

## Hawaii State Commission on the Status of Women

*Summary:* The following report contains a compilation of statistics and information pertaining to the status of women in Hawaii. This data represents (1) voting; (2) women in office; (3) households; (4) violence against women; (5) education; (6) economics; (7) pay equity; (8) employment; (9) women's health, and more. Most of the information is adopted from the United States Census Bureau. Others are as noted.

### ***Women and Voting in Hawaii***

The Hawaii Office of Elections does not break down voter statistics according to gender and age.

- Across the nation women vote at a higher rate than men.
- In 2012 63.7% of registered women voters voted. 59.7% of registered male voters voted.\*

\* [http://thedataweb.rm.census.gov/TheDataWeb\\_HotReport2/voting/voting.html](http://thedataweb.rm.census.gov/TheDataWeb_HotReport2/voting/voting.html)

### ***Women in Elective Office-2014\****

- Congress: U.S. Senate: One of two seats held by a woman.
- U.S. House: Two of two seats held by women.
- State Legislature-Senate: Eight of twenty-five seats are held by women.
- State Legislature-House of Representatives: Sixteen of fifty-one seats are held by women.
- Percentage of women in office: 31.6%

\* [http://www.cawp.rutgers.edu/fast\\_facts/resources/state\\_fact\\_sheets/HI.php](http://www.cawp.rutgers.edu/fast_facts/resources/state_fact_sheets/HI.php)

### ***Relationship Status\****

- 49.7% of population in Hawai'i is female
- Pertaining to females 15 years and over:
- Now married, (except separated) –49.7%
- Widowed-9.8%
- Divorced-10.3%
- Separated-1.5%
- Never married-28.8%

\*information adopted from 2013 American Community Survey

[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_13\\_3YR\\_S0201&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_3YR_S0201&prodType=table)

### ***Households in Hawaii\****

- Female householder, no husband present-57,241 families
- With related children under 18 years old-32,764 families
- With own children under 18 years old-23,808 families
- Under 6 years only-21,333 families
- Under 6 and 6-17 years old-4,294 families
- 6 to 17 years only- 14,496 families

#### ***Husband-Wife families***

- With related children under 18 years old-106,290 families
- With own children under 18 years old-91,610 families
- Under 6 years only-19,793 families
- Under 6 and 6-17 years only- 50,484 families

#### ***Family Type***

- Family households: 313,907
- Female householder: 97,726
- Nonfamily households: 141,431
- Female householder: 69,584
- Female householders living alone: 54,710

\*information adopted from 2010 Census:

<http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

### ***Violence against Women\****

#### ***Percentage of women who are victims of violence***

Domestic violence counts September 17, 2013 in Hawaii:

- 575- victims served in one day.
- 217- residential needs met for housing.
- 358-assistance needs met which were not residential.
- 113-hotline phone calls answered
- 45-requests for services unable to be met, most of which were residential.

\*words and information adopted from:

<http://nnedv.org/downloads/Census/DVCounts2013/AllStateSummariesMerged.pdf>

## ***Women and Education in Hawaii\****

### ***School enrollment for females in Hawaii***

- Female 3 years and over enrolled in school: 168,222
- Enrolled in college or graduate school: 32.2%

### ***Educational Attainment***

- Female High School graduate or higher: 90.1%
- Female Bachelor's degree or higher: 31.5%
- Income in the past 12 months (In 2013 inflation-adjusted dollars)
- Median income - \$51, 398
- Female householder, no husband present, family- 17.8%
- Median family income - \$78,501
- Married couple family- 74.4%
- Median earnings full-time, year-round workers: \$39,217

\*Source: U.S. Census Bureau, 2011-2013 3-Year American Community Survey

[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_13\\_3YR\\_S0201&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_3YR_S0201&prodType=table)

## ***Women and Poverty in Hawaii\****

- Percentage of families and people whose income in the past twelve months whose income is below the poverty level:
- Married couple families: 3.9%
- With related children under age 18: 4.4%
- With related children under 5 only: 2.6%
- Families with female householder, no husband present: 18.3%
- With related children under age 18: 28.1%
- With related children under the age of 5 only: 38.1%

\*2013 American Community Survey:

[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_13\\_1YR\\_DP03&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_DP03&prodType=table)

## ***Pay Equity***

### ***Women and Minimum Wage in Hawaii\****

- Approximately half of minimum wage workers in Hawaii are women.
- Minimum wage: \$7.25 p/h.

- On Jan 1, 2015 minimum wage rises to \$7.75; then \$8.50 on Jan 1<sup>st</sup> 2016; \$9.25 on Jan 1, 2017; and \$10.10 on Jan 1, 2018.\*

\*[http://www.nwlc.org/sites/default/files/pdfs/women\\_and\\_the\\_minimum\\_wage\\_state\\_by\\_state\\_1\\_5\\_14.pdf](http://www.nwlc.org/sites/default/files/pdfs/women_and_the_minimum_wage_state_by_state_1_5_14.pdf)

### ***Equal Pay and the Wage Gap in Hawaii***

- Female earnings: Hawaii ranks #7 in the United States\*
- Female earnings: \$40,370  
Male earnings: \$48,440.
- What a woman makes for every dollar a man makes: 83.3 cents. Wage gap: 16.7 cents.

\*[http://www.nwlc.org/sites/default/files/pdfs/wage\\_gap\\_tables\\_2013\\_final.pdf](http://www.nwlc.org/sites/default/files/pdfs/wage_gap_tables_2013_final.pdf)

- Wage gap for Latina Women in Hawaii\*: Latina Earnings: \$34, 310.  
Male earnings: \$52, 122.
- What a woman makes for every dollar a man makes: 65.8 cents. Wage gap: 34.2 cents.

\*[http://www.nwlc.org/sites/default/files/pdfs/the\\_wage\\_gap\\_by\\_state\\_for\\_latinas.pdf](http://www.nwlc.org/sites/default/files/pdfs/the_wage_gap_by_state_for_latinas.pdf)

- Wage gap for African American Women in Hawaii\*: African American Women earnings: \$37,732.  
Male earnings: \$52,122.
- What a woman makes for every dollar a man makes: 72.4 cents. Wage gap: 27.6 cents

\*[http://www.nwlc.org/sites/default/files/pdfs/the\\_wage\\_gap\\_by\\_state\\_for\\_african\\_american\\_women.pdf](http://www.nwlc.org/sites/default/files/pdfs/the_wage_gap_by_state_for_african_american_women.pdf)

## ***Employment***

### ***Businesses Owned by Women in Hawaii\****

*Total businesses owned by women in Hawaii: 37,343*

Businesses owned by women in Hawaii with paid or unpaid employees:

- White women-18,669
- Black/African American women-407
- Asian women-19,946
- Chinese women-4,878
- Filipino women-4,410
- Japanese women-9,265
- Korean women-1,316
- Vietnamese women-1,025
- Other Asian women-626

- Native Hawaiian and Other Pacific Islander women-4,234
- Native Hawaiian women-4,013
- Guamanian or Chamorro women-2
- Samoan women-222
- Other Pacific Islander women-123
- Hispanic women-2,327
- Mexican/Mexican American/American Chicano women-852
- Puerto Rican women-499
- Cuban women-46
- Other Hispanic, Latina or Spanish women-931
- Equally Hispanic and non-Hispanic women-10

\* <http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

- 31% of total businesses in Hawaii are owned by women\*

\*<http://quickfacts.census.gov/qfd/states/15000.html>

### ***Female Labor Force in Hawaii\****

- Women: 73.4% in labor force; 68.6% employed; 5.0% unemployed
- With children under the age of six: 66.6% in labor force; 60.2% employed; 5.8% unemployed

\*Information in this section adopted from employment status: 2013 American Community survey [chart]

[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_13\\_1YR\\_S2301&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_S2301&prodType=table)

### ***Women and Occupations in Hawaii\****

Percentage of which is female:

- *Management, business, science and arts occupations*: 47.7% female

Median earnings: \$45,751-female / \$62,105-male

- *Management, business, science, and financial*: 45.6% female

Median earnings: \$50,105-female / \$66,105-male

- *Management occupations*: 39.7% female

Median earnings: \$50,559-female / \$67,995-Male

- *Business and Financial Operations Occupations*: 59.5% female

Median earnings-\$49,267-female / \$56,998-male

- *Computer, engineering, and science occupations: 28.0%:*

Median earnings- \$46,619-female / \$70,711-male

- *Computer and mathematical occupations: 26.3%: female*

Median earnings-\$56,998-female / \$70,662-male

- *Architecture and engineering occupations: 18.7% female*

Median earnings: \$42194-female / \$70,837-male

- *Life, physical, and social science occupations: 47.4% female*

Median earnings: \$41,186-female / 70,394-male

- *Education, legal, community service, arts, and media occupations: 60.5% female*

Median earnings: \$37,479-female / 42,101-male

- *Community and social services occupations: 66.2% female*

Median earnings: \$43,037-female/ \$40,538-male

- *Legal occupations: 46.9%: female*

Median earnings: \$60,073-female / \$84,350-male

- *Education, training, and library occupations: 69.4% female*

Median earnings: \$35,744-female / \$40,296-male

- *Arts, design, entertainment, sports, and media occupations: 34.2%:female*

Median earnings: \$16,532-female / \$31,227-male

- *Healthcare practitioner and technical occupations: 66.7%: female*

Median earnings: \$60,310-female / \$91,163-male

- *Health diagnosing and treating practitioners and other technical occupations: 64.8% female*

Median earnings: \$71,291-female / \$100,784-male

- *Health technologists and technicians: 72.1% female*

Median earnings: \$42,219-female / \$56,881-male

- *Service occupations: 47.7% female*

Median earnings: \$20,464-female / \$28,292-male

- *Healthcare support occupations*: 80.2% female

Median earnings: \$26,386- female / \$30,055-male

- *Protective service occupations*: 15.8% female

Median earnings: \$37,304-female / \$42,655-male

- *Firefighting and prevention, and other protective service workers including supervisors*: 15.8% female

Median earnings: \$18,425- female / \$35,106-male

- *Law enforcement workers including supervisors*: 15.7% female

Median earnings: \$65,991-female / \$61,433-male

- *Food preparation and serving related occupations*: 48.1% female

Median earnings: \$16,073-female / \$22,541-male

- *Building, grounds cleaning, and maintenance occupations*: 39.7% female

Median earnings: \$24,296-female / \$26,257-male

- *Personal care and service occupations*: 65.9% female

Median earnings: \$15,081-female / \$28,902-male

- *Sales and office occupations*: 67.7% female

Median earnings: \$26,146-female / \$30,995-male

- *Sales and related occupations*: 63.4% female

Median earnings: \$18,854-female / \$34,272-male

- *Office and administrative support occupations*: 71.4% female

Median earnings: \$30,962-female / \$27,488-male

- *Natural resources, construction, and maintenance occupations*: 3.8% female

Median earnings: \$25,083-female / \$41,688-male

- *Farming, fishing, and forestry occupations*: 24.4% female

Median earnings: \$19,676-female / \$27,369-male

- *Construction and extraction occupations*: 2.0% female

Median earnings: \$40,995-female / \$42,339-male

- *Installation, maintenance, and repair occupations*: 3.1% female

Median earnings: \$27,317-female / \$42,639-male

- *Production, transportation, and material moving occupations*: 22.3% female

Median earnings: \$22,117-female / \$33,580-male

- *Production occupations*: 29.6% women

Median earnings: \$19,535-female / \$45,155-male

- *Transportation occupations*: 20.7% female

Median earnings: \$26,222-female / \$32,169-male

- *Material moving occupations*: 12.8% female

Median earnings: \$25,467-female / \$27,123-male

\*estimates by the American Community Survey 2013 for females in Hawaii ages 16 and over.

[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_13\\_1YR\\_S2401&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_S2401&prodType=table)

### ***Employment Status on Women \****

- Females 16 years and over in Hawaii: 560,005
- In labor force: 330,876: 59.1%
- Civilian labor force: 325,849: 58.2%
- Employed: 307,006: 54.8%
- Own children under 6 years: 105,078
- All parents in family in labor force: 66,911: 63.7%
- Own children 6-17 years old: 184,296
- All parents in family in labor force: 132,367: 71.8%

\*Information adopted from 2013 American Community Survey:

[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_13\\_1YR\\_DP03&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_DP03&prodType=table)

### ***Working Mothers in Hawaii***

- Families with children: 124,453\*
- Single parent families: 34,515
- Families in poverty: 15,866
- Working mothers with infants under age 1: 12,513
- Working mothers with children under age 6: 43,390
- Working mothers with children under age 6 only: 23,711
- Working mothers with children under age 6 and ages 6-17: 19,679



\*Information in section adopted from Child Care Aware of America  
[http://www.naccrra.org/sites/default/files/default\\_site\\_pages/2012/full2012cca\\_state\\_factsheetbook.pdf](http://www.naccrra.org/sites/default/files/default_site_pages/2012/full2012cca_state_factsheetbook.pdf)

### ***Means of Transportation to Work for Hawaii's Women***

Average overall percentage/Average female percentage\*

- Car, Truck, or Van -81% female: 81%
- Drove alone-67.6% female: 64.5%
- Carpooled: 13.5% female: 16.5%
- In 2 person carpool-9.8% female: 12.0%
- In 3 person carpool-2.2% female: 3.0%
- In a 4 or more person carpool- 1.5% female: 1.6%
- Workers per car, truck or van-1.10 female: 1.13
- Public transportation (excluding taxicab)-6.1% female: 7.5%
- Walked- 4.2%: female: 4.0%
- Bicycle- 1.3% female: 0.9%
- Taxicab, motorcycle, or other means- 2.9% female: 2.0%
- Worked at home-4.4% female: 4.6%

\*Information in section adopted from 2013 American Community Survey  
[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_13\\_1YR\\_S0801&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_S0801&prodType=table)

### ***Female Caregivers in Hawaii***

- 59% of caregivers are women.\*
- 53% of caregivers also work full or part time. \*\*

\*<http://states.aarp.org/i-heart-caregivers-launched-to-honor-caregivers/>  
\*\*<http://states.aarp.org/survey-looks-at-caregiving-experience-of-hawaii-adults/>

### ***Female Veterans in Hawaii \****

- Females 18-64 years old: 7,680
- Females 65 years and over: 1,476

\*Adopted from 2000 census  
<http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

## ***Women's Health in Hawaii\****

- Percentage of women age 18 and older that have had a Pap test within the past three years: 79.4%
  - Percentage of women who smoke: 14.9%
  - Percentage of women age 40 and older have had a mammogram within the past two years: 77.2%
  - Women who diagnosed with diabetes: 6.8%
  - Women age 50 and older have ever had a sigmoidoscopy- (Colorectal Cancer Screening): 47.1%
  - Adult women who have had a cholesterol check within the past five years: 73%
  - Women who have not engaged in any leisure-time/physical activity in the past month: 21%
- 
- Women who are obese: 16.7%
  - Women in Hawaii who eat five or more servings of fruits and vegetables a day: 26.9%
  - Women who have had five or more drinks of alcohol on at least one occasion during the past month: 6.9%
  - Women who have had a dental visit within the past year: 76.5%

### ***Mental Health***

- Average number of days in the past 30 in which women's mental health was "not good": 3.1 days. State ranking-3

### ***Reproductive Health***

- Chlamydia: 8.1%
- Maternal mortality rate: 4.7%
- State Ranking: #6

### ***Chronic Conditions***

- Percentage of women in Hawaii who have high blood pressure: 23.7%
- Women in Hawaii diagnosed with diabetes: 6.8%
- AIDS rate of females in Hawaii: 2.2 per 100,000.
- Women and arthritis in Hawaii: 22.4%

\*words and information taken from 2007 data: <http://hrc07.nwlc.org/Reports/State-Report-Card.aspx?stateID=HAWAII>

### ***Health Coverage for Women in Hawaii***

- Percentage of non-elderly women uninsured (2013)-Hawaii 7.3% percent
- Percentage of non-elderly women uninsured, by race/ethnicity (2012)  
  
Hawaii-6.9 percent all; White-6.3%; Black-7.3%; Latina-9.6%.
- Racial Disparity Ratios: percentage of non-elderly women uninsured, by race/ethnicity (2012): Hawaii- 6.9%; Black- 7.3%; Latina- 9.6%.
- Percentage of non-elderly women uninsured by income level (2012): Hawaii 12.7%; Rank #3; for women with incomes at <=138% federal poverty level. 9.6% for women with incomes at <= 400% Federal Poverty Level-Rank #3.
- Percentage of people uninsured mid-2014: Hawaii 6.9%; change in percentage of people uninsured, 2013 to 2014 %-0.2%.

### ***Women's Access to Health Care in Hawaii***

- Hawaii: Access to Care: Rank #11 Grade: B+
- Number of primary care physicians per 100,000 population (2012)-93.7.
- Percentage of women who had a routine health exam in the past two years (2012): 84.4%.
- Percentage of women who visited a dentist or dental clinic in the past year (2012): 72.2%.
- Percentage of adult women reporting one person as a personal doctor, by race/ethnicity-2012: All- 89% ; White-86%; Black- no stats; Latina- 90%.
- Percentage of women age 40+ who had a mammogram within the past two years, by race/ethnicity (age-adjusted 2012):  
-All-76.5%; White-75.1%; Black n/a; Latina-75.6%; Asian-Pacific-Islander: 79%; American Indian/Alaska Native-no stat.
- Percentage of women ages 21-65 who had a pap test within past three years, by race/ethnicity (age-adjusted, 2012):  
-All-80.3%; White-85%; Black- no percent; Latina-84.8%; Asian/Pacific Islander:75.9%; American Indian/Alaska Native-none.
- Number of women ages 13-44 in need of publicly funded contraceptive services and supplies, and percentage of need met by publicly funded family planning clinics (2012):70,970

- Percentage of need met: 31%.
- Percentage of women ages 15-44 living in a county without an abortion provider (2011) 0%.

### ***Women's Health Outcomes***

- Percentage of women reporting current asthma, by race/ethnicity (age, adjusted, 2012):  
-All: 12.6%; White-10.6%; Latina-22%; Asian/Pacific Islander-10.6%
- Percentage of women reporting ever having been diagnosed with hypertension, by race/ethnicity (age, adjusted, 2011):  
-All-26.8%; White 22.1%;Latina-30.8%; Asian/Pacific Islander:27.5%
- Percentage of women reporting ever having been diagnosed with diabetes, by race/ethnicity (age-adjusted, 2012):  
- All 8.9%; White-4.8%; Latina-9.9%; Asian/Pacific Islander: 8.9%
- Percentage of Women Reporting Ever Having Been Diagnosed with High Cholesterol, by Race/Ethnicity (age, adjusted, 2011):  
-All-29.6%; White-27.1%; Latina-33.9%; Asian-Pacific Islander-29.8%.

### ***Sexually Transmitted Infections***

- Rates of sexually transmitted infections, per 100,000 Women (2012):
- Chlamydia: 64.9
- Gonorrhea-43.6

### ***Birth and Mortality***

- Percentage of women reporting limitations due to physical/mental/emotional problems, by race/ethnicity (age-adjusted, 2012):  
-All: 16.6%; White-21.4%; Latina-16.5%; Asian/Pacific Islander-12%
- Percentage of women reporting poor mental health on eight or more of the past 30 days, by race/ethnicity (age-adjusted, 2012):  
-All-12.9%; White- 15.1%; Latina-20%; Asian/Pacific Islander:9.4%.
- Women's life expectancy at birth, in years (2010): 84.7
- Women's life expectancy at birth, in years: All: 83.7%
- Maternal Mortality Rate, per 100,000 Live Births (2003-2007): 15.1%/28

- Infant Mortality Rates, Overall and by Race/Ethnicity of Mother per 1,000 Live Births (2008-2010):  
- All-5.9%; White-4.2%; Latina-6.1%; Asian/Pacific Islander: 6.5%.

### ***Fertility:***

- Women 15 to 50 who gave a birth in the last 12 months in Hawai'i: 20,518
- Unmarried women ages 15-50 who had a birth in the past 12 months in Hawai'i: 6,555
- A percentage of all women in Hawai'i who had a birth in the past 12 months: 31.9%

[\\*http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_13\\_3YR\\_S0201&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_3YR_S0201&prodType=table)

## ***Effects of New Health Care Law for Women in Hawaii\****

### ***Uninsured Women in Hawaii***

- Approximately 41,000 women, over 9% of Hawaii women were uninsured.
- 9.5% of black women and 11.5% of Hispanic women were uninsured compared to 8.2% of white women.
- Women who are able to buy health insurance have to pay more for coverage than men do which is Gender Rating.
- All plans in Hawaii practice Gender Rating.

### ***Access to Health Care***

- 6,000 young Hawaiians have gained coverage thanks to the law.
- 14,000 children with preexisting conditions in Hawaii now have access to health care.
- 173,000 women in Hawaii no longer have a lifetime limit of their health coverage.

### ***Access to Preventive Care***

- An estimated 122,000 women in Hawaii received preventive services without a co-payment in 2011 and 2012. All new health plans must also cover certain women's preventive services with no co-payments.

### ***Insurance Reforms***

- \$357,000 people in Hawaii are seeing the effects of a federal requirement that insurance companies must also spend 80-85% of premiums of health care, instead of on administrative costs and profits. Insurance companies that have not met this standard are required to provide rebates to consumers, which totaled \$195,000 in Hawaii in 2011, with an average family rate of \$15.

### ***New Benefits for women with Medicare Coverage***

- More than 69,000 women with Medicare in Hawaii have received preventive services at no additional cost in 2011.

- In 2012, roughly 18,000 Medicare beneficiaries in Hawaii have saved an average of \$375 on prescription drugs as the new law has begun closing Medicare's prescription drug benefit.

### ***More Benefits and Protections are on the way***

- In 2014, the health insurance exchange will be up and running where women can shop and compare plans. Almost 12,000 women in Hawaii can access tax credits to help them purchase coverage through the exchange.
- Access to coverage through Medicaid: States have the option to extend Medicaid coverage to individuals earning less than about \$15,000 a year, and families earning less than about \$30,000 a year (133% of federal poverty line). The federal government will cover 100% of the cost of this eligibility expansion in the first three years, phasing down to 90% in subsequent years.
- 14,000 women in Hawaii will be newly covered because Hawaii has accepted federal money to expand Medicaid eligibility.
- When combined with other reforms in the ACA, this coverage expansion would reduce uninsured in Hawaii by nearly 50%.
- Accepting federal money and covering more people could save Hawaii \$101 million in uncompensated care costs over the next ten years.
- Covering more people through Medicaid will bring in almost 2.7 billion of federal funding into Hawaii helping to keep hospitals open and available in local communities.

### ***Services Hawaii Women Need***

- Starting in 2014 plans can no longer deny coverage to adults with pre-existing conditions. This means women will no longer be treated as a pre-existing condition and be denied insurance coverage for a history of pregnancy; having had a C-section; being a survivor of breast, or cervical cancer; or having received medical treatment for domestic or sexual violence.
- Starting no later than 2014, insurance companies will no longer be allowed to charge women and small employers with a predominantly-female workforce more for coverage, a practice known as gender-rating. In Hawaii, all plans practice gender rating and all plans also charge non-smoking women more for coverage than male smokers.

\*words and information taken from: [http://www.nwlc.org/sites/default/files/pdfs/aca-factsheets/hawaii\\_healthstateprofiles.pdf](http://www.nwlc.org/sites/default/files/pdfs/aca-factsheets/hawaii_healthstateprofiles.pdf)

