



Briefing Paper

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The Economic Status of Women in Michigan Wide Disparities by Race and Ethnicity

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This paper examines how women in Michigan fare on eight indicators of women's economic status, in comparison with women in other states, including in Michigan's region, and with women nationally. It highlights where Michigan women have seen economic progress and where their conditions have stagnated and examines differences among Michigan's women by race and ethnicity. It also details a number of recommendations for policy and practice to improve women's lives and to promote a more productive state economy.

Women have made tremendous gains toward economic equality over the last several decades. Nonetheless, women throughout the United States still earn less, are less likely to own a business, and are more likely to live in poverty than men. Even in areas where there have been significant advances in women's status, there is still ample room for improvement. For example, at the rate of progress achieved between 1995 and 2005, women will not achieve wage parity for nearly 50 years.¹

Women of color are particularly disadvantaged in the United States. In every state, racial and ethnic inequalities abound. In most states, these inequalities follow a general trend: white and Asian American women enjoy better wages and less poverty than African American, Hispanic, and Native American women.

The economic status of women is intimately linked to their well-being in other areas of life and impacts women over the lifespan. For example, a woman's earnings, access to health insurance, and likelihood of poverty may affect her ability to provide a decent quality of life for her family, to maintain her and her family's health, or to move out of a violent or abusive relationship. A woman's access to a well

paying job that is family-friendly and offers benefits will also affect her economic standing in her old age, by affecting her Social Security benefits, likelihood of pension receipt, and ability to save and invest for retirement.

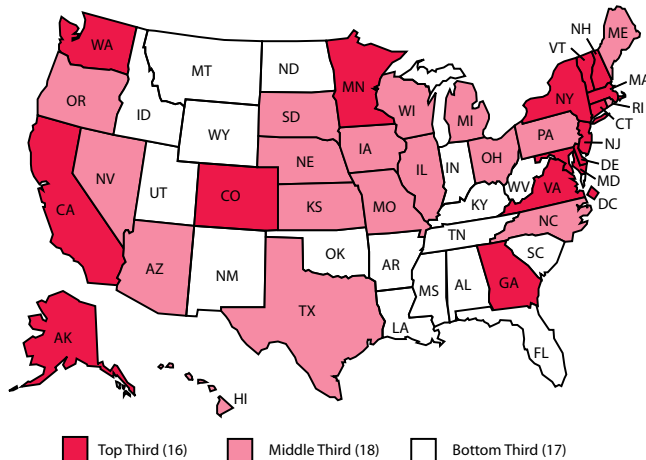
The economic status of women is critical to the success and growth of every state and the entire country. When women can contribute as full and equal participants in society, they enable cities, states, and the nation as a whole to achieve their full social and economic potential.

This briefing paper on the *Economic Status of Women in Michigan* assesses women's economic status in the state, in comparison with women in other states and with women nationally. The paper highlights what is most promising and disappointing about women's economic progress in Michigan and outlines recommendations for policy change that would benefit women in the state.

Overview

While Michigan's women, like all women in the United States, have witnessed real improvements in their economic and social status, barriers to

MAP 1: Employment and Earnings Composite

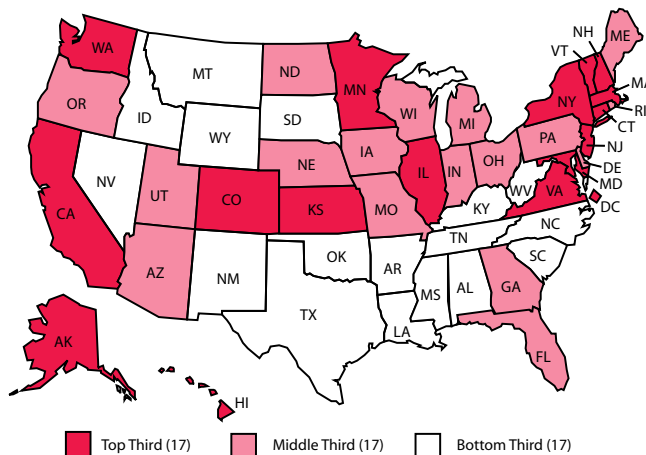


Note: For methodology and sources, see Appendix II.
Source: Institute for Women's Policy Research 2006.
Calculated by the Institute for Women's Policy Research.

Women in Michigan: What's Promising?

- Michigan ranks in the top ten states for its share of women-owned businesses, at 8th. It ranks in the top third of all states for women's median annual earnings (15th) and the percent of women with health insurance (15th).
- Michigan ranks 2nd of five states in the East North Central region for the level of women's earnings, for the percent of working women in managerial or professional occupations, for the percent of women with health insurance, and for the proportion of businesses that are women-owned.
- Women of color in Michigan of all races and ethnicities are more likely to have health insurance than their national counterparts.
- Native American and Hispanic women in Michigan are more likely to live above the federal poverty line than their national counterparts.

MAP 2: Social and Economic Autonomy Composite



Note: For methodology and sources, see Appendix II.
Source: Institute for Women's Policy Research 2006b.
Calculated by the Institute for Women's Policy Research.

Women in Michigan: What's Disappointing?

- Michigan ranks in the bottom five states nationally for the ratio of women's to men's earnings, at 47th. It ranks in the bottom third of states for women's educational attainment (38th), and in the bottom half of states for women's labor force participation (29th) and percent of women living above the poverty line (30th).
- Michigan is last among the five states in its region for the wage ratio and the percent of women above poverty. It ranks 4th in the region for women's labor force participation.
- African American women in Michigan are much less likely than white and Asian American women in the state to hold a four-year college degree.

their economic equality remain embedded in the state's social and economic fabric. Nationally, Michigan ranks below average on a composite index of women's employment and earnings, at 30th, and in the middle of all states on a composite index of social and economic autonomy, at 25th (see Table 1; for more information about the methodology for the composite indices see Appendix I). These rankings place Michigan in the middle third of all states (Maps 1 and 2).

Michigan joins Illinois, Indiana, Ohio, and Wisconsin as part of the East North Central region. Michigan is 4th of five states in the region for employment and earnings, and 3rd for social and economic autonomy.

In Michigan, disparities along racial and ethnic lines impede women's economic progress. African American and Hispanic women earn less than white and Asian American women and have larger wage

¹ This figure was calculated by taking the average yearly percent change in the wage ratio between 1995 and 2005 and calculating how many years it would take for that percent change to bring the ratio to 100 percent (Institute for Women's Policy Research 2006a).

Table 1. Overview of the Economic Status of Women in Michigan			
	National Rank*	Regional Rank*	Grade
Composite Employment and Earnings	30	4	C-
Women's Median Annual Earnings, 2005 ^a (\$32,600)	15	2	
Ratio of Women's to Men's Earnings, 2005 ^a (69.8%)	47	5	
Labor Force Participation, 2004 ^b (59.7%)	29	4	
Percent in Managerial/Professional Occupations, 2002 ^c (32.5%)	28	2	
Composite Social and Economic Autonomy Index	25	3	C
Percent of Women with Health Insurance, 2005 ^a (86.0%)	15	2	
Percent of Women 25 and Older with a Four-Year College Degree or More, 2005 ^a (23.5%)	38	3	
Women-Owned Businesses, 2002 ^d (29.6%)	8	2	
Percent of Women Above the Poverty Line, 2005 ^a (87.8%)	30	5	

Notes: *The national rankings are of a possible 51, referring to the 50 states and the District of Columbia. The regional rankings are a maximum of 5 and refer to the states in the East North Central region (IL, IN, MI, OH, and WI).

Source: a) Institute for Women's Policy Research 2006b; b) U.S. Department of Labor, Bureau of Labor Statistics 2006a; c) U.S. Department of Labor, Bureau of Labor Statistics 2004; d) U.S. Department of Commerce, Bureau of the Census 2006b.

Calculated by the Institute for Women's Policy Research.

gaps with white men. Additionally, Asian American, African American, and Hispanic women, along with Native American women, are less likely to have health insurance and more likely to be poor than white women in the state.

With below average rankings on many indicators—and large disparities by race and ethnicity—Michigan's women face significant challenges that demand attention from policymakers, advocates, and researchers.

Employment and Earnings

Women in Michigan rank 30th overall on the employment and earnings composite index, earning the state a grade of C- on this measure of women's economic status (Table 1). Michigan ranks in the top third for women's median annual earnings, at 15th in the nation, but in the bottom third for its ratio of women's to men's earnings, at 47th, suggesting that men's earnings in Michigan are much higher than women's (Michigan's men's earnings rank 8th; Maps 3 and 4). The state falls among the middle third of states for women's labor force participation, at 29th, and for the percent of women in managerial and professional

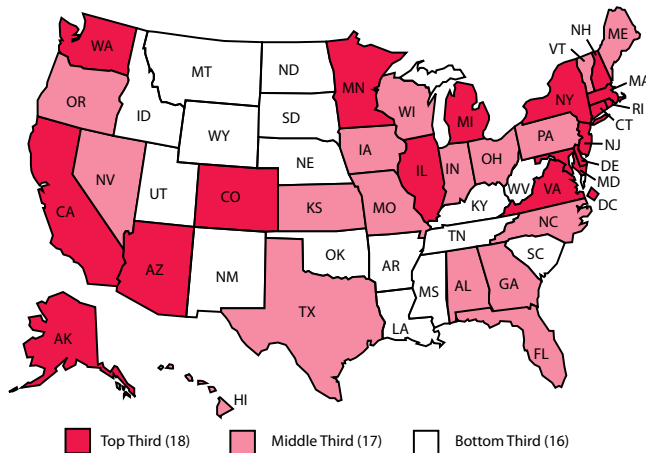
occupations, at 28th in the nation (Maps 5 and 6). These four indicators reflect women's ability to enter and secure equal standing in the labor market.

Michigan women clearly continue to face barriers to employment and good-paying jobs. While Michigan's ranking for women's earnings is slightly better than its rankings on the other indicators in this composite, the state sorely needs to provide improved economic opportunities for women.

Women's Earnings in Michigan

Earnings are the largest source of income for most families, and for dual-earner and single-parent families, women's earnings are crucial to economic well-being. In fact, over the years women's earnings have become increasingly important to families' financial status, often helping to keep them above poverty (Cancian, Danziger, and Gottschalk 1993; Cattan 1998; Spalter-Roth, Hartmann, and Andrews 1990; Winkler 1998). While wives' median contribution to family income was 26 percent in 1979, by the year 2000 their earnings accounted for nearly 34 percent of that income (Mishel, Bernstein, and Boushey 2003). Despite the

MAP 3: Women's Median Annual Earnings



Note: Median annual earnings for full-time, year-round workers aged 16 and older, 2003-2005.

Source: Institute for Women's Policy Research 2006b.

Calculated by the Institute for Women's Policy Research.

importance of women's earnings to family well-being, women continue to earn less on average than men in every state in the nation.

Michigan women working full-time, year-round earned more than women nationally in 2005, at \$32,600, compared to \$31,800 (Table 1 and Appendix III).² These earnings rank Michigan in the top third of states at 15th. Still, their earnings are far lower than those of women in the District of Columbia (\$42,400) and Maryland (\$39,300), which rank first and second in the nation. They are much higher than the earnings of women in Arkansas and Montana (\$24,800), which tie for last place (see Appendix III). Michigan ranks 2nd for women's earnings in the East North Central region, behind Illinois, where women earned \$33,100.

Table 2: Overview of the Economic Status of Women of Color in Michigan

	All Women	White, Non-Hispanic Women	African American Women	Asian American Women	Native American Women	Hispanic Women
Employment and Earnings						
Median Annual Earnings (for full-time, year-round employed women), 2005 ^a	\$33,100	\$33,900	\$30,800	\$41,700	N/A	\$26,800
Earnings Ratio Between Women and White Men, 2005 ^a	70.0%	69.0%	62.7%	84.9%	N/A	54.6%
Women's Labor Force Participation, 2005 ^b	59.2%	58.9%	60.8%	53.7%	63.2%	63.2%
Women in Managerial and Professional Occupations, 2005 ^c	34.3%	35.8%	25.6%	51.8%	N/A	N/A
Social and Economic Autonomy						
Percent of Women with a College Education, 2005 ^d	23.5%	24.3%	15.1%	57.0%	N/A	N/A
Percent of Women Above the Poverty Level, 2005 ^e	86.7%	89.7%	72.5%	85.0%	75.8%	79.7%
Percent of Women with Health Insurance, 2005 ^f	86.0%	87.1%	82.4%	82.6%	N/A	79.5%

Notes: N/A = Not Available.

Hispanics may be of any race or two or more races. Racial categories African American, Asian American, and Native American may include Hispanics.

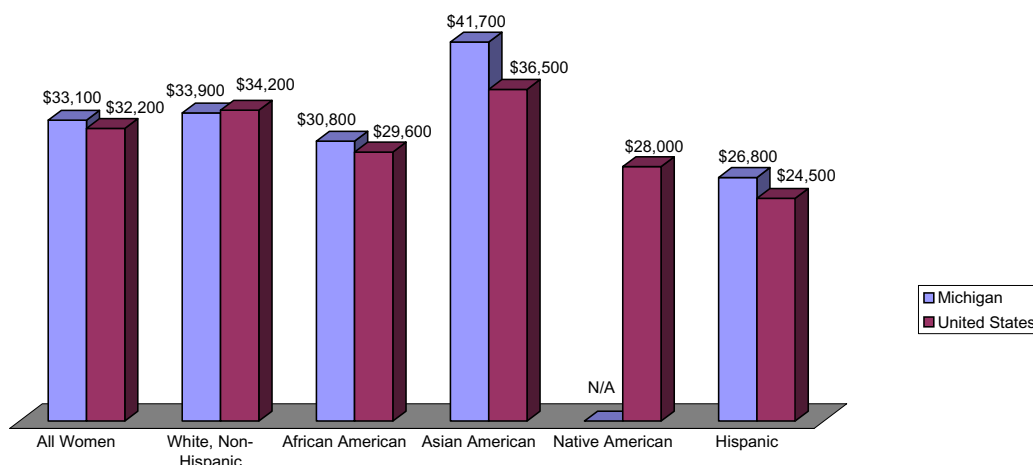
Data for women's business ownership are not available by race and ethnicity.

Source: a) U.S. Department of Commerce, Bureau of the Census 2006c; b) U.S. Department of Commerce, Bureau of the Census 2006d; c) U.S. Department of Commerce, Bureau of the Census 2006e; d) U.S. Department of Commerce, Bureau of the Census 2006f; e) U.S. Department of Commerce, Bureau of the Census 2006g; f) Institute for Women's Policy Research 2006b.

Compiled by the Institute for Women's Policy Research.

² Data used to rank and grade the states for women's earnings and the wage ratio, health insurance coverage, educational attainment, and poverty levels come from the Current Population Survey of the Bureau of Labor Statistics (BLS). In order to allow for cross-state comparisons with the Current Population Survey, IWPR merged three years of survey data referencing the years 2003-2005. Data used to rank and grade the states for women's labor force participation and women in managerial and professional occupations come from the BLS' 2004 and 2002 Geographic Profile of Employment and Unemployment. Data for women's business ownership come from the Census Bureau's 2002 Economic Census. See Appendix I for more on data sources and methodology.

Figure 1. Women's Median Annual Earnings for Full-Time/Year-Round Work in Michigan, by Race and Ethnicity, 2005, American Community Survey



Notes: N/A=Not available.

Source: U.S. Department of Commerce, Bureau of the Census 2006c.

Compiled by the Institute for Women's Policy Research.

Most women of color in the state have lower earnings than white women. In 2005, white women's median annual earnings were \$33,900.³ African American and Hispanic women's median annual earnings fell below that level at \$30,800 and \$26,800 per year, respectively (see Table 2). Asian American women outearn all groups at \$41,700 annually. As shown in Figure 1, white women in Michigan earned slightly less than their national counterparts in 2005. African American, Asian American, and Hispanic women, however, all earned more than they did nationally (data not available due to small sample sizes for Native American women in Michigan).

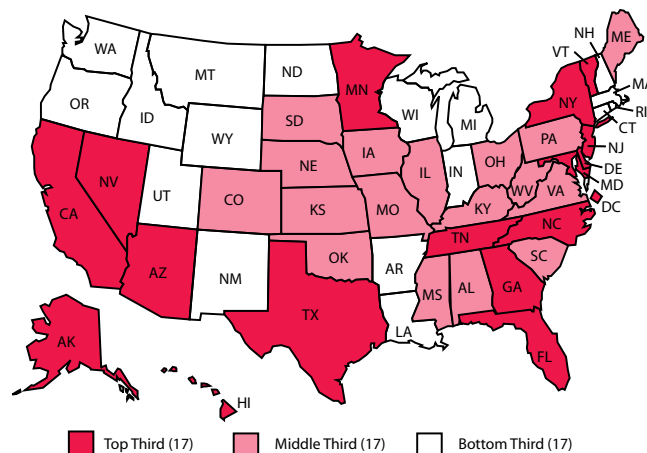
The Wage Gap in Michigan

Many factors help explain the difference between women's and men's wages. Earnings are determined partly by the development of job-related skills through education, job training, and workforce experience, and women and men continue to differ in the amount and types of these experiences they attain. Women and men also tend to work in different occupations and industries and to join unions at different rates. Women are still

grossly underrepresented in a number of higher paying occupations, such as jobs in science, technology, engineering, and mathematics, and in top business jobs. These differences in human capital and job characteristics may also result from discrimination, as women face greater barriers to obtaining education or experience or are discouraged or prevented from entering certain occupations or industries.

Research by the U.S. Government Accountability Office (2003) shows that for the period from 1983 to 2000, only two-thirds of the gap in women's and men's earnings was explained by the combined effect of differences in worker characteristics like work experience, time out of the labor force, education,

MAP 4: Earnings Ratio Between Employed Women and Men



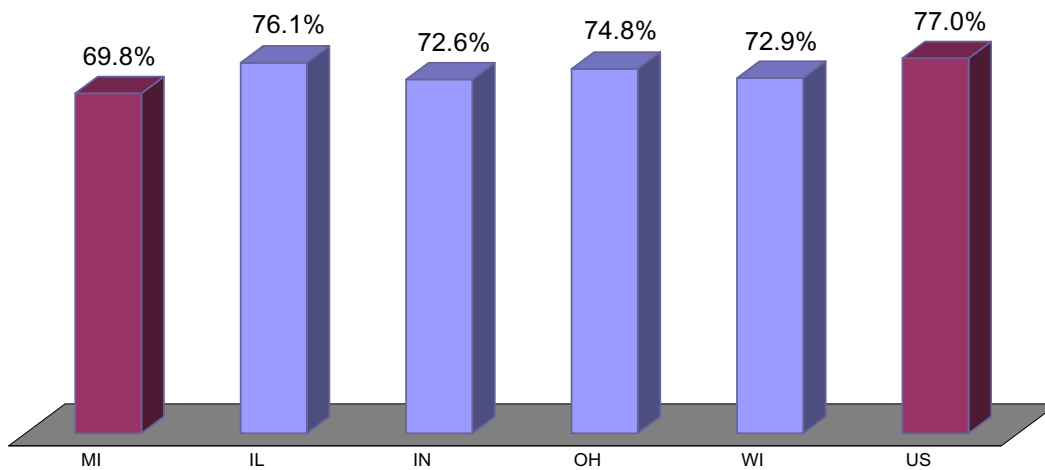
Note: Ratio of median annual earnings between women and men, aged 16 and older, who work full-time, year-round, 2003-2005.

Source: Institute for Women's Policy Research 2006b.

Calculated by the Institute for Women's Policy Research.

³ With the exception of data on health insurance coverage, data disaggregated by race and ethnicity come from the Census Bureau's American Community Survey. These data differ from the data used to rank and grade the states. They are also not comparable with the 2000 Census data used for racial and ethnic breakdowns in IWPR's 2004 Status of Women in the States reports. The data broken down by race and ethnicity for health insurance coverage are from the Current Population Survey, and are therefore directly comparable to the health insurance data for all women and men used to rank and grade the states. For more on sources and methodology, see Appendix II.

Figure 2. Ratio of Women's to Men's Full-Time/Year-Round Median Annual Earnings in the East North Central Region, 2005, Current Population Survey



States in the East North Central Region

Source: Institute for Women's Policy Research 2006b.
Calculated by the Institute for Women's Policy Research.

industry and occupation, unionization, and work hours. An additional study found that most of the gap in earnings between men and women in 2000 occurred within given occupations (Cotter, Hermsen, and Vanneman 2004). These findings suggest that sex discrimination continues to play a role in maintaining the gap between women's and men's earnings.

In Michigan, the wage ratio between women and men in 2005 was 69.8 percent. Michigan ranks 47th on this indicator, far behind the nation's frontrunners, including the District of Columbia and Arizona, where women earn 85.5 percent and 83.8 percent of what men earn, respectively. Michigan is just ahead of Utah and Wyoming, the bottom states, where women earn 65.3 and 60.7 percent of what men earn (Appendix III). Michigan ranks last among the East North Central states for the ratio of women's to men's earnings (see Figure 2). Every state in the region, however, has a larger wage gap than the nation as a whole.

Women in Michigan earned just above what women earned nationally, but men in the state who worked full-time, year-round in 2005 earned much more than their national counterparts, at \$46,700

compared with \$41,300 (see Appendix III). Thus, while the highest earnings opportunities seem to elude women, they are more available to men in Michigan.

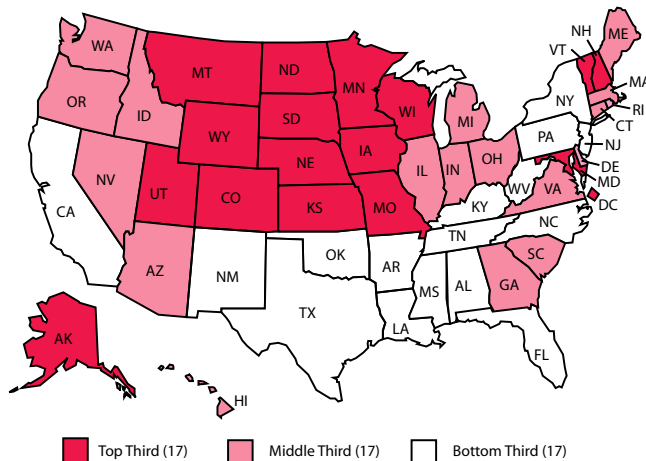
The relationship between race- and gender-based earnings disparities in Michigan are clear when the wages of women workers from different racial and ethnic backgrounds are compared to those of white men, typically the highest earning. Asian American women, with the

highest earnings among Michigan's women, earned 84.9 percent of what white men earned in 2005. White women earned just over two-thirds, 69.0 percent, of what white men earned. African American women earned less than two-thirds of what white men earned, at 62.7 percent, and Hispanic women earned just over half, at 54.6 percent. These vast disparities underscore the ways in which gender and race intersect to disadvantage women of color, particularly African American and Hispanic women.

Women's Participation in the Labor Force in Michigan

The rise in women's labor force participation over the past half century constitutes one of the most remarkable changes in women's position in the United States. Women from all social, racial/ethnic, and educational backgrounds look for and find work outside of the home. Women's access to the labor market can affect their access to other resources that result from employment, like earnings, health benefits, and Social Security benefits later on in life.

MAP 5: Women's Labor Force Participation

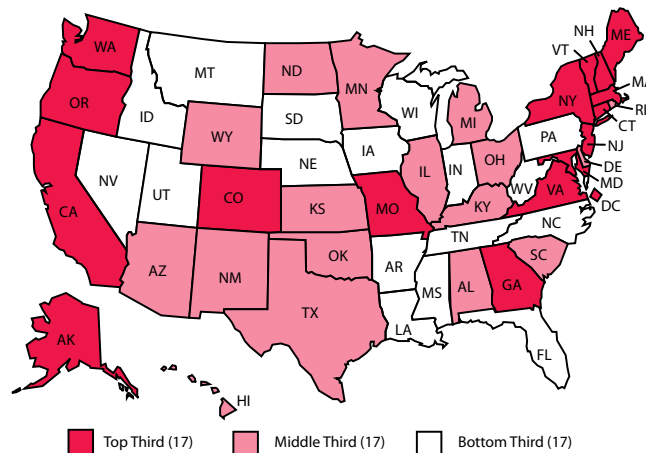


Note: Labor force participation for the civilian noninstitutionalized population, aged 16 and older, 2004.
Source: US Department of Labor, Bureau of Labor Statistics, 2006b.
Compiled by the Institute for Women's Policy Research.

force, behind Wisconsin, at 66.6 percent, Indiana at 61.0 percent, and Ohio at 60.4 percent. Every state in this region has participation rates above the national average. Men in Michigan also participate in the labor force at higher rates than men nationally (72.8 percent compared with 71.8 percent, respectively; see Appendix III).

Labor force participation rates differ by women's race and ethnicity. In 2005, Asian American women had the lowest labor force participation rates among Michigan's women, at 53.7 percent. Native American and Hispanic women had the greatest attachment to the labor force, with 63.2 percent of women from each group working or actively looking for work. White women (58.9 percent) and African American women (60.8 percent) fell between these groups.

MAP 6: Women in Professional and Managerial Occupations



Note: Percent of all women workers aged 16 and older who are employed in managerial or professional specialty occupations, 2002.
Source: US Department of Labor, Bureau of Labor Statistics 2004.
Compiled by the Institute for Women's Policy Research.

Michigan Women in Managerial and Professional Occupations

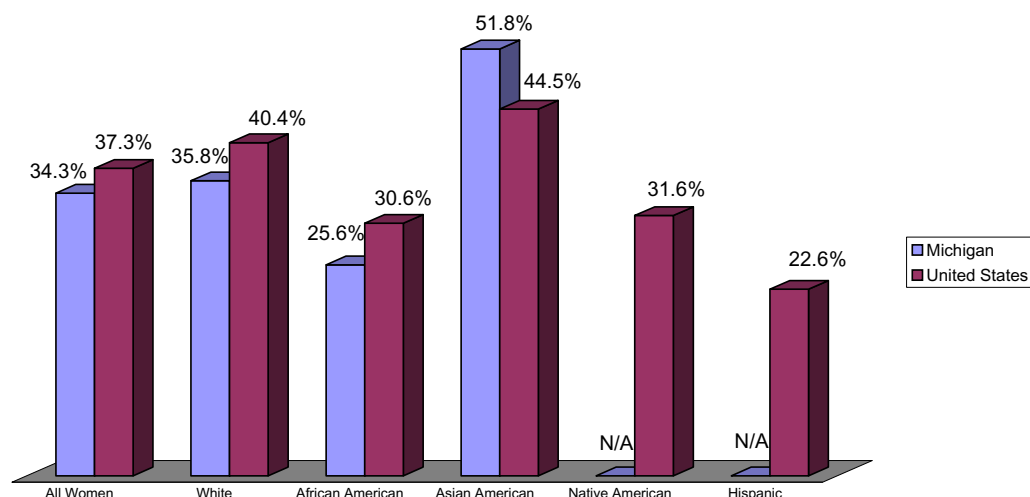
The occupations and industries in which women work have a strong influence on their earnings, benefits, and opportunities for growth. For example, women in managerial and professional positions and those who own their own businesses often earn more and have greater job flexibility than those in service jobs (U.S. Department of Labor, Bureau of Labor Statistics 2006b; McCrate 2002). Lower-wage occupations often lack basic benefits, such as health insurance and paid sick leave, which are critical to economic security.

Michigan ranks in the bottom half of states, at 28th, for the proportion of women workers in managerial and professional occupations, 32.5 percent in 2002. This puts Michigan below the national average of 35.5 percent, and far below the highest-ranked jurisdictions: the District of Columbia (52.5 percent), Maryland (43.1 percent), and Virginia (40.3 percent; Appendix III). Michigan ranks second in the East North Central region for the percent of women in managerial and professional occupations, behind only Illinois, where 33.0 percent of women hold such

Michigan falls below the midpoint of all states (29th) for the percent of women in the labor force (in other words, women who are employed or unemployed but actively looking for work) in 2004, at 59.7 percent (Table 1). It is just above the average for the nation as a whole ⁴ (59.2 percent; Appendix III). Michigan and Illinois tie for last place among the East North Central states for the percent of women in the labor

⁴ The percent of women participating in the labor force presented here for the nation is the average as a whole rather than the median among states.

Figure 3. Percent of Women in Professional and Managerial Occupations in Michigan and the United States by Race and Ethnicity, 2005, American Community Survey



Notes: N/A=Not Available.

Source: U.S. Department of Commerce, Bureau of the Census Bureau 2006e.

Compiled by the Institute for Women's Policy Research.

occupations. Each state in the region performs more poorly on this measure than the nation as a whole and ranks in the bottom half of all states. Women in the East North Central region thus have limited access to a category of positions that provide good pay, professional growth, and a host of benefits that would positively impact their economic well-being.

Women's access to employment in professional and managerial jobs also varies by race and ethnicity. As Figure 3 shows, employed white and Asian American women in Michigan were much more likely to be in professional and managerial positions than the state's African American women. Whereas only a quarter of African American women held such jobs, more than a third and over half of white and Asian American women did, respectively.

Both white and African American women in Michigan were less likely to be in managerial and professional jobs than their national counterparts in 2005. Asian American women, however, were much more likely. Data for Native American and Hispanic women in Michigan were excluded due to small sample sizes, but nationally these women are much less likely to be in management and other professional jobs than white and Asian American women (Figure 3).

Social and Economic Autonomy

Women in Michigan rank 25th in the nation on the Social and Economic Autonomy index, earning a grade of C. The state falls in the top third of all states for women's business ownership, at 8th, and for women's health insurance coverage, at 15th (Maps 7 and 8). It ranks in the bottom third for women's educational attainment, at 38th,

and the middle third for women's poverty levels, at 30th (Maps 9 and 10).

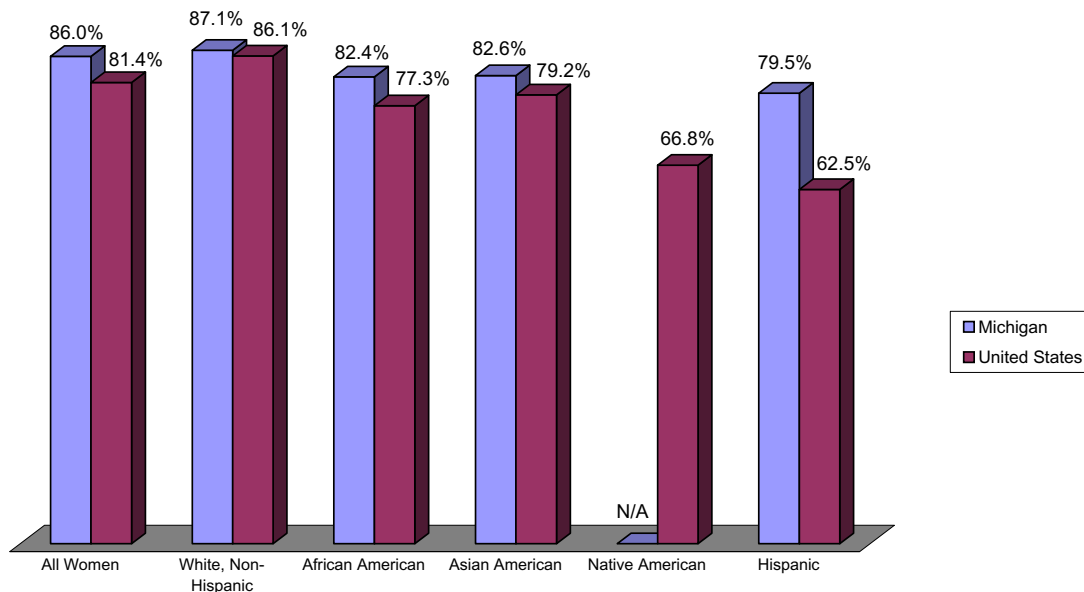
Combined, these indicators reflect women's access to economic opportunity and stability. Michigan's ranking and grade in this area make clear the need for increased investments in women's educational access, poverty reduction, health insurance coverage, and entrepreneurship, which would put women on the road to economic independence.

Michigan Women and Health Insurance

Health insurance coverage is critical to women's economic stability. Health problems can create major obstacles to women's ability to work, and employer-provided health insurance coverage improves women's job retention (Lee 2007).

Michigan ranks 15th in the nation for the percent of women with health insurance coverage, at 86.0 percent in 2005 (Table 1). This rate of coverage puts Michigan ahead of the national average of 81.4 percent, but behind states like Minnesota (91.0 percent), Hawaii (88.6 percent), and Wisconsin (88.6 percent; Appendix III). Michigan ranks 2nd of five among the East North Central states on this indicator, behind Wisconsin but

Figure 4. Percent of Women 18 to 64 With Health Insurance in Michigan and the United States, by Race and Ethnicity, 2005, Current Population Survey



Notes: N/A=Not Available.

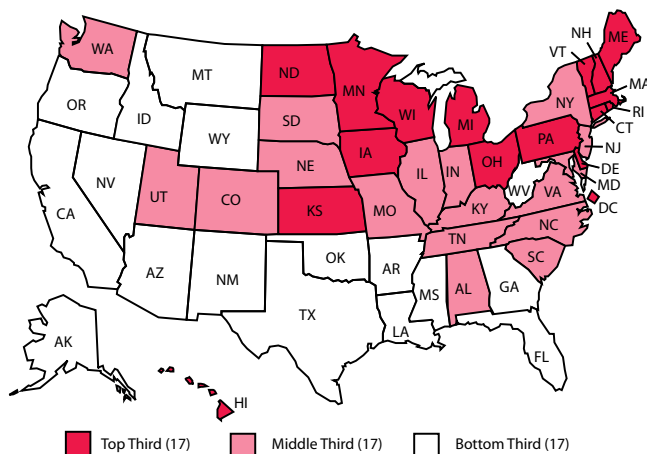
Source: Institute for Women's Policy Research 2006b.

Calculated by the Institute for Women's Policy Research.

largest advantage over their national counterparts, with 82.6 percent covered compared with 77.3 percent nationally.

Figure 4 also demonstrates, however, wide disparities in coverage among women. While 87.1 percent of white women had health insurance in 2005, 82.6 percent of Asian American women and 82.4 percent of African American women

MAP 7: Women with Health Insurance



Note: Percent of all women aged 18 to 64 with health insurance, 2003-2005.

Source: Institute for Women's Policy Research 2006b.

Calculated by the Institute for Women's Policy Research.

were insured. At 79.5 percent, Hispanic women were less likely to be insured than other groups. Data for Native American women were excluded because of small sample size. Lower rates of insurance coverage for African American, Asian American, and Hispanic women may be attributable to their greater prevalence in jobs that lack health benefits, such as lower-level service jobs. An examination of 2000 Census data by the Institute for Women's Policy Research shows that around a quarter of African American, Hispanic, and Native American women worked in service occupations nationally, compared with 16 percent of white and Asian American women (Caiazza, Shaw, and Werschkul 2004).

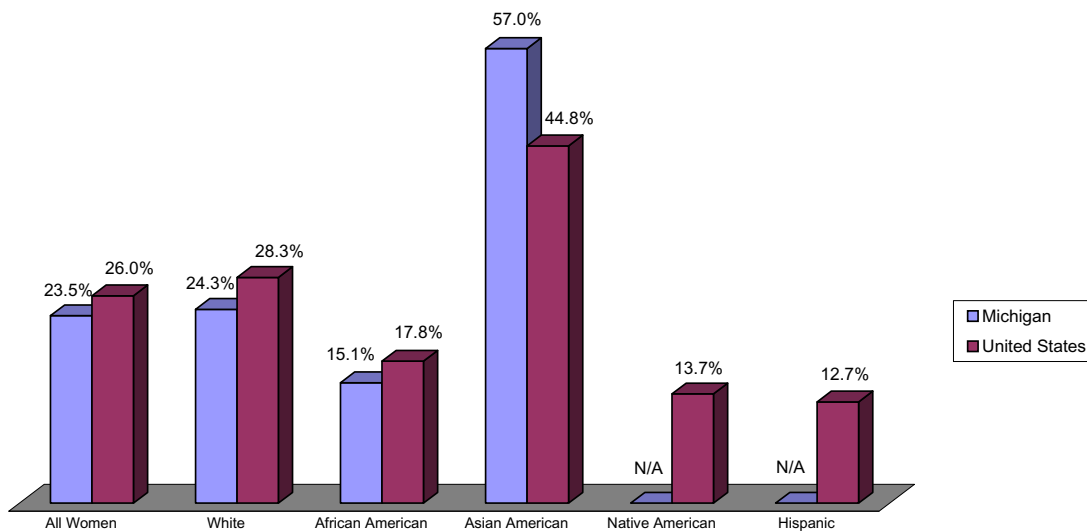
ahead of Ohio (85.9 percent), Illinois (83.2 percent), and Indiana (82.6 percent; Appendix III).

As shown in Figure 4, women of all racial and ethnic groups in Michigan were more likely to be insured than their national counterparts. Whereas only slightly less than two-thirds of Hispanic women nationally enjoy health insurance (62.5 percent), about four out of five Hispanic women in Michigan do (79.5 percent). African American women in the state saw the second-

Women's Educational Attainment in Michigan

Women's access to education influences their access to the labor market, earnings, and career advancement. Women in the United States have made steady progress in increasing their levels of education. The proportion of women 25 and older with a college degree or more has nearly doubled from 13.6 percent in 1980 (compared with 20.9 percent of men) to 26.5 percent in 2005 (compared with 28.9 percent of men; U.S. Department of Commerce, Bureau of the Census 2006h). Women's

Figure 5. Percent of Women Aged 25 and Older with a Four-Year College Degree or More in Michigan and the United States, by Race and Ethnicity, 2005, American Community Survey

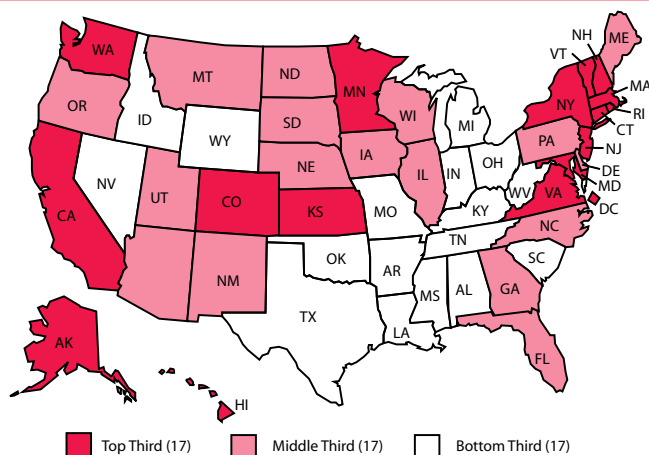


Notes: N/A=Not Available.

Source: U.S. Department of Commerce, Bureau of the Census 2006f.

Compiled by the Institute for Women's Policy Research.

MAP 8: Women with Higher Education



Note: Percent of women aged 25 and older with a four-year college degree or more, 2003-2005.

Source: Institute for Women's Policy Research 2006a.

Calculated by the Institute for Women's Policy Research.

more equal footing with men in higher education has certainly helped to increase their earnings. Despite these gains in credentials, though, women continue to lag behind men in their earning power, and occupational segregation persists. This leaves a great deal of room for improvement, particularly for many women of color, who continue to lack access to higher education.

Michigan ranks just above the bottom ten states in the nation for the proportion of its women aged 25 and

older with a four-year college degree or more, at 38th and a rate of 23.5 percent in 2005. This puts women in the state behind their national counterparts (26.5 percent of whom hold at least a college degree), and far behind the nation's frontrunners, such as the District of Columbia (45.3 percent and 1st in the nation) and Massachusetts (35.6 percent and 2nd). Michigan ranks

3rd in the East North Central region for women's educational attainment, ahead of Ohio and Indiana, where 22.7 and 21.2 percent, respectively, of women hold a college degree or more.

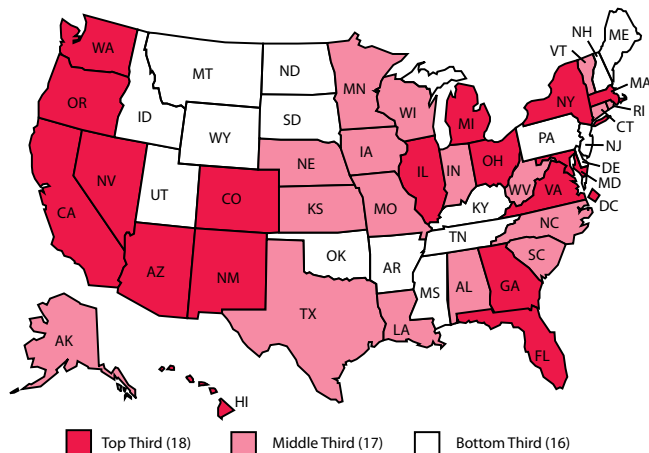
Many women of color in Michigan make limited use of the state's system of higher education. While 24.3 percent of white women and a striking 57.0 percent of Asian American women hold at least a four-year college degree, only 15.1 percent of African American women do (data for Hispanic and Native American women were excluded due to unreliability of sample sizes; see Figure 5). The low rate of educational attainment for African American women has serious implications for their ability to move out of low-wage jobs, which they are more likely to hold, and poverty, which they are more likely to experience.

Both white and African American women do worse than their national counterparts on this indicator. Asian American women in Michigan, however, far exceed Asian American women nationally, 44.8 percent of whom hold at least a four-year degree.

Women's Business Ownership in Michigan

Owning a business can bring women increased control over their working lives and create

MAP 9: Women-Owned Businesses



Note: Percent of all firms owned by women, 2002.
Source: US Department of Commerce, Bureau of the Census 2006b.
Compiled by the Institute for Women's Policy Research.

important financial and social opportunities for them. Self-employment, however, also can be indicative of difficulty finding full-time employment. Women's business ownership encompasses a wide range of arrangements, from being a large shareholder in a corporation, to consulting, to providing child care in one's home. Overall, both the number and proportion of businesses owned by women have been growing.

Michigan ranks 8th in the nation for women's business ownership. In 2002, 29.6 percent of businesses in the state were women-owned, higher than the national average of 28.2 percent but behind the nation's leaders: the District of Columbia at 33.2 percent, Maryland at 31.0 percent, and New Mexico at 30.9 percent (Appendix III). The state ranks 2nd in the East North Central region on this indicator, behind Illinois (29.7 percent) but ahead of Ohio (28.1 percent), Indiana (27.4 percent), and Wisconsin (26.5 percent).

Michigan Women and Poverty

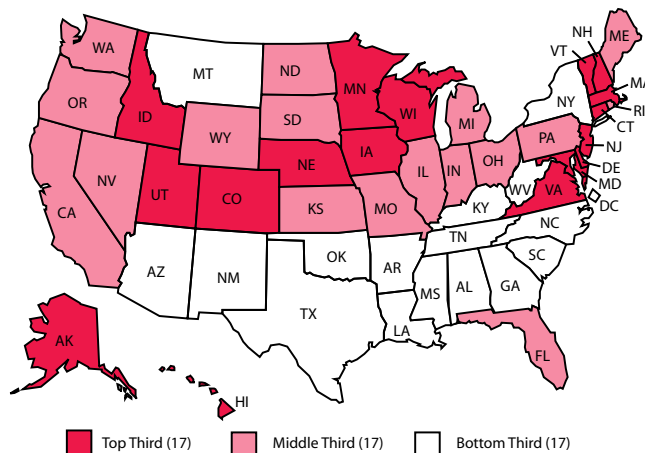
Women bear substantial responsibility for their families' economic well-being, and factors such as the wage gap, women's prevalence in low-paid, female-dominated occupations, and their low relative hours of paid work all impede their ability to ensure their families' financial security, particularly for single mothers. In 2002 single

mother families were half of all families living in poverty (Institute for Women's Policy Research 2003).

In 2005, 87.8 percent of women in Michigan lived above poverty, compared with 87.3 percent nationally, placing the state at 30th in the nation.⁵ Women in Michigan were much more likely to be poor than women in New Hampshire, best in the nation, where 93.4 percent of women are above poverty (Appendix III). Michigan ranks last in the East North Central region on this indicator, below Wisconsin (89.2 percent), Ohio (88.5 percent), Illinois (88.1 percent) and Indiana (88.1 percent).

Poverty disproportionately affects women of color in Michigan, as it does across the United States. In 2005, 89.7 percent of white women in Michigan lived above poverty, while 85.0 percent of Asian American women did (see Figure 6). In contrast, only 79.7 percent of Hispanic women, 75.8 percent of Native American women, and 72.5 percent of African American lived above poverty. In other words, approximately one in four African American and Native American women in Michigan lives in poverty, and one in five Hispanic women does. Their greater likelihood of being poor underscores the disadvantages these women face in the job market.

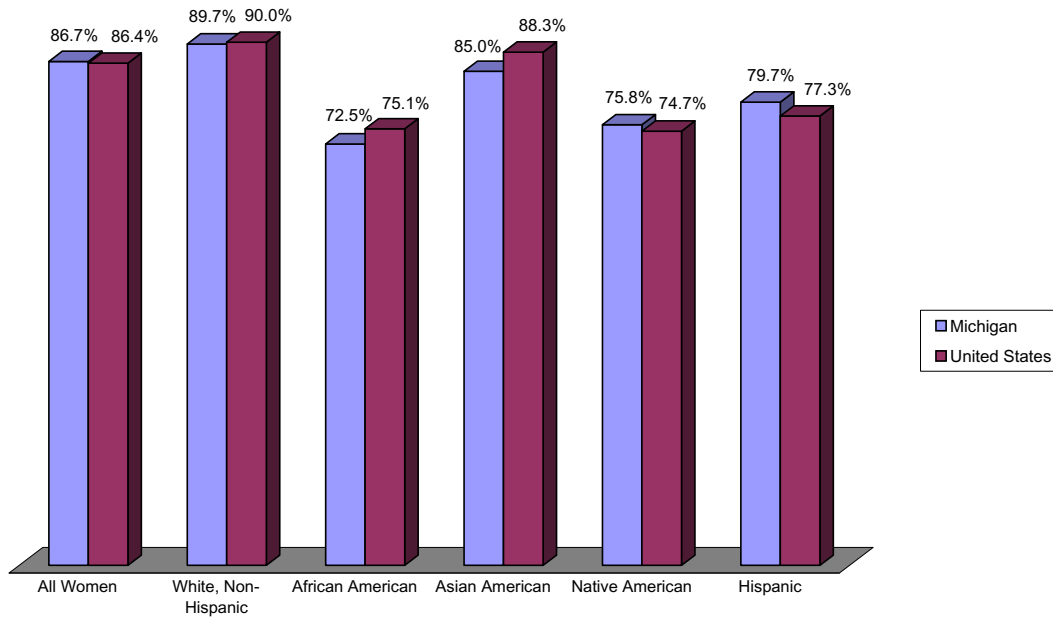
MAP 10: Women Above Poverty



Note: Percent of women living above the official poverty threshold, 2003-2005.
Source: Institute for Women's Policy Research 2006b.
Calculated by the Institute for Women's Policy Research.

⁵ The percent of women who are poor presented here for the nation is the average as a whole rather than the median among states.

Figure 6. Percent of Women Aged 16 and Older Living Above the Federal Poverty Line in Michigan and the United States, by Race and Ethnicity, 2005, American Community Survey



Source: U.S. Department of Commerce, Bureau of the Census 2006g.
Compiled by the Institute for Women's Policy Research.

Conclusions and Policy Recommendations

The economic status of Michigan's women is mediocre at best. The state ranks in the bottom half of all states on five of eight indicators—the wage ratio, women's labor force participation, women in managerial and professional occupations, women's educational attainment, and women living in poverty. These indicators represent fundamental issues of gender inequality and unequal access to opportunity. Furthermore, disparities by race and ethnicity continue to impede many women of color in the state from equal and sufficient access to higher education, health care, and better paying jobs. The state's African American and Hispanic women in particular lack access to opportunity and resources that can facilitate the achievement of economic security and stability.

Michigan should invest more in its women, to improve both their status and the economic well-being of the state as a whole. Policies and programs designed to diminish gender- and race-based inequities should be at the forefront of local and state policymaking efforts.

- Michigan should invest in policy options that support women as workers and mothers and as important contributors to the state's economy. High-quality, affordable child care services are critical to women's ability to enter the labor market and to find and retain employment. The state should expand eligibility for child care assistance from a family income of 144 percent of poverty (Schulman and Blank 2006) to 200 percent to ensure that more low-income Michigan women have access to safe, reliable, and nurturing environments for their children without exhausting their family income.
- Michigan's increases in the minimum wage from \$6.95 to \$7.15 in July 2007 and to \$7.40 in July 2008 (U.S. Department of Labor 2007) are a step in the right direction. Michigan is also to be commended for the recent passage of a state Earned Income Tax Credit to support low-wage working families (Michigan League for Human Services year 2006). But state and local policymakers should not stop there. Local living-wage ordinances based on good measures of what a family needs to maintain a basic standard of living would greatly improve women's economic well-being.

- Women in Michigan need policies that will help keep them and their families safe from financial hardship due to health problems or accidents. Michigan would do well to expand its Medicaid eligibility for working parents, currently set at a family income of only 61 percent of poverty (Ross, Cox, and Marks 2007). Pending negotiations with the federal government, Michigan's First Healthcare Plan seeks to provide access to affordable health care to nearly half of the state's uninsured (around 500,000 people) through a federal Medicaid waiver (Smith et al. 2006).
- Women workers in Michigan would benefit from paid-time-off programs, including sick days, parental leave, and time for family care—benefits often least available to the lowest-paid workers. Access to these benefits can be expanded through federal and state policies such as minimum paid-time-off standards, new temporary disability programs, and extension of existing programs to include family care benefits.
- Michigan should invest in and expand non-traditional job training opportunities for women, to help move them out of the low-wage labor market and into jobs that are stable, and family-friendly, and provide health and other benefits. For example, the state's "No Worker Left Behind" program, which provides free community college tuition and vocational training to displaced workers (Michigan Department of Labor and Economic Growth 2007), could be extended as a model for moving the state's low-wage workers into better-paying fields, even if not displaced by job loss.
- Michigan's policies should ensure better access to higher education, which brings with it opportunities for better jobs and better pay for women. Despite the obstacles created by Michigan voters' decision to ban affirmative action via constitutional amendment (Michigan Department on Civil Rights 2007), higher educational attainment should continue to be encouraged among all women in the state, and especially women of color. Policies and outreach encouraging women's enrollment in higher education, as well as increased federal financial aid and state scholarship programs designed to reduce economic barriers, would open up doors for women of color in Michigan. Educational opportunities for African American women, and others with historically lower levels of years of education, should be a particular focus of investment.
- Businesses in Michigan should regularly evaluate their wage and promotion practices to ensure that men and women of all races and ethnicities are fairly compensated for their work. Employers could be required by federal, state, or local policies or by union contracts to show that comparable jobs are paid fairly, using tools such as job evaluation systems that measure job content on many dimensions.
- Women's business ownership can be encouraged by increasing contract set-asides for women-owned businesses at all levels of government. Public funds for providing technical assistance and loans to small businesses can also be augmented. Large corporations can enhance their business development policies for contractors and suppliers in order to improve the access of women-owned businesses to such contracts.
- Michigan women would benefit from policies and practices that promote and encourage women's political leadership and voice, including in elected and appointed government leadership positions. Michigan ranks 31st in the nation for its number of women in the state legislature, with less than one-fifth of the state House and Senate combined (Center for American Women and Politics 2007). More space for women at the state's decision-making tables will help bring a more balanced perspective to public policymaking by affording women a greater opportunity to raise the visibility of and address the social and economic issues they face in their communities. Michigan's political parties and advocacy groups should encourage and promote women to run for political office.

Appendix I. Methodology, Terms, and Sources for the Composite Indices and Grades

Composite Employment and Earnings Index.

This composite index consists of four component indicators: median annual earnings for women, the ratio of the earnings of women to the earnings of men, women's labor force participation, and the percent of employed women in managerial and professional specialty occupations.

To construct this composite index, each of the four component indicators was first standardized. For each of the four indicators, the observed value for the state was divided by the comparable value for the entire United States. The resulting values were summed for each state to create a composite score. Each of the four component indicators has equal weight in the composite. The states were ranked from the highest to the lowest score.

To grade the states on this composite index, values for each of the components were set at desired levels to produce an "ideal score." Women's earnings were set at the median annual earnings for men in the United States as a whole; the wage ratio was set at 100 percent, as if women earned as much as men; women's labor force participation was set at the national figure for men; and women in managerial and professional positions was set at the highest score for all states. Each state's score was then compared with the ideal score to determine the state's grade.

Women's Median Annual Earnings: Median yearly earnings (in 2005 dollars) of noninstitutionalized women aged 16 and older who worked full-time, year-round (more than 49 weeks during the year and more than 34 hours per week) in 2003-05. Earnings were converted to constant dollars using the Consumer Price Index Research Series (CPI-U-RS), and the median was selected from the merged data file for the three years. Three years of data were used in order to ensure a sufficiently large sample for each state. Sample sizes for women range from 800 in Montana to 6,834 in California; for men, sample sizes range from 1,087 in Louisiana to 10,401 in California. These earnings data have not been adjusted for cost-of-living differences between the states because the federal government does not produce an index of such differences. Although all the data presented combine data from 2003, 2004, and 2005, they are labeled 2005 in the report. Source: Calculations of the 2004-06 Annual Social and Economic Supplement Demographic Files from the Current Population Survey for calendar years 2003-05; Institute for Women's Policy Research 2006b.

Ratio of Women's to Men's Earnings: Median yearly earnings (in 2005 dollars) of noninstitutionalized women aged 16 and older who worked full-time, year-round (more than 49 weeks during the year and more than 34 hours per week)

in 2003-05 divided by the median yearly earnings (in 2005 dollars) of noninstitutionalized men aged 16 and older who worked full-time, year-round (more than 49 weeks during the year and more than 34 hours per week) in 2003-05. See the description of women's median annual earnings, above, for a more detailed description of the methodology and for sample sizes. Source: Calculations of the 2004-06 Annual Social and Economic Supplement Demographic Files from the Current Population Survey for calendar years 2003-05; Institute for Women's Policy Research 2006b.

Women's Labor Force Participation (proportion of the adult female population in the labor force): Percent of civilian noninstitutionalized women aged 16 and older who were employed or looking for work (in 2004). This includes those employed full-time, part-time voluntarily, or part-time involuntarily, and those who are unemployed. Source: U.S. Department of Labor, Bureau of Labor Statistics 2006a (based on the Current Population Survey).

Women in Managerial and Professional Occupations: Percent of civilian noninstitutionalized working women aged 16 and older who were employed in executive, administrative, managerial, or professional specialty occupations (in 2002). Source: U.S. Department of Labor, Bureau of Labor Statistics 2004 (based on the Current Population Survey).

Composite Social and Economic Autonomy Index. This composite index reflects four aspects of women's social and economic well-being: access to health insurance, educational attainment, business ownership, and the percent of women above the poverty level.

To construct this composite index, each of the four component indicators was first standardized. For each indicator, the observed value for the state was divided by the comparable value for the United States as a whole. The resulting values were summed for each state to create a composite score. To create the composite score, women's health insurance coverage, educational attainment, and business ownership were given a weight of 1.0, while poverty was given a weight of 4.0 (in the first three series of reports, published in 1996, 1998, and 2000, this indicator was given a weight of 1.0, but in 2002 IWPR began weighting it at 4.0). The states were ranked from the highest to the lowest score.

To grade the states on this composite index, values for each of the components were set at desired levels to produce an "ideal score." The percentage of women with health insurance was set at the highest value for all states; the percentage of women with higher education was set at the national value for men; the percentage of businesses owned

by women was set as if 50 percent of businesses were owned by women; and the percentage of women in poverty was set at the national value for men. Each state's score was then compared with the ideal score to determine its grade.

Percent with Health Insurance: Percent of civilian noninstitutionalized women aged 18 through 64 who are insured. Following the methodology used by the Census Bureau, individuals who reported no coverage other than the Indian Health Plan are considered uninsured. Three years of data were used in order to ensure a sufficiently large sample for each state. Although all the data presented combine data from 2003, 2004, and 2005, they are labeled 2005 in the report. Data for this indicator were also disaggregated by race and ethnicity. The data for whites, African Americans, Asian Americans, and Native Americans do not include Hispanics, and Hispanics, who may be of any race, are reported separately. Native Hawaiians and Pacific Islanders were included within Asian American. Source: Calculations of the 2004-06 Annual Social and Economic Supplement Demographic Files from the Current Population Survey for calendar years 2003-05; Institute for Women's Policy Research 2006b.

Educational Attainment: Percent of civilian noninstitutionalized women from ages 25 and older with a four-year college degree or higher. Three years of data were used in order to ensure a sufficiently large sample for each state. Although all the data presented combine data from 2003, 2004, and 2005, they are labeled 2005 in the report. Source: Calculations of the 2004-06 Annual Social and Economic Supplement Demographic Files from the Current Population Survey for calendar years 2003-05; Institute for Women's Policy Research 2006b.

Women's Business Ownership: In 2002, the percent of all firms (legal entities engaged in economic activity during any part of 2002 that filed an IRS Form 1040, Schedule C; 1065; any 1120; or 941) owned by women. This indicator includes five legal forms of organization: C corporations (any legally incorporated business, except subchapter S, under state laws), Subchapter S corporations (those with fewer than 75 shareholders who elect to be taxed as individuals), individual proprietorships (including self-employed individuals), partnerships, and others (a category encompassing cooperatives, estates, receiverships, and businesses classified as unknown legal forms of organization). The Bureau of the Census determines the sex of business owners by matching the social security numbers of individuals who file business tax returns with Social Security Administration records providing the sex codes indicated by individuals or their parents on their original applications for social security numbers. For partnerships and corporations, a business is classified as women-owned based on the sex of the majority of the owners. Source: U.S. Department of Commerce, Bureau of the Census 2006b, based on the 2002 Economic Census.

Percent of Women Above Poverty: In 2003-05, the percent of women living above the official poverty threshold, which varies by family size and composition. In 2004, the poverty threshold for the family of four (with two children) was \$19,806 (in 2005 dollars). Although all the data presented combine data from 2003, 2004, and 2005, they are labeled 2005 in the report. Source: Calculations of the 2004-06 Annual Social and Economic Supplement Demographic Files from the Current Population Survey for the calendar years 2003-05; Institute for Women's Policy Research 2006b.

Appendix II. Methodology for American Community Survey Data on Race and Ethnicity

Using 2005 American Community Survey (ACS) data published by the Census Bureau, IWPR is able to provide statistics disaggregated by race and ethnicity on a variety of indicators of women's economic status, including earnings, the gender wage ratio, labor force participation, education, and poverty in this report.

Hispanics, while reported separately, may be of any race except white (which we label white, non-Hispanic). This report includes Native Hawaiians and Pacific Islanders in the Asian American category for all indicators disaggregated by race and ethnicity except poverty. The Census Bureau does not combine these two groups, and as a result Census Bureau numbers for Asian Americans may

differ from those reported here.

The ACS, like any survey, is subject to statistical error. In this report, IWPR presents data only for those groups where the margin of error (based on a 90 percent confidence interval) did not exceed 10 percent of the sum, ratio, or proportion calculated. To determine this, IWPR calculated the standard errors of the sums, ratios, and percentages computed with ACS estimates. Based on those standard errors, IWPR then calculated the margins of error. Where the percent margin of error was greater than 10 percent, data were omitted. This cut off helps to ensure that the data presented are reliable and comparable across racial and ethnic groups and across states.

Appendix III. How the States Measure Up: Women's Status on the Employment and Earnings Composite Index and Its Components

State	Composite Index			Median Annual Earnings Full-Time, Year-Round for Employed Women		Earnings Ratio between Full-Time, Year-Round Employed Women and Men		Percent of Women in the Labor Force		Percent of Employed Women, Managerial or Professional Occupations	
	Score	Rank	Grade	Dollars	Rank	Percent	Rank	Percent	Rank	Percent	Rank
Alabama	3.77	39	D	\$29,700	34	74.3%	32	55.8%	45	33.1%	25
Alaska	4.22	6	B	\$36,100	6	77.6%	16	65.6%	7	34.4%	17
Arizona	3.99	17	C+	\$32,000	16	83.8%	2	57.4%	42	32.9%	27
Arkansas	3.47	51	F	\$24,800	50	71.5%	43	54.9%	49	29.5%	48
California	4.14	11	B-	\$35,100	7	82.6%	4	57.6%	39	35.1%	12
Colorado	4.21	8	B	\$34,000	10	76.2%	19	65.3%	9	37.1%	7
Connecticut	4.20	9	B	\$38,200	4	71.9%	40	60.0%	28	37.2%	6
Delaware	4.00	16	C+	\$32,000	16	77.5%	17	61.1%	22	33.8%	20
District of Columbia	4.98	1	A-	\$42,400	1	85.5%	1	62.3%	15	52.5%	1
Florida	3.81	35	D+	\$30,000	29	80.6%	7	55.4%	47	31.3%	36
Georgia	4.06	13	B-	\$31,700	23	83.0%	3	59.2%	33	35.1%	12
Hawaii	3.99	17	C+	\$31,800	19	79.5%	10	60.1%	27	33.4%	23
Idaho	3.53	49	F	\$27,000	43	67.7%	48	61.3%	20	27.1%	51
Illinois	3.97	20	C+	\$33,100	14	76.1%	23	59.7%	29	33.0%	26
Indiana	3.79	38	D+	\$30,000	29	72.6%	38	61.0%	23	30.9%	40
Iowa	3.86	30	C-	\$29,700	34	75.2%	28	65.4%	8	30.1%	43
Kansas	3.96	21	C	\$30,000	29	75.0%	29	64.5%	12	33.8%	20
Kentucky	3.74	41	D	\$28,900	37	76.1%	23	55.4%	47	32.3%	29
Louisiana	3.50	50	F	\$26,500	45	66.3%	49	54.9%	49	31.1%	38
Maine	3.96	21	C	\$30,300	28	75.8%	25	61.0%	23	35.1%	12
Maryland	4.57	2	B+	\$39,300	2	82.2%	5	62.3%	15	43.1%	2
Massachusetts	4.27	4	B	\$37,200	5	72.0%	39	61.9%	18	39.7%	4
Michigan	3.86	30	C-	\$32,600	15	69.8%	47	59.7%	29	32.5%	28
Minnesota	4.23	5	B	\$35,000	8	77.8%	14	69.0%	2	33.9%	19
Mississippi	3.56	47	F	\$25,800	47	73.7%	33	55.5%	46	30.3%	41
Missouri	3.98	19	C+	\$30,800	27	75.3%	27	62.7%	13	34.7%	16
Montana	3.63	43	D-	\$24,800	50	72.9%	36	62.0%	17	30.3%	41
Nebraska	3.89	25	C	\$28,900	37	75.7%	26	68.5%	3	29.9%	45
Nevada	3.87	29	C	\$31,000	24	81.8%	6	59.3%	32	29.6%	47
New Hampshire	4.07	12	B-	\$34,000	10	71.1%	45	64.7%	11	34.9%	15
New Jersey	4.28	3	B	\$38,900	3	77.8%	14	58.4%	36	37.6%	5
New Mexico	3.61	44	D-	\$25,800	47	71.7%	42	57.5%	41	31.9%	33
New York	4.01	15	C+	\$33,300	13	78.4%	12	56.2%	44	35.4%	9
North Carolina	3.85	33	C-	\$29,800	33	79.7%	9	58.8%	35	31.3%	36
North Dakota	3.80	36	D+	\$26,000	46	71.8%	41	67.6%	4	32.1%	32
Ohio	3.89	25	C	\$31,800	19	74.8%	30	60.4%	26	31.8%	34
Oklahoma	3.77	39	D	\$27,600	41	76.2%	19	57.6%	39	33.3%	24
Oregon	3.91	24	C	\$31,000	24	73.1%	35	59.0%	34	35.2%	11
Pennsylvania	3.84	34	C-	\$31,800	19	74.8%	30	58.1%	38	31.5%	35
Rhode Island	3.92	23	C	\$32,000	16	71.1%	45	61.7%	19	33.6%	22
South Carolina	3.80	36	D+	\$27,700	40	73.7%	33	59.5%	31	34.2%	18
South Dakota	3.86	30	C-	\$26,900	44	76.9%	18	69.4%	1	30.0%	44
Tennessee	3.70	42	D	\$29,000	36	78.0%	13	57.4%	42	28.7%	50
Texas	3.88	28	C	\$30,000	29	80.6%	7	58.2%	37	32.3%	29
Utah	3.60	46	D-	\$28,000	39	65.3%	50	62.7%	13	28.8%	49
Vermont	4.18	10	B	\$31,800	19	79.5%	10	65.8%	6	36.7%	8
Virginia	4.22	6	B	\$34,000	10	76.2%	19	60.8%	25	40.3%	3
Washington	4.03	14	C+	\$34,100	9	71.3%	44	61.2%	21	35.3%	10
West Virginia	3.56	47	F	\$27,600	41	76.2%	19	49.1%	51	31.0%	39
Wisconsin	3.89	25	C	\$31,000	24	72.9%	36	66.6%	5	29.8%	46
Wyoming	3.61	44	D-	\$25,800	47	60.7%	51	65.3%	9	32.3%	29
United States	4.00			\$31,800		77.0%		59.2%		35.5%	

Appendix III. Continued. How the States Measure Up: Women's Status on the Social and Economic Autonomy Composite Index and Its Components

State	Composite Index			Percent of Women with Health Insurance		Percent of Women with Four or More Years of College		Percent of Businesses that are Women-Owned		Percent of Women Living Above Poverty		In Poverty
	Score	Rank	Grade	Percent	Rank	Percent	Rank	Percent	Rank	Percent	Rank	
Alabama	6.48	47	D-	81.5%	32	19.6%	48	26.4%	31	83.1%	47	16.9%
Alaska	7.13	15	C+	79.3%	39	29.1%	13	26.2%	34	90.0%	9	10.0%
Arizona	6.87	33	D+	78.6%	42	25.2%	26	28.8%	14	85.7%	37	14.3%
Arkansas	6.28	51	F	76.1%	47	17.6%	50	23.7%	48	83.8%	44	16.2%
California	7.12	16	C+	78.0%	43	28.8%	15	29.9%	5	87.5%	31	12.5%
Colorado	7.40	9	B-	81.0%	33	34.2%	6	29.1%	12	89.2%	14	10.8%
Connecticut	7.48	6	B	87.5%	8	34.9%	4	27.2%	23	89.9%	12	10.1%
Delaware	7.04	22	C	86.4%	13	25.4%	24	24.1%	46	90.9%	6	9.1%
District of Columbia	7.72	1	B+	86.9%	10	45.3%	1	33.2%	1	82.2%	49	17.8%
Florida	6.89	31	D+	76.4%	46	24.2%	32	28.4%	16	88.0%	29	12.0%
Georgia	7.02	25	C	79.6%	38	27.5%	20	29.1%	12	86.7%	36	13.3%
Hawaii	7.46	7	B	88.6%	2	30.4%	11	30.1%	4	90.7%	7	9.3%
Idaho	6.79	36	D+	79.8%	37	22.5%	40	23.7%	48	90.0%	9	10.0%
Illinois	7.16	13	C+	83.2%	26	27.7%	18	29.7%	6	88.1%	27	11.9%
Indiana	6.82	34	D+	82.6%	30	21.2%	45	27.4%	21	88.1%	27	11.9%
Iowa	7.03	23	C	87.9%	6	24.0%	34	27.0%	26	89.2%	14	10.8%
Kansas	7.14	14	C+	86.1%	14	28.2%	16	27.2%	23	88.5%	19	11.5%
Kentucky	6.50	46	D-	82.8%	28	19.5%	49	25.7%	39	83.7%	46	16.3%
Louisiana	6.37	49	F	73.2%	50	20.9%	47	26.4%	31	81.6%	51	18.4%
Maine	6.88	32	D+	87.9%	6	25.3%	25	24.0%	47	87.2%	34	12.8%
Maryland	7.55	3	B	83.5%	25	34.6%	5	31.0%	2	89.9%	12	10.1%
Massachusetts	7.54	4	B	88.3%	4	35.6%	2	28.7%	15	89.2%	14	10.8%
Michigan	7.02	25	C	86.0%	15	23.5%	38	29.6%	8	87.8%	30	12.2%
Minnesota	7.57	2	B	91.0%	1	32.3%	8	27.9%	19	92.6%	2	7.4%
Mississippi	6.47	48	D-	78.9%	40	21.8%	42	25.1%	41	82.7%	48	17.3%
Missouri	6.96	29	C-	84.9%	20	23.7%	35	27.4%	21	88.5%	19	11.5%
Montana	6.68	42	D	77.3%	44	24.9%	28	24.4%	44	85.6%	38	14.4%
Nebraska	7.09	19	C	85.2%	19	25.5%	23	26.6%	28	90.3%	8	9.7%
Nevada	6.81	35	D+	78.7%	41	21.4%	44	28.1%	17	88.2%	26	11.8%
New Hampshire	7.42	8	B-	86.0%	15	31.9%	9	24.7%	43	93.4%	1	6.6%
New Jersey	7.40	9	B-	82.8%	28	33.6%	7	26.1%	36	91.4%	4	8.6%
New Mexico	6.69	41	D	73.8%	49	24.4%	30	30.9%	3	82.2%	49	17.8%
New York	7.12	16	C+	83.7%	23	30.6%	10	29.6%	8	84.8%	40	15.2%
North Carolina	6.76	38	D+	81.6%	31	24.2%	32	27.1%	25	84.7%	41	15.3%
North Dakota	7.01	27	C	88.1%	5	27.6%	19	23.3%	50	88.5%	19	11.5%
Ohio	6.96	29	C-	85.9%	17	22.7%	39	28.1%	17	88.5%	19	11.5%
Oklahoma	6.64	43	D	75.3%	48	21.6%	43	25.7%	39	86.9%	35	13.1%
Oregon	7.09	19	C	79.9%	35	27.0%	21	29.5%	10	88.3%	25	11.7%
Pennsylvania	6.97	28	C-	86.6%	12	24.5%	29	26.0%	37	88.5%	19	11.5%
Rhode Island	7.11	18	C	86.8%	11	28.9%	14	26.5%	29	87.5%	31	12.5%
South Carolina	6.71	39	D	80.7%	34	23.6%	37	26.2%	34	85.0%	39	15.0%
South Dakota	6.79	36	D+	85.6%	18	25.0%	27	22.4%	51	87.3%	33	12.7%
Tennessee	6.63	44	D	84.7%	21	21.9%	41	26.0%	37	83.9%	43	16.1%
Texas	6.57	45	D-	70.8%	51	23.7%	35	27.0%	26	84.1%	42	15.9%
Utah	7.09	19	C	83.0%	27	25.9%	22	25.1%	41	91.7%	3	8.3%
Vermont	7.53	5	B	87.2%	9	35.5%	3	26.3%	33	91.4%	4	8.6%
Virginia	7.36	11	B-	84.2%	22	30.4%	11	29.7%	6	90.0%	9	10.0%
Washington	7.18	12	C+	83.7%	23	28.0%	17	29.4%	11	88.5%	19	11.5%
West Virginia	6.34	50	F	77.1%	45	15.2%	51	27.7%	20	83.8%	44	16.2%
Wisconsin	7.03	23	C	88.6%	2	24.3%	31	26.5%	29	89.2%	14	10.8%
Wyoming	6.71	39	D	79.9%	35	21.0%	46	24.4%	44	88.8%	18	11.2%
United States	7.00			81.4%		26.5%		28.2%		87.3%		

Appendix III. Continued. Selected State-by-State Indicators of Men's Economic Status

State	Median Annual Earnings for Full-Time, Year-Round Employed Men, 2005 ^a	Percent of Men Living Above Poverty, 2005 ^a	Percent of Men in the Labor Force, 2004 ^b	Percent of Men with Four or More Years of College, 2005 ^a
Alabama	\$40,000	89.5%	70.0%	22.3%
Alaska	\$46,500	92.3%	76.6%	25.4%
Arizona	\$38,200	89.7%	73.1%	28.2%
Arkansas	\$34,700	89.5%	70.1%	19.3%
California	\$42,500	89.9%	73.9%	32.4%
Colorado	\$44,600	91.5%	80.5%	37.3%
Connecticut	\$53,100	93.2%	73.3%	36.8%
Delaware	\$41,300	94.2%	72.0%	27.0%
District of Columbia	\$49,600	87.9%	73.9%	48.9%
Florida	\$37,200	91.4%	69.6%	28.4%
Georgia	\$38,200	91.1%	76.0%	27.5%
Hawaii	\$40,000	92.9%	69.7%	28.8%
Idaho	\$39,900	92.1%	74.8%	27.4%
Illinois	\$43,500	90.9%	73.3%	31.1%
Indiana	\$41,300	93.2%	73.1%	22.4%
Iowa	\$39,500	92.0%	75.3%	25.0%
Kansas	\$40,000	91.2%	78.9%	32.8%
Kentucky	\$38,000	88.3%	68.9%	20.8%
Louisiana	\$40,000	88.1%	67.7%	21.2%
Maine	\$40,000	90.6%	71.4%	24.9%
Maryland	\$47,800	92.9%	75.0%	36.8%
Massachusetts	\$51,700	91.9%	73.7%	40.5%
Michigan	\$46,700	90.7%	72.8%	26.7%
Minnesota	\$45,000	93.5%	80.3%	34.6%
Mississippi	\$35,000	86.3%	68.4%	19.9%
Missouri	\$40,900	91.7%	74.1%	27.9%
Montana	\$34,000	88.3%	71.2%	26.0%
Nebraska	\$38,200	91.7%	80.7%	25.9%
Nevada	\$37,900	92.2%	74.2%	24.3%
New Hampshire	\$47,800	96.1%	77.9%	28.2%
New Jersey	\$50,000	94.1%	74.0%	31.5%
New Mexico	\$36,000	87.9%	69.9%	35.1%
New York	\$42,500	89.6%	70.3%	37.6%
North Carolina	\$37,400	90.2%	73.6%	25.2%
North Dakota	\$36,200	92.3%	77.1%	26.6%
Ohio	\$42,500	91.9%	73.5%	24.6%
Oklahoma	\$36,200	89.9%	71.3%	24.9%
Oregon	\$42,400	91.0%	73.5%	28.6%
Pennsylvania	\$42,500	92.6%	71.6%	27.5%
Rhode Island	\$45,000	92.4%	71.5%	29.1%
South Carolina	\$37,600	89.6%	71.2%	24.3%
South Dakota	\$35,000	89.7%	78.1%	25.5%
Tennessee	\$37,200	89.0%	69.9%	23.6%
Texas	\$37,200	87.8%	76.4%	26.7%
Utah	\$42,900	92.5%	79.5%	32.2%
Vermont	\$40,000	93.5%	75.9%	32.8%
Virginia	\$44,600	92.9%	74.3%	33.3%
Washington	\$47,800	91.7%	74.7%	33.6%
West Virginia	\$36,200	88.4%	60.8%	15.6%
Wisconsin	\$42,500	92.2%	77.2%	25.9%
Wyoming	\$42,500	93.1%	77.3%	22.0%
National	\$41,300	90.8%	71.8%	29.1%

See Appendix I for Methodology.

Appendix IV. Basic Demographic Statistics for Michigan and the United States

	Michigan	United States
Total Population, 2005^a	9,865,583	288,378,137
Number of Women, All Ages, 2005 ^b	5,041,152	147,103,173
Sex Ratio (women to men, aged 18 and older), 2005 ^b	1.04	1.04
Median Age, 2005 ^c	38.1	37.6
Proportion of Women Over Age 65, 2005 ^b	13.7%	13.5%
Distribution of Women by Race and Ethnicity, All Ages, 2005^d		
White, Non-Hispanic	77.5%	66.7%
Black or African American	14.7%	12.8%
American Indian and Alaska Native	0.6%	0.8%
Asian alone	2.3%	4.4%
Native Hawaiian and Other Pacific Islander	N/A	0.1%
Some other race	1.5%	5.7%
Two or more races	1.6%	1.9%
Hispanic	3.5%	13.9%
Distribution of Households by Type, 2005^e		
Total Number of Family and Nonfamily Households	3,887,994	111,090,617
Married-Couple Families (with and without their own children)	50.1%	49.7%
Female-Headed Families (with and without their own children)	12.3%	12.6%
Male-Headed Families (with and without their own children)	4.3%	4.6%
Nonfamily Households	33.3%	33.1%
Distribution of Women Aged 15 and Older by Marital Status, 2005^f		
Never married	26.0%	25.5%
Now married	52.7%	53.6%
Separated	1.6%	2.6%
Other	1.4%	2.0%
Widowed	9.4%	9.4%
Divorced	11.9%	11.5%
Number of Lesbian Unmarried Partner Households, 2000^g	8,075	293,365
Proportion of Women Aged 21-64 with a Disability, 2005^h	13.8%	12.9%
Percent of Families with Children Under Age 18 Headed by Women, 2005ⁱ	24.4%	24.5%
Proportion of Women Living in Metropolitan Areas, All Ages, 2000^j	81.8%	82.8%
Proportion of Women Who Are Foreign-Born, All Ages, 2005^k	5.9%	12.1%
Percent of Federal and State Prison Population Who Are Women, 2005^l	4.3%	7.0%

Notes: Hispanics may be of any race or two or more races. Racial categories (African Americans, Asian Americans, Native Americans, Some other race, and Two or more races) may include Hispanics.

Source: a) U.S. Department of Commerce, Bureau of the Census 2006j; b) U.S. Department of Commerce, Bureau of the Census 2006k; c) U.S. Department of Commerce, Bureau of the Census 2006l; d) U.S. Department of Commerce, Bureau of the Census 2006m; e) U.S. Department of Commerce, Bureau of the Census 2006n; f) U.S. Department of Commerce, Bureau of the Census 2006o; g) U.S. Department of Commerce, Bureau of the Census 2000; h) U.S. Department of Commerce, Bureau of the Census 2006p; i) U.S. Department of Commerce, Bureau of the Census 2006q; j) Population Reference Bureau 2000; k) U.S. Department of Commerce, Bureau of the Census 2006r; l) U.S. Department of Justice, Bureau of Justice Statistics 2006.

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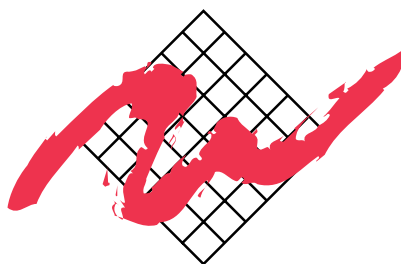
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