresented among the highest earners.

Compared with men's earnings overall:

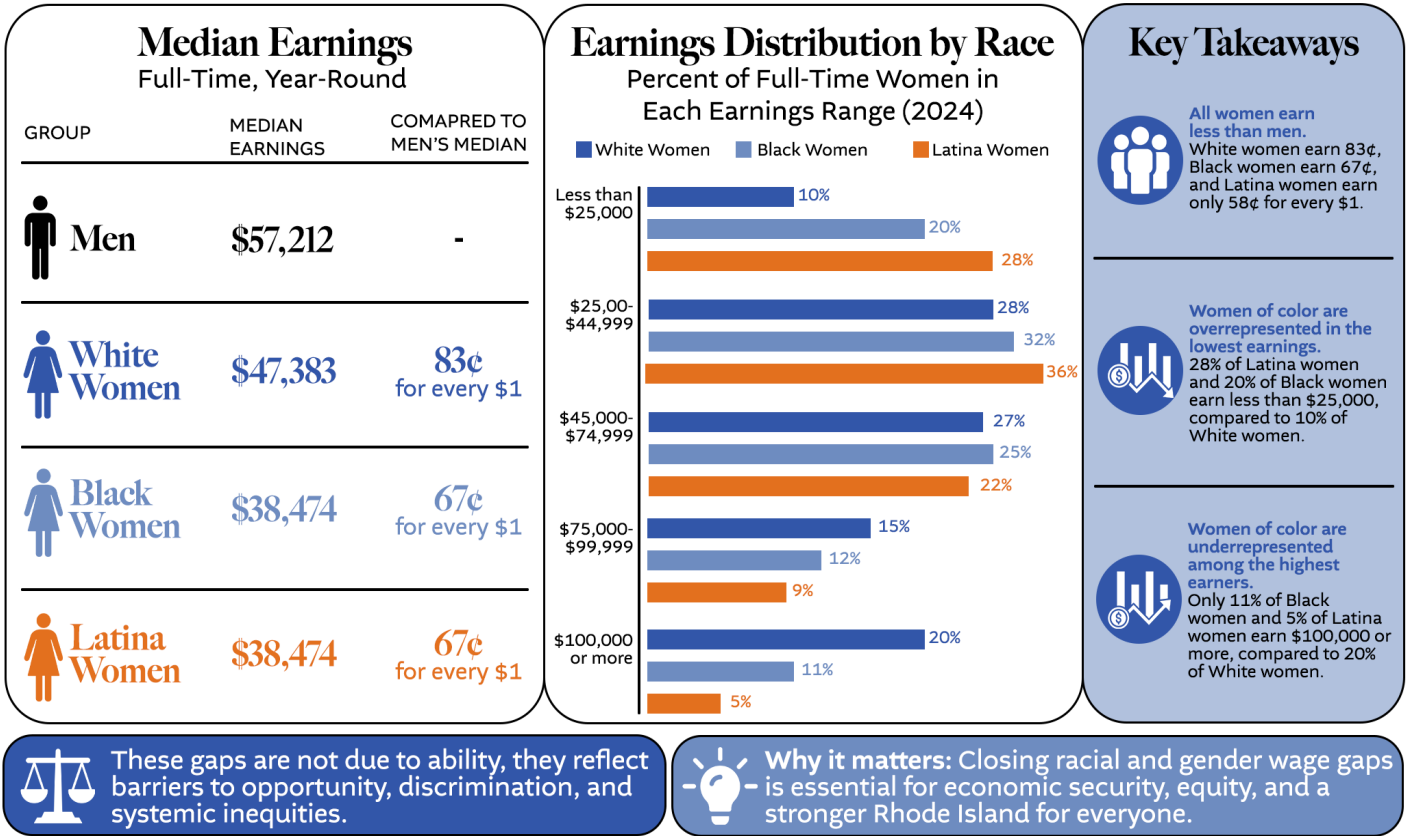
- **White women** continue to earn substantially less than men, although they are more likely than other women to earn higher salaries.
- **Black women** earn significantly less than both men and White women. They are more likely to earn lower wages despite working full-time.
- **Latina women** have the lowest median earnings among the groups shown.

The updated data show that these racial disparities have changed very little since last year. Women of color remain much less likely to earn over \$100,000 annually and are more likely to earn wages that fall below the cost of meeting basic needs in Rhode Island. These comparisons use men's overall median earnings as the benchmark; they do not compare women with men of the same race or ethnicity.

Earnings by Race Compared to Men

RHODE ISLAND | FULL-TIME, YEAR-ROUND WORKERS (2024)

Women of color continue to earn less than men and less than White women. Racial and gender inequities persist across all earnings.



Policy Recommendations

When women achieve economic security, families, businesses, and Rhode Island's economy all benefit. Yet women continue to be concentrated in lower-paying occupations, face persistent pay gaps across nearly every industry, and experience even greater disparities based on race and ethnicity. To build a stronger and more equitable workforce, we recommend:

Ensure family-sustaining wages and pay equity by raising the minimum wage to reflect Rhode Island's cost of living, eliminating the tipped minimum wage, and strengthening pay transparency and salary equity requirements.

Expand supports that help women participate in the workforce, including affordable, high-quality child care, paid family and medical leave, fair scheduling practices, and expanded support for unpaid family caregivers.

Increase access to higher-paying careers by investing in career pathways, apprenticeships, mentorship, tuition assistance, and employer partnerships that help women move into high-demand, family-sustaining occupations.

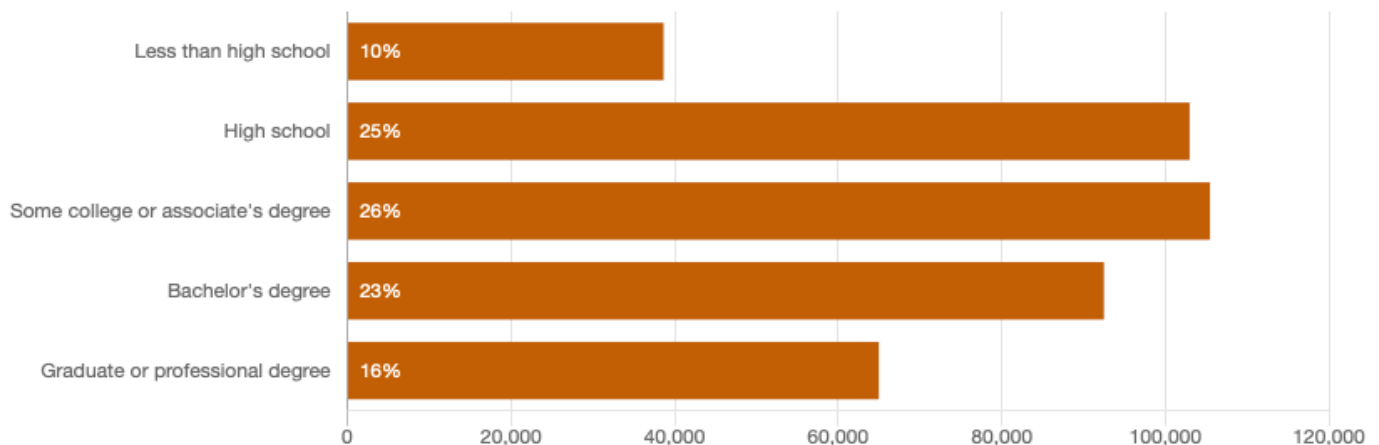
Break down occupational segregation by encouraging girls and women to enter STEM, skilled trades, public safety, manufacturing, transportation, and other industries where women remain underrepresented.

Advance racial equity in the workforce by investing in workforce training, entrepreneurship, and leadership opportunities designed to reach women of color and close racial wage gaps.

Partner with employers to create workplaces that recruit, retain, and advance women through equitable pay, inclusive hiring and promotion practices, and opportunities for career growth.

Women's Educational Attainment

Nearly 90% of Rhode Island women ages 25 and older have earned at least a high school diploma, demonstrating a highly educated workforce. The largest educational group is women with **some college or an associate degree (26%)**, followed closely by women with a **high school diploma (25%)**. About **39% of women have earned a bachelor's degree or higher**. This year's data is essentially unchanged from last year, suggesting that Rhode Island has maintained these educational gains.



Source: ACS 2024 5-year estimates

Key County Findings

Providence County stands out from the rest of the state. To see how each county does in this measure, please visit our Women's Well-Being Index and filter by county.

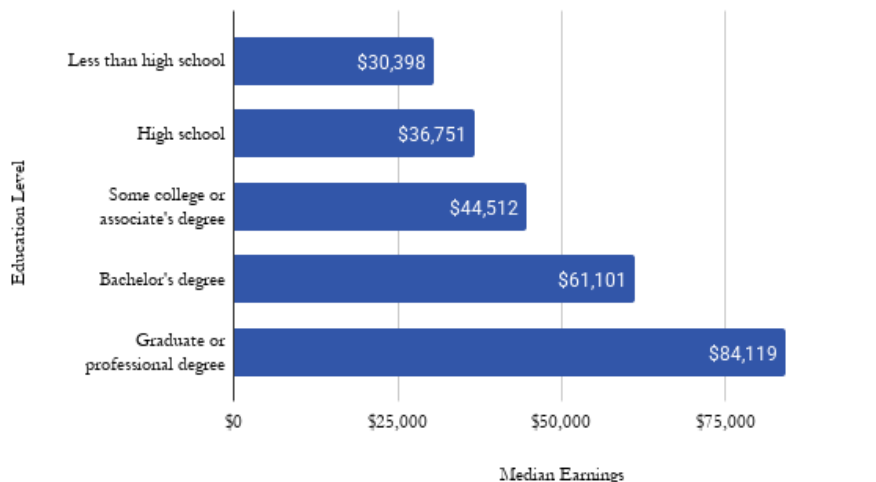
Providence County:

- Has the **lowest share of women with a bachelor's degree or higher** (about **34%**).
- Has the **highest share of women without a high school diploma** (about **13%**), more than **three times** the rate in Newport County.
- Contains the largest concentration of Rhode Island's women, so these disparities have an outsized impact on statewide outcomes.

Educational attainment remains one of the strongest predictors of economic opportunity. However, education alone does not guarantee economic security. Many women continue to face barriers to advancement, including occupational segregation (where women remain concentrated in lower-paying occupations), caregiving responsibilities, unequal access to promotions, and persistent gender and racial wage gaps.

Median Earnings of Females by Educational Attainment

Women's earnings continue to rise with each additional level of education. A Rhode Island woman without a high school diploma earns a median annual income of approximately **\$30,400**, while a woman with a graduate or professional degree earns about **\$84,100** per year- almost **three times as much**.



What's Changed Since 2025?

Overall, educational attainment and earnings changed little from 2025. Earnings increased modestly for women at nearly every education level, with the largest gains among women holding graduate and professional degrees. Women without a high school diploma experienced virtually no wage growth, reinforcing that educational attainment remains one of the strongest predictors of economic security. After several years of rapid post-pandemic wage growth, earnings appear to be stabilizing.

Other Considerations

Rapid advances in artificial intelligence (AI) are reshaping the workforce. Many jobs that women disproportionately hold, including administrative support, customer service, bookkeeping, communications, and other office-based roles, are expected to change significantly or become increasingly automated. While AI is likely to create new career opportunities, women remain underrepresented in many of the fields designing and deploying these technologies.

Without intentional investment in digital skills, AI literacy, and pathways into growing industries, AI could widen existing gender and racial economic disparities. Preparing women for AI is not only a workforce issue—it is an economic security issue. Rhode Island has an opportunity to prepare women not only to adapt to these changes, but also to help shape the future workforce by expanding access to AI, technology, skilled trades, healthcare, engineering, and other high-demand careers.

Policy Recommendations

Rhode Island has largely succeeded in expanding educational attainment among women.

The next challenge is ensuring those educational gains translate into equitable wages, career advancement, and long-term economic security.

Expand Educational Pathways in Underserved Communities

Increase investments in mentoring, college readiness, career exploration, and workforce training programs for girls and women in communities where educational attainment continues to lag, helping close geographic, racial, and economic opportunity gaps.

Remove Barriers to Education and Employment

Increase access to affordable childcare, eldercare, transportation, broadband, and flexible education and training so women can complete degrees, earn credentials, and participate fully in the workforce.

Ensure Education Leads to Economic Opportunity

Promote pay equity, salary transparency, career advancement, and increased wages for undervalued professions such as early childhood education, ensuring women's education translates into economic security.

Ensure Women Shape Rhode Island's AI Future

Invest in women's leadership in AI by expanding digital skills training and ensuring women are represented in AI policy, governance, and technology development so innovation reduces rather than reinforces inequities.

Hold Systems Accountable

Require publicly funded education and workforce programs to collect and report outcomes by gender, race, ethnicity, disability, and geography to identify disparities, measure progress, and guide equitable investments.

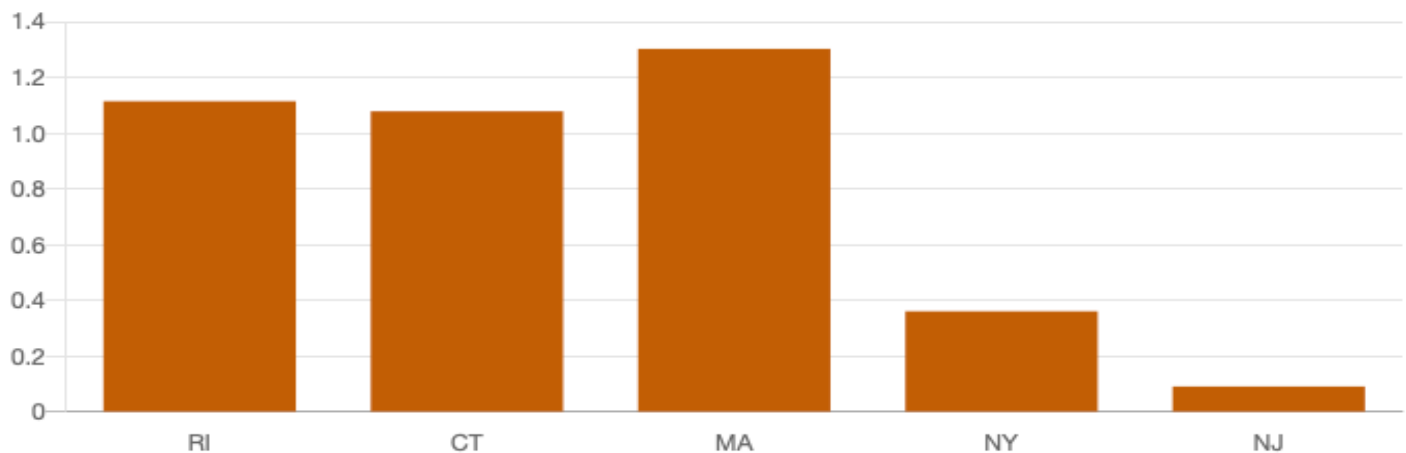
Women's Health & Safety

Clinical Care

Rhode Island continues to be a national leader in women's clinical care, improving from **4th to 3rd** nationally. The state has no maternity care deserts, the fourth-lowest uninsured rate for women, strong prenatal care, and the nation's second-highest flu vaccination rate. However, preventive care measures including dental visits and cervical cancer screenings declined, while low-risk cesarean deliveries remain among the state's weakest indicators. These findings suggest Rhode Island should continue improving preventive care while protecting its strong healthcare infrastructure.

However, performance declined in several preventive care measures, including dental visits (**1st to 33rd**) and cervical cancer screening (**27th to 34th**), while low-risk cesarean deliveries, although improving slightly (**45th to 39th**), continue to lag behind most states. These findings suggest that while Rhode Island's healthcare infrastructure remains strong, increasing the use of preventive services and improving quality-of-care measures should remain priorities.

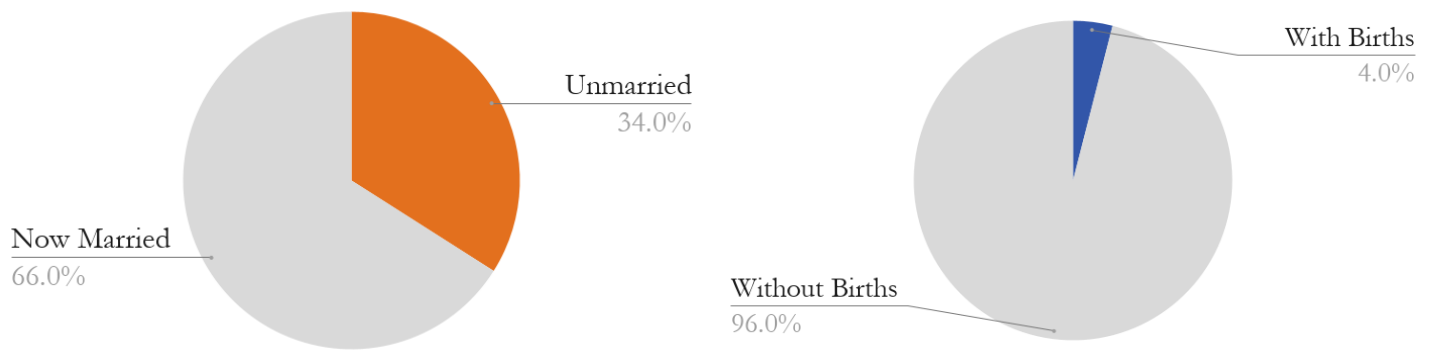
The chart below compares RI with nearby states for clinical care:



Source: 2024 *America's Health Rankings*

Females With Recent Births

The orange and grey pie chart below illustrates the share of females aged 15-50 who gave birth in the past 12 months 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.



In Rhode Island, approximately **4.5% of women ages 15–50 gave birth during the previous year**. Birth rates by race include:

- Hispanic women continue to have the highest birth rate (**5.7%**).
- White women remain around **4.5%**.
- Black women are **4.4%**.
- Asian women remain the lowest at **2.4%**.

These differences highlight the importance of ensuring maternal health and family support systems are responsive to the diverse needs of Rhode Island families.

CDC research has found that married mothers, on average, experience better birth outcomes, including lower rates of preterm delivery, small-for-gestational-age infants, and NICU admissions. Compared to last year's data, the updated figures do not suggest a major change in demographic patterns. Rhode Island's maternal and family support systems should continue to recognize that families have diverse structures and that women, particularly unmarried mothers, may experience different economic and social support needs.

Females Without Health Insurance

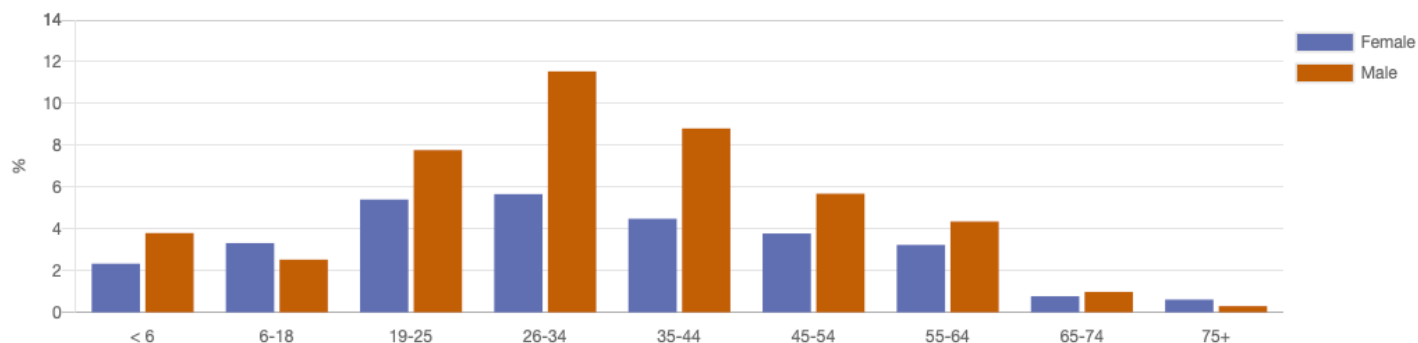
Approximately **10% of women ages 19–64 nationwide lack health insurance**, compared with just **4.4% of Rhode Island women** in the same age group. While Rhode Island continues to outperform the nation in health insurance coverage, insurance coverage varies across age groups.

- Young adult women remain the most likely to be uninsured, with **5.4% of women ages 19–25** and **5.7% of women ages 26–34** lacking coverage.
- Uninsured rates decline steadily with age, falling to **4.5% among women ages 35–44**, **3.8% among those ages 45–54**, and **3.2% among women ages 55–64**.
- Nearly all older women have health insurance through Medicare, with fewer than **1% of women ages 65 and older** uninsured.

- Although Rhode Island continues to provide broad access to health coverage, thousands of women remain uninsured, underscoring the need for policies that ensure affordable, continuous coverage throughout adulthood.

Females Without Health Insurance

The percentage of females without health insurance varies across age groups. In Rhode Island, the highest uninsured rate is among those aged **26-34** (6%). While uninsured rates decline in older age groups, a small percentage of elderly women still lack coverage, highlighting potential gaps in healthcare access.



Source: ACS 2024 5-year estimates, table B27001

Ensuring comprehensive health coverage for all Rhode Islanders requires addressing more than employment status. While employment is often viewed as a pathway to insurance, many full-time and part-time workers remain uninsured because employer-sponsored coverage is often unaffordable. Others fall through the cracks because they are ineligible for Medicaid due to immigration status or restrictive eligibility thresholds.

Disparities based on race, ethnicity, and birthplace also persist, with foreign-born Rhode Islanders experiencing substantially higher uninsured rates than those born in the United States. Even among those with insurance, **underinsurance** remains a significant challenge, leaving many families with high deductibles, unaffordable out-of-pocket costs, or limited access to culturally responsive care.

Rhode Island has made significant progress through Medicaid expansion and the Affordable Care Act, helping to achieve one of the nation's lowest uninsured rates for women. However, proposed federal reductions to Medicaid and Medicare funding, new administrative barriers, and eligibility restrictions threaten these gains. Such changes could increase the number of uninsured women and reduce access to preventive care, particularly for low-income families, older adults, people with disabilities, immigrants, and communities of color. Protecting and strengthening affordable health coverage remains essential to ensuring that every Rhode Island woman can access the care she needs to live a healthy life.

Although Rhode Island performs well overall on many health indicators, racial disparities persist in family and maternal health, underscoring the need for culturally responsive care and policies that address the structural inequities shaping women's health outcomes.

Policy Recommendations

Protect and expand affordable healthcare coverage by safeguarding Medicaid, Medicare, and the Affordable Care Act; preserving Medicaid eligibility for children and pregnant people regardless of immigration status; and reducing financial barriers to care, including out-of-pocket costs and underinsurance.

Expand access to comprehensive reproductive, maternal, and postpartum care by ensuring coverage for contraception, infertility treatment, midwives, doulas, independent lactation consultants, and other evidence-based services, while protecting reproductive healthcare privacy for patients and providers.

Advance health equity by investing in culturally and linguistically responsive care, diversifying the healthcare workforce, and addressing persistent racial and ethnic disparities in preventive care and maternal health outcomes.

Strengthen access to care by investing in reliable public transportation, including RIPTA, so women can access healthcare regardless of income, disability, or caregiving responsibilities.

Expand Paid Family Leave by increasing wage replacement for low-income workers, extending caregiver leave, broadening the definition of family, and ensuring workers can take leave without jeopardizing their health insurance or employment.

Women & Housing

Housing Is Essential to Women's Economic Security

Housing is more than a place to live- it is the foundation of economic security. Safe, stable, and affordable housing affects a woman's ability to work, care for her family, build wealth, and prepare for retirement.

Housing also plays an important role in building wealth. Homeowners can build equity that may support retirement, education, emergencies, or future generations. Renters do not receive the same financial benefit, even when they pay high monthly housing costs.

The data show that housing opportunities are not equal across Rhode Island. Rent varies by county, and major racial gaps remain in homeownership. For many families, housing is their largest monthly expense. Rising rents make it even harder for women earning low or moderate wages to meet *[Rhode Island's Standard of Need](#)*.

Median Gross Rent

\$1,342

Median gross rent is a typical rent paid by the "middle" household when ranked from lowest to highest rent. It includes estimated monthly utility and fuel costs.

Average Contract Rent

\$1,166

Contract rent is the amount paid by a tenant to the owner of the property. It does not include utility bills. Unlike the median, the average rent can be skewed by more expensive properties.

Average Gross Rent

\$1,335

Average gross rent is estimated from the aggregated gross rent paid by all rental households in the area, divided by the number of rental households. Unlike the median, it can be skewed by more expensive properties.

Source: 2024 American Community Survey, 5-year estimates

Rent Varies Across Rhode Island

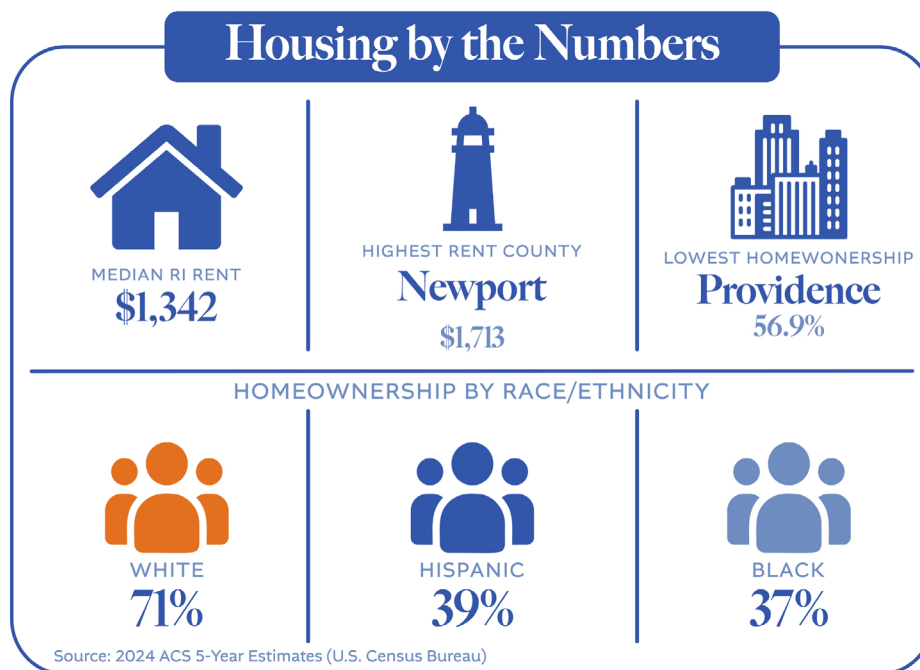
Rhode Island's median gross rent is **\$1,342 per month**. Gross rent includes the amount paid to the landlord as well as certain utility costs.

Median rent by county:

- **Newport County: \$1,713**
- **Bristol County: \$1,528**
- **Kent County: \$1,327**
- **Washington County: \$1,327**
- **Providence County: \$1,312**

Newport County's median rent is **\$371 more per month** than the statewide median. High housing demand, a limited housing supply, and seasonal tourism contribute to higher housing costs in Newport County. That adds up to more than **\$4,400 per year**.

These costs may be especially difficult for single women, single mothers, older women living on fixed incomes, and women working in lower-paid jobs. Even counties with lower median rents may not be affordable to local residents if wages are also lower.



Homeownership Differs Widely by County

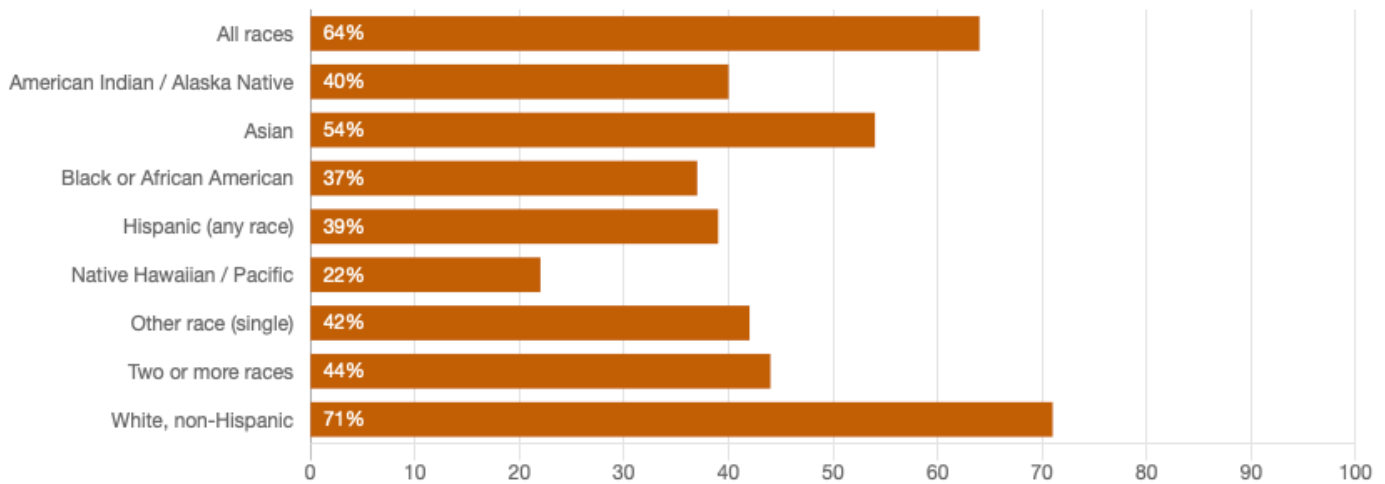
About **64% of Rhode Island households** own their homes. However, the homeownership rate varies greatly by county:

- **Washington County: 77.5%**
- **Kent County: 73.1%**
- **Bristol County: 71.8%**
- **Newport County: 67.9%**
- **Providence County: 56.9%**

Providence County has the lowest homeownership rate in the state. Its rate is more than **20 percentage points below Washington County's rate**. Providence County is also home to most of Rhode Island's Black and Hispanic households. Lower homeownership in this part of the state therefore has an unequal effect on communities that have already faced barriers to wealth-building.

Large Racial Gaps Remain

Homeownership is one of the primary ways families build wealth. Unfortunately, access to homeownership is not equal across racial and ethnic groups.



Source: ACS 2024 5-year estimates

The data shows:

- **70.9% of White, non-Hispanic households own their homes.**
- **53.8% of Asian households own their homes.**
- **44.2% of households identifying with two or more races own their homes.**
- **40.4% of American Indian or Alaska Native households own their homes.**
- **38.9% of Hispanic or Latino households own their homes.**
- **36.8% of Black households own their homes.**

The Black homeownership rate is about **34 percentage points below** the rate for White, non-Hispanic households. The Hispanic homeownership rate is about **32 percentage points lower**. These gaps reflect generations of unequal access to good-paying jobs, credit, inherited wealth, neighborhood investment, and fair housing opportunities.

Women of color face added barriers because racial wealth gaps overlap with gender wage gaps. Lower earnings can make it harder to save for a down payment, qualify for a mortgage, manage repairs, or compete in a high-cost housing market. Because homeownership is one of the largest sources of household wealth in the United States, these disparities contribute to long-term racial wealth gaps that can affect future generations.

County & Race Together

The county data show that place and race can combine to create even greater barriers. In **Providence County**, the overall homeownership rate is only **56.9%**. Within the county:

- **About 66.7% of White, non-Hispanic households own their homes.**
- **About 49.2% of Asian households own their homes.**
- **About 37.7% of Hispanic or Latino households own their homes.**
- **About 35.1% of Black households own their homes.**

In **Newport County**, where median rent is highest, homeownership is also sharply divided by race:

- **About 73.1% of White, non-Hispanic households own their homes.**
- **Only 29.5% of Black households own their homes.**
- **Only 23.8% of Hispanic or Latino households own their homes.**

Together, these data show that Black and Hispanic households in Newport County face a double burden: some of the state's highest housing costs and some of its lowest homeownership rates.

Why This Matters for Women

Housing challenges do not affect everyone equally. They are especially significant for:

- Single mothers supporting children on one income
- Women of color affected by both wage and wealth gaps
- Older women living alone or on fixed incomes
- Survivors who need safe housing to leave abusive relationships
- Women working in lower-paid care, service, and support occupations
- Women with disabilities who need affordable and accessible homes

Housing policy should therefore be viewed as part of Rhode Island's economic security, racial equity, health, and family-support systems.

Conclusion

Housing is more than shelter—it is the foundation for financial stability, health, and opportunity. Ensuring that every woman has access to safe, affordable housing and a fair opportunity to build wealth through homeownership will strengthen families, communities, and Rhode Island's economy.

Policy Recommendations

Expand and preserve affordable housing

Increase the supply of affordable rental homes across Rhode Island, including family-sized and accessible units. Preserve existing affordable properties and help lower-income homeowners make repairs, improve accessibility, and remain safely housed.

Protect renters and survivors from housing instability

Strengthen rental assistance, eviction prevention, legal support, emergency shelter, transitional housing, and permanent housing programs. Ensure survivors of domestic and sexual violence can access safe and confidential housing.

Expand equitable homeownership opportunities

Increase access to down-payment and closing-cost assistance, affordable mortgages, and homebuyer education. Give priority to first-generation buyers and communities that have faced racial discrimination in lending, appraisal, zoning, and housing investment.

Build housing near essential services and opportunities

Plan affordable housing near jobs, public transportation, child care, schools, and health care so residents can more easily reach work and meet their families' needs.

Improve housing data and accountability

Collect and report housing data by gender, race, age, disability, family type, and location. Use the data to track housing affordability, displacement, homeownership gaps, and access to safe and accessible housing.

Women & Poverty

While economic outcomes vary somewhat across Rhode Island's counties, geography is not the primary driver of women's economic security. The largest disparities are associated with race, occupation, caregiving responsibilities, and access to higher-paying employment. Women in every county continue to experience gender wage gaps and barriers to economic opportunity, with Providence County bearing the greatest overall burden due to its larger population and higher concentration of poverty.

Female Poverty: A Radicalized Crisis

Poverty affects thousands of Rhode Island women, but not all women experience it equally. Women are more likely than men to live in poverty, and women of color continue to face the highest poverty rates. Understanding these disparities is critical to building policies that promote economic security for all Rhode Islanders.

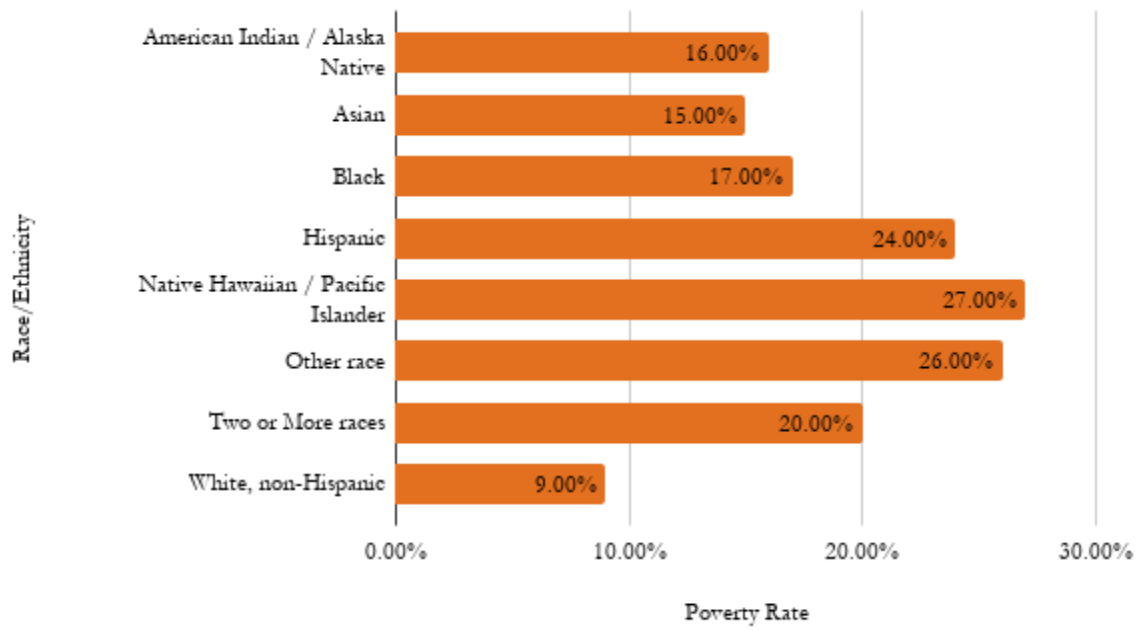
The U.S. Census Bureau determines poverty using income thresholds based on family size. However, these thresholds do not reflect what families actually need to afford basic necessities. A three-person household is determined to be at 100% of the FPL (Federal Poverty Level) if they bring in less than \$27,320 annually. [*Rhode Island's Standard of Need*](#), developed by the Economic Progress Institute, provides a more realistic picture of what it costs to live in our state. Poverty does not affect all women equally. **Compared with our 2025 report, the overall story has not changed.** Women are nearly 17% more likely than men to live in poverty in Rhode Island.

Native Hawaiian and Pacific Islander women experience poverty at more than three times the rate of White, non-Hispanic women. Black women experience poverty at roughly **twice** the rate.

Native Hawaiian and Pacific Islander women have the highest poverty rate (**27.2%**), followed by:

- Women identifying as another race (**25.7%**)
- Hispanic women (**24.1%**)
- Women of two or more races (**20.0%**)
- Black women (**17.3%**)
- American Indian and Alaska Native women (**15.6%**)
- Asian women (**15.1%**)
- White, non-Hispanic women (**8.9%**)

Female Poverty by Race/Ethnicity

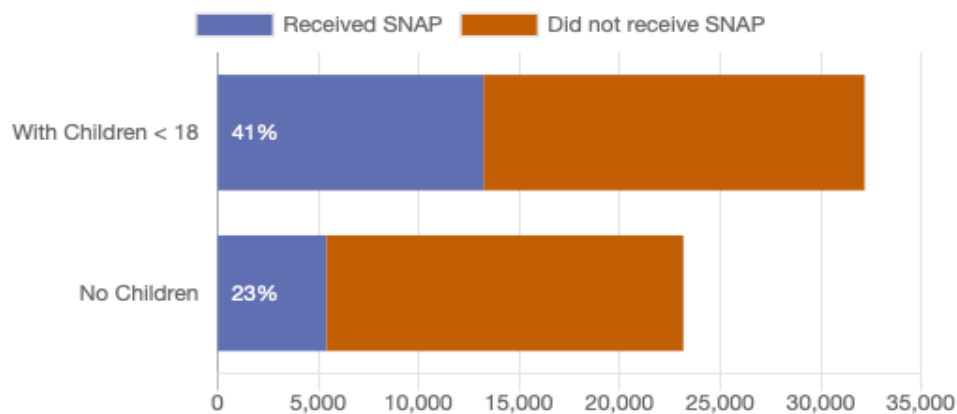


These differences are not caused by individual choices. They reflect long-standing barriers that make it harder for many women of color to build economic security, including unequal access to quality education, affordable housing, health care, child care, transportation, and higher-paying jobs.

SNAP: A Lifeline for Rhode Island Families

The Supplemental Nutrition Assistance Program (SNAP) helps low-income Rhode Islanders buy groceries. SNAP helps reduce hunger, but it is meant to supplement a family's food budget— not cover all food costs. Many families rely on food pantries to make ends meet. The data continue to show that families with children are much more likely to need SNAP than households without children.

- About **41%** of female-headed households with children receive SNAP.
- About **23%** of female-headed households without children receive SNAP.



Source: ACS 2024 5-year estimates, table B22002

Families raising children are nearly twice as likely to rely on SNAP benefits, highlighting the financial pressures created by child care costs, housing expenses, and low wages. These findings are very similar to those reported last year and reinforce the important role SNAP plays in helping families remain financially stable.

Women, especially women of color, are more likely to head low-income households with children. As a result, food insecurity continues to have a disproportionate impact on women and their families.

Federal Cuts Threaten Women's Economic Security

Since our 2025 report, the policy landscape has changed dramatically. Recent federal budget actions include significant reductions to SNAP and Medicaid funding, shifting greater costs to states and making it more difficult for many families to qualify for assistance. These changes are expected to increase food insecurity, reduce access to health care, and place additional financial pressure on working families.

These cuts are especially concerning for women because they are more likely to:

- Lead single-parent households.
- Work in lower-paying occupations.
- Serve as unpaid family caregivers.
- Depend on affordable health care and nutrition assistance while raising children.

Women are often the first to absorb financial shocks by skipping meals, delaying medical care, or taking on additional unpaid caregiving responsibilities.

Nearly **41% of Rhode Island female-headed households with children** rely on SNAP. Any reduction in benefits will make it even harder for families to afford food, housing, child care, and other basic necessities.

Medicaid also remains a critical source of health insurance for many Rhode Islanders, including pregnant women, children, older adults, and people with disabilities. Reductions in coverage or provider funding could increase health disparities and create additional financial hardship for families already struggling to make ends meet.

Rather than reducing these essential supports, Rhode Island should continue investing in policies that reduce poverty, strengthen women's economic security, and create pathways to long-term financial stability.

Policy Recommendations

Increase economic opportunity through fair wages and quality jobs.

Raise the minimum wage to reflect Rhode Island's cost of living, invest in higher wages for child care and direct care workers, and expand career pathways that help women—especially women of color—enter higher-paying occupations.

Make child care more affordable and strengthen family supports.

Expand the Rhode Island Child Care Assistance Program, continue investing in the early childhood workforce through initiatives like Real Jobs RI, and strengthen Paid Family Leave by increasing benefit levels and expanding eligibility.

Protect and strengthen the social safety net.

Safeguard SNAP and Medicaid from federal and state funding cuts, preserve access to reproductive, maternal, and preventive health care, and adopt continuous Medicaid coverage for young children.

Increase financial stability for working families.

Expand the Rhode Island Earned Income Tax Credit and pursue other tax policies that help low- and moderate-income families build economic security.

Invest in equitable communities

Maintain investments in affordable housing, transportation, health care, and other community infrastructure while using race- and gender-informed data to ensure public investments reduce longstanding disparities.

Looking Forward

Rhode Island has made measurable progress over the past decade in women's educational attainment, health care access, and political representation. Yet significant disparities persist across race, income, geography, and occupation.

As federal policies evolve, the choices made by Rhode Island's elected officials will play an increasingly important role in determining whether women and families continue moving toward greater opportunity, or face widening inequities.

The policy recommendations in this report provide a roadmap for strengthening women's well-being while improving Rhode Island's economy, workforce, and communities.

Acknowledgements:

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The mission of Women's Fund of Rhode Island is to invest in women and girls through research, advocacy, grant-making, and strategic partnerships designed to achieve gender equity through systemic change. Please visit our website at www.wfri.org to access the Women's Well-Being Index, research briefs, and learn more about how you can support our work through volunteerism and donating.

The QR code below will take you directly to our WWBI, where you can filter the information by county and race/ethnicity (if the data is available).





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