



# Briefing Paper

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## The Best and Worst State Economies for Women

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Women have made dramatic economic progress throughout the United States, especially since the 1960s. Yet, women have fared much better in some states than in others, and in no state do women fare as well economically as men. On several indicators, women have experienced important gains in the nearly two decades that the Institute for Women's Policy Research (IWPR) has been tracking these data. For example, women are more likely than men to be employed in managerial or professional jobs and to have health insurance coverage. At the same time, women still earn less, are less likely to have a Bachelor's or professional degree, or to own a business, and are more likely to live in poverty than men across the states. With median annual earnings of \$31,800, women employed full-time, year-round in the United States still earn only 77.0 percent of what men earn. Of all civilian women aged 16 and older, only 59.2 percent are in the labor force, compared with 71.8 percent of men.

### Ranking the States

Women's economic progress differs strongly by region and from state to state. Women generally do better in the Northeast and in the West than in the Southeast or Midwest. In this briefing paper, we examine the differences between the states in how women fare economically and we rank the states from best to worst on eight indicators gathered into two composite indices. Some of the indicators used measure how women fare relative to men, such as the female-male wage ratio. Other indicators indicate how well women are doing relative to women in other states or nationally, such as the

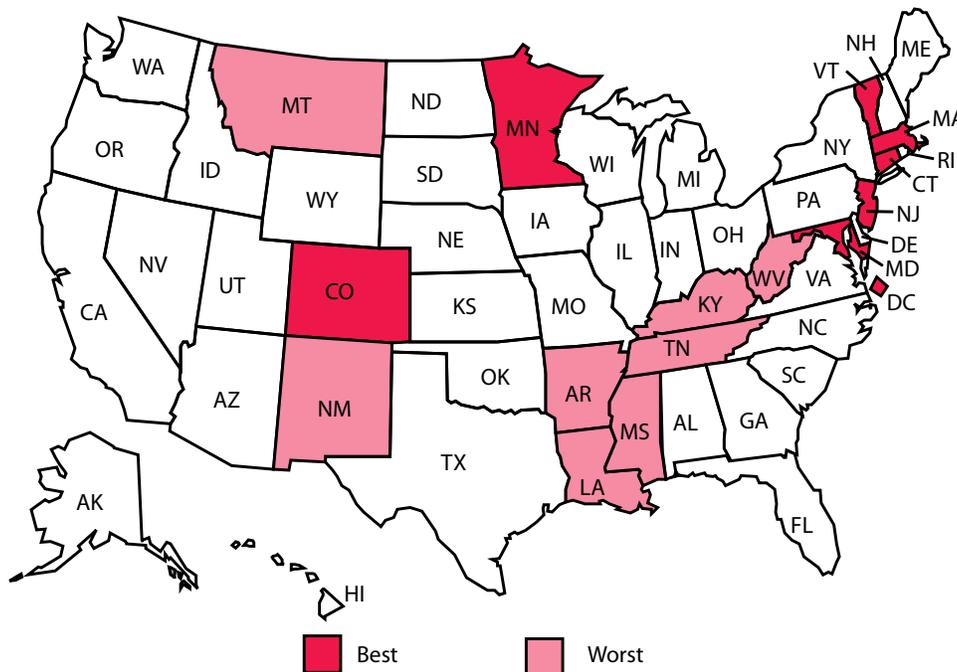
### What's Promising?

- Women's wages have risen in all states in real (inflation-adjusted) dollars since 1989. The highest earnings are found in the District of Columbia, Maryland, and New Jersey.
- The female-male wage ratio has increased substantially since 1989, from 68.5 percent to 77.0 percent, increasing in 50 states and falling only in the District of Columbia.
- Women have almost achieved parity with men in the proportion with a four-year college degree. Among women 25 years old and older, 26.5 percent had at least a Bachelor's degree in 2004 compared with 29.1 percent of men.
- A higher share of businesses is now owned by women than in 1997. In the District of Columbia, Maryland, and New Mexico, more than 30 percent of businesses are women-owned.
- A higher proportion of women (35.5 percent) than men (28.9 percent) work in professional and managerial jobs.

### What's Disappointing?

- In no state does the typical full-time woman worker earn as much as the typical man. At the present rate of progress it will take 50 years for women to achieve earnings parity with men nationwide.
- Since 1995, the poverty rate among women in 15 states has increased, and in another 15 states women's poverty fell by less than 1.0 percentage point (compared with 1.0 percentage points nationally).
- The share of women without health insurance has increased in 43 states since 2002. Nationwide, 18.6 percent of women between the ages of 18 and 64, or 14 million, lack health insurance.
- Women's labor force participation has grown more slowly in recent years. It still lags men's nationwide (59.2 percent for women vs. 71.8 percent for men) and in every state in the nation.

## Map 1: Best and Worst State Economies for Women



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

percentage of women who are poor. A 'best' state ranks in the top 10 of all states on both composite indices and never ranks below the top half in the study. A 'worst' state ranks in the bottom 10 on both of the two composites and never ranks above the bottom half. Within these groups of best and worst states, ties are broken based on the combined scores on the two composites. The statistics used are obtained from analysis of federal government data sources (see Appendix II).

As Chart 1 shows, the best jurisdictions for women economically in 2006 are the District of Columbia, Maryland, and Massachusetts in first, second, and third place. Rounding out the top eight are Minnesota, Vermont, Connecticut and New Jersey (tied for sixth), and Colorado. These were the only states to rank in the top 10 on both economic composites. As Map 1 indicates, all of these states with economies that are favorable to women are roughly in the northeast corner of the United States or in the West, repeating a pattern that is common in most years for which the indicators have been calculated. Virginia, New Hampshire, Hawaii, and Alaska receive honorable mention in 2006, ranking

9<sup>th</sup> through 12<sup>th</sup>, because they are the only states to rank in the top 10 on one composite and in at least the top half on the other. These states are also in the West (the far west) or the Northeast or, in the case of Virginia, adjacent to states in the northeast corner.

The states with the worst economies for women are Arkansas, Louisiana, and West Virginia, ranking 51<sup>st</sup>, 50<sup>th</sup>, and 49<sup>th</sup> respectively (see Chart 1). Filling out the bottom eight, all of which have both composite scores ranking in the bottom 10 of all states, are Mississippi, Kentucky, Montana, Tennessee, and New

Mexico. Dishonorable mention is given to Alabama, Wyoming, Idaho, Oklahoma, and Texas; these states are the only states that rank in the bottom 10 on one composite and in the bottom half on the other. As in prior years, these states are largely located in the southern region, with a few in the largely rural West (Montana, Idaho, and Wyoming) or on the border between the Northeast and the Southeast (West Virginia and Kentucky).

Why do state economies differ for women and men? It is well-known that women and men tend to work in different occupations and industries, such that some jobs and sectors, like nursing, become female-typed, whereas others, like construction, become male-typed. Thus, economic growth, or its lack, can affect women and men differently. State economies differ in the degree to which they are concentrated in different industries. States with larger shares of manufacturing and natural resource-based industries seem to constitute more favorable economic environments for men, whereas those with strong public sectors, health and education centers, and financial services seem to create more favorable

**Chart 1**

**The Best and Worst State Economies for Women**

<b>Best States</b>	<b>Worst States</b>
1. District of Columbia 2. Maryland 3. Massachusetts 4. Minnesota 5. Vermont 6. Connecticut New Jersey 8. Colorado	51. Arkansas 50. Louisiana 49. West Virginia 48. Mississippi 47. Kentucky 46. Montana 45. Tennessee 44. New Mexico
<b>Honorable Mentions</b>	<b>Dishonorable Mentions</b>
9. Virginia 10. New Hampshire 11. Hawaii 12. Alaska	43. Alabama 42. Idaho 41. Wyoming 40. Oklahoma Texas

Note: Each of the best state economies for women appears in the top ten on the two composites presented in this study (Employment and Earnings and Economic Policy Environment). Each of the honorable mention states appears in the top ten on one of the composites and in the top half on the other. Each of the worst state economies for women appears on the bottom ten on both composites. Each of the dishonorable mention states appears in the bottom ten on one composite and in the bottom half on the other. For more detail, see Appendix II.

economic environments for women. It is also important to note that some states provide relatively good employment opportunities and high average incomes to both women and men, while others provide jobs that pay relatively lower wages to both genders. States also differ in their public policies. Some invest heavily in strengthening public education, increasing health insurance coverage, subsidizing child care, or reducing poverty, all areas which are important to women’s economic progress, while other states spend less on such programs.

The findings in this briefing paper provide an overview of women’s economic progress to assess the remaining obstacles to their economic equality and well-being across the country. They provide a guide to policy makers, business leaders, and community activists in each state who are interested in taking the next steps to improve women’s economic success. Before looking at the state by state findings in detail, we note that

this briefing paper does not address the dramatic differences in women’s economic opportunities according to race and ethnicity. The lower earnings and family incomes of women of color are, of course, included in the data presented here, which are generally the average or median data for all women in the state or the nation. The differences between the groups are quite large, however, and making equal opportunity a reality requires that they be eliminated. (For example, while white women earn 73.1 percent of what white men do and Asian American women earn 80.8 percent of what white men earn, African American women earn only 63.2 percent, Hispanic women only 52.4 percent, and Native American women only 59.8 percent of what white men earn.) IWPR expects to release a report examining these differences in detail at the state level in 2007. (Basic demographic data about the US population can be found in Appendix I, Table 1.)

The economic success of all women is critical to the success and growth of every state. When women are able to contribute as full and equal participants in work, politics, and community life, they unleash the potential of cities, states, and the nation as a whole.

### Employment and Earnings

The employment and earnings composite index combines four indicators of women’s economic progress and measures how well women are doing in each state’s economy: women’s earnings, the wage gap, women’s participation in the labor force, and women’s representation in managerial and professional jobs. While self-employed women are included, the indicators are dominated by the experiences of wage and salaried workers since they constitute a much larger share of the labor force in every state. The level of these indicators is largely dependent on the actions of many individual employers regarding job creation and elimination and wage setting as well as the decisions

**Chart 2: Best and Worst States by Indicator: Employment and Earnings Composite**

	US Average	Top State	Bottom State
<b>Composite Employment and Earnings Index</b>		<b>A- (DC)</b>	<b>F (AR)</b>
Women's Median Annual Earnings, 2005	\$31,800	\$42,400 (DC)	\$24,800 (AK, MT)
Ratio of Women's to Men's Earnings, 2005	77.0%	85.5% (DC)	60.7% (WY)
Women's Labor Force Participation, 2004	59.2%	69.4% (SD)	49.1% (WV)
Percent of Women in Managerial and Professional Occupations, 2002	35.5%	52.5% (DC)	27.1% (ID)

Source: For methods and sources, see Appendix II.

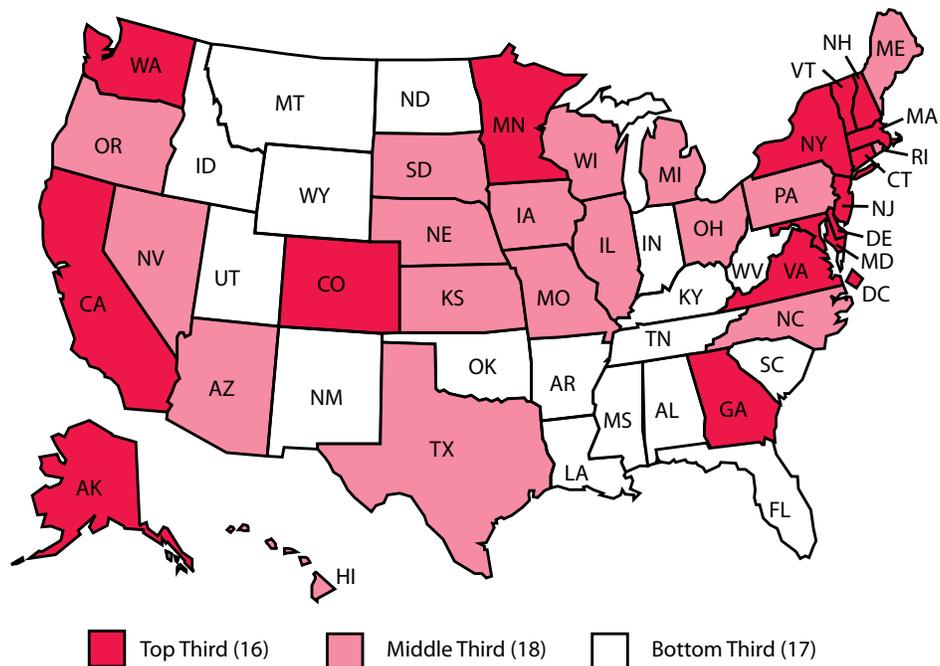
made by workers about where and when to work. Governments can, of course, play some role by setting minimum wage standards, enforcing equal employment opportunity laws, and providing child care.

The highest letter grade assigned on this composite is an A-, earned by the District of Columbia, and the lowest is an F, earned by Arkansas. The District is ranked first on three of the component indicators and 15<sup>th</sup> on one (labor force participation). Arkansas is ranked in the bottom 10 states on all four component indicators, with its worst ranking (50<sup>th</sup>) on the level of women's earnings and its best ranking (43<sup>rd</sup>) on the earnings ratio between women and men. While DC has consistently ranked highly, nearly always first, Arkansas fell to last place from 47<sup>th</sup> place in the 2002 rankings and 46<sup>th</sup> place in the 2004 rankings.

Map 2 shows the geographic distribution of the top, middle, and bottom third of states on the employment and earnings composite index, one of two indices included in this study. Chart 2 displays its four component indicators, along with the best and worst state on each indicator. The range between the top and bottom state for each indicator is large. Nearly \$20,000 annually separate the top and

bottom state on women's earnings, with women's annual earnings ranging from \$42,400 in the District of Columbia at the top to \$24,800 in Arkansas and Montana at the bottom. The earnings ratio ranges from a high of 85.5 percent in the District of Columbia to 60.7 percent in Wyoming. The District of Columbia also has the highest rate (52.5 percent) of women employed in managerial or professional occupations, while Idaho has the lowest (27.1 percent). It is worth noting that several of the states appearing on this chart do not appear in the best or worst states lists because they were not consistently bad or good for women economically. South Dakota, for example, has the top score on women's labor force participation with 69.4 percent of all women aged 16 and older in the labor force, compared with 49.1 percent in West Virginia.

**MAP 2: 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.



## Changes in the Earnings Ratio, 1989-2005

Over the last 16 years, although all 50 states have experienced a narrowing of the wage gap, changes in the wage gap have varied tremendously by state. Nationally, the ratio of women's to men's earnings increased by 8.5 percentage points between 1989 and 2005, and what is known as the gender wage gap decreased accordingly. As Figure 1 illustrates, however, this growth was not consistent across all states. In 21 states, the ratio improved more than

in the nation as a whole. In one state, Iowa, the earnings ratio grew at the same rate as the national ratio, while in 28 states it grew more slowly. Additionally, the District of Columbia experienced a decrease in the earnings ratio across the 16-year span.

### States with Increasing Earnings Ratios

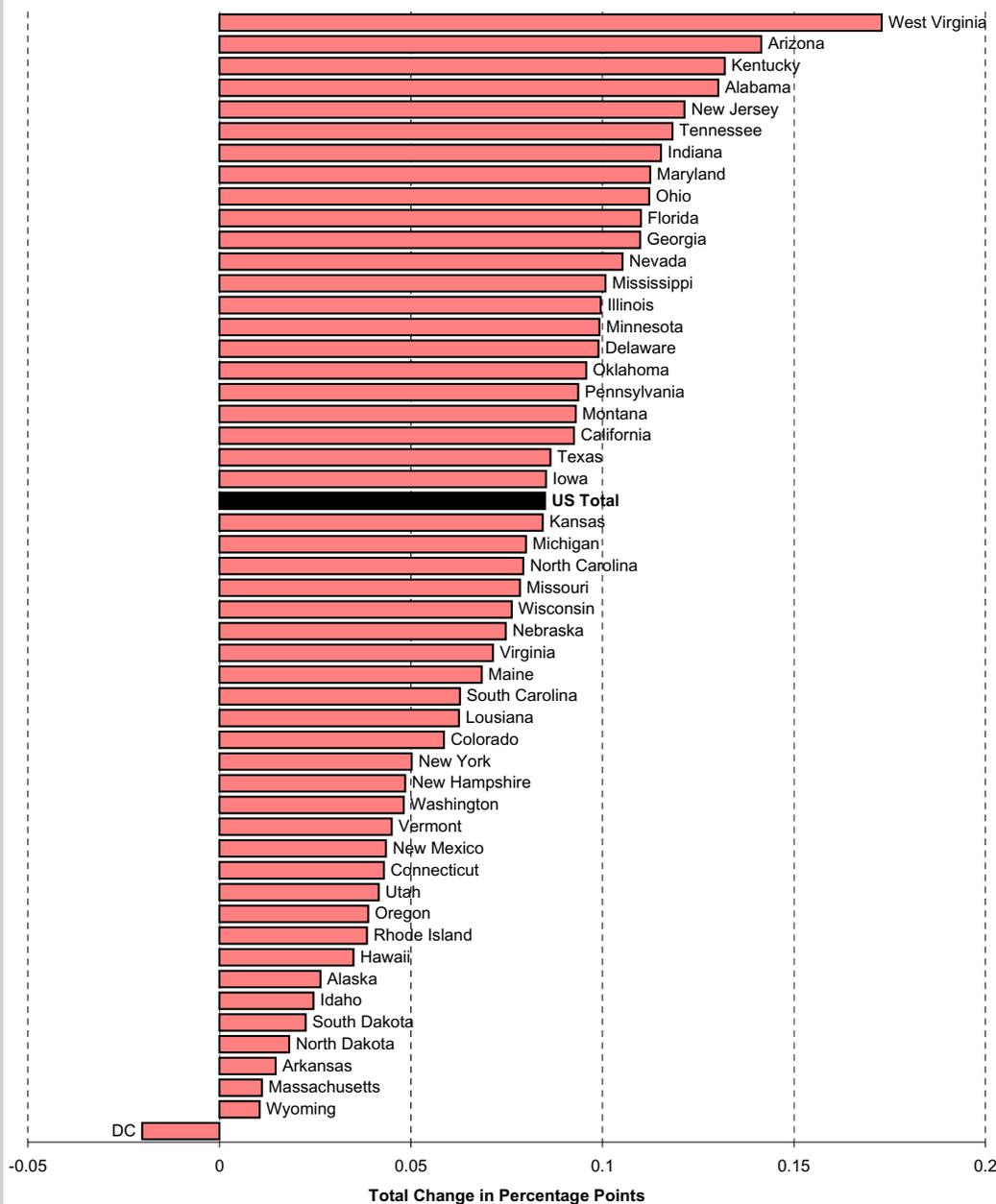
In all states (excluding the District of Columbia) the earnings ratio increased. Gains ranged from 1.1 percentage points in Wyoming and Massachusetts to 17.3 percentage points in West Virginia:

- Thirteen states had very sizeable increases of more than 10.0 percentage points: Mississippi (10.1), Nevada (10.5), Georgia (11.0), Florida (11.0), Ohio (11.2), Maryland (11.2), Indiana (11.5), Tennessee (11.8), New Jersey (12.1), Alabama (13.0), Kentucky (13.2), Arizona (14.1), West Virginia (17.3).

- Nineteen states had increases between 6.0 and 10.0 percentage points, while another eight had increases between 4.0 and 6.0 percentage points.

- The remaining ten states experienced increases of less than 4.0 percentage points.

**Figure 1**  
Change in Earnings Ratio by State (in percentage points), 1989-2005

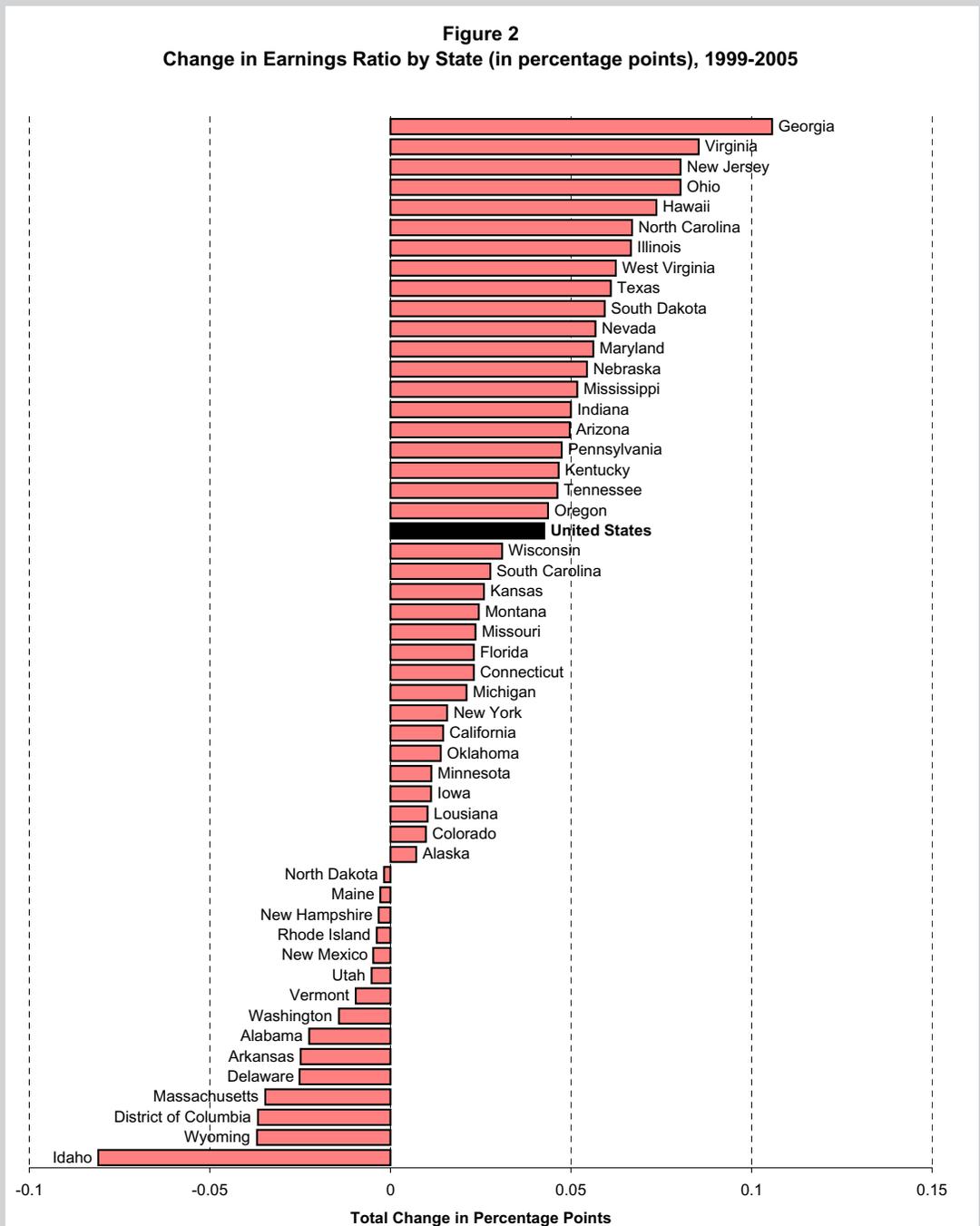


Reasons for the narrowing of the gender wage gap varied. In 28 states, both men's and women's real earnings grew—but women's rose more sharply, allowing them to gain on men. Because both men and women benefited in these states, they represent the most desirable way for women to close the wage gap. Unfortunately, however, the improvement in the earnings ratio often resulted from decreases in men's real earnings:

- In 20 states, women's real wages grew, but men's fell. In these states, women now earn more in relation to men, but in part because of men's falling earnings.
- In another two states (Alaska and New York), both men's and women's real wages fell, but men's fell more drastically, thus improving the earnings ratio. In these states, the ratio would have actually decreased had men's wages not fallen more than women's. As a result, while women were doing better relative to men in 2005, both men and women were doing worse economically than they were in 1989.

## States with Declining Earnings Ratios

The District of Columbia was the only jurisdiction to experience a decrease in the wage ratio over the 16-year period between 1989 and 2005; its decrease in the earnings ratio was 2.0 percentage points. Although women's earnings grew, men's earnings grew more rapidly, widening the gap. For example, between 2001-2002 and 2003-2005, men's real earnings in the District increased by 14 percent, while women's increased by only 5 percent.



## Short-Term Trends, 1999-2005

Although all 50 states saw increases in their female-male earnings ratios between 1989 and 2005, wide variations have occurred among the states in the last five years. As observed in Figure 2, 20 states experienced larger gains than the United States as a whole between 1999 and 2005, while 16 states experienced smaller gains. Fifteen states, including the District of Columbia, actually saw decreases in the earnings ratio, an ominous downward trend. The decreases range from 0.2 percentage points in North Dakota to 8.1 percentage points in Idaho.

Nationwide, both women's and men's real earnings have fallen in recent years. Women's fell from the prior year in 2003, 2004, and 2005, and men's in 2004 and 2005 (Institute for Women's Policy Research 2006b). The wage gap has continued to close, albeit slowly, because men's real wages have fallen slightly more than women's. In fact,

considering a slightly longer period, 1995-2005, and projecting the rate of progress in closing the wage gap in this period forward, we find that it will take 50 years for women to achieve pay parity with men.<sup>1</sup>

## Conclusion

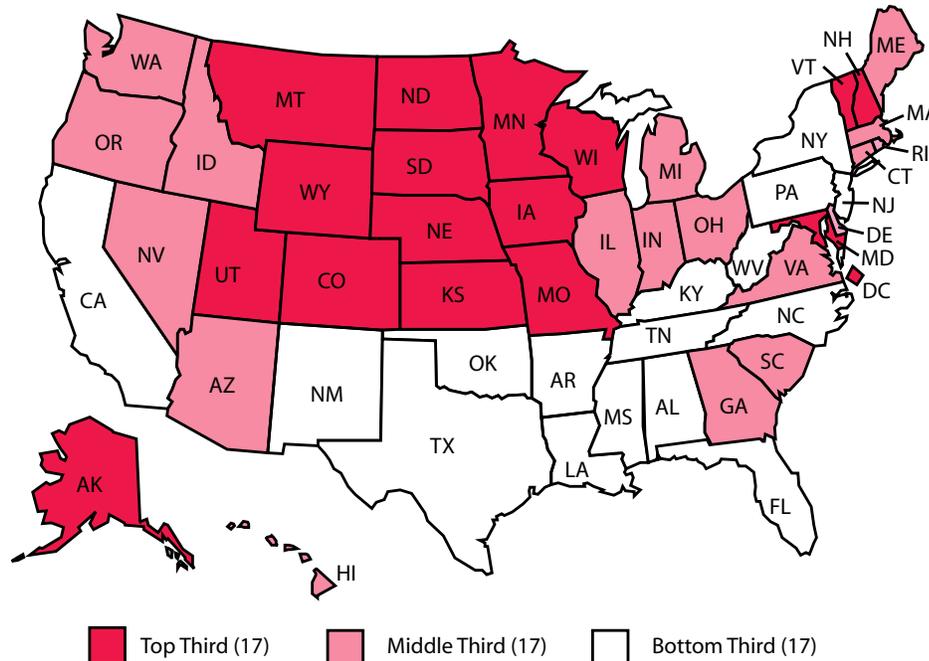
In all states, improving the earnings ratio would ideally involve growth in both men's and women's earnings, with women's earnings increasing faster. This happened in 25 states between 1989 and 2004. To foster continued change in this direction, states should consider taking steps such as strengthening the enforcement of existing equal opportunity laws; implementing pay equity policies in both the public and private sectors; and pursuing overall wage growth, especially for workers at the low end of the pay scale, through higher minimum wages and the encouragement of collective bargaining.

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<sup>1</sup> 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 (US Department of Commerce, Bureau of the Census 2006a).



## 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.

ratio since the 2000 rankings (based on 1996-98 data). Its highest ranking was in 1998 (based on 1994-96 data), when it ranked 46<sup>th</sup> for this indicator.

- Utah (65.3 percent), Louisiana (66.3 percent), Idaho (67.7 percent), and Michigan (69.8 percent) are next worst for the wage ratio in the 2006 rankings.
- Several states dropped by 10 or more places between the 2004 and 2006 rankings. In six of these states—Colorado, Kansas, Massachusetts, Missouri, North Dakota, and Rhode Island—men's wages increased while women's decreased. In three—Arkansas, New Mexico, and Mississippi—women's and men's wages both decreased, but women's decreased more.

### Women's Labor Force Participation

The labor force participation rate is the proportion of people who are either employed or unemployed and looking for work relative to the total civilian population. In 2004, the labor force participation rate of all civilian women 16-years-old and older

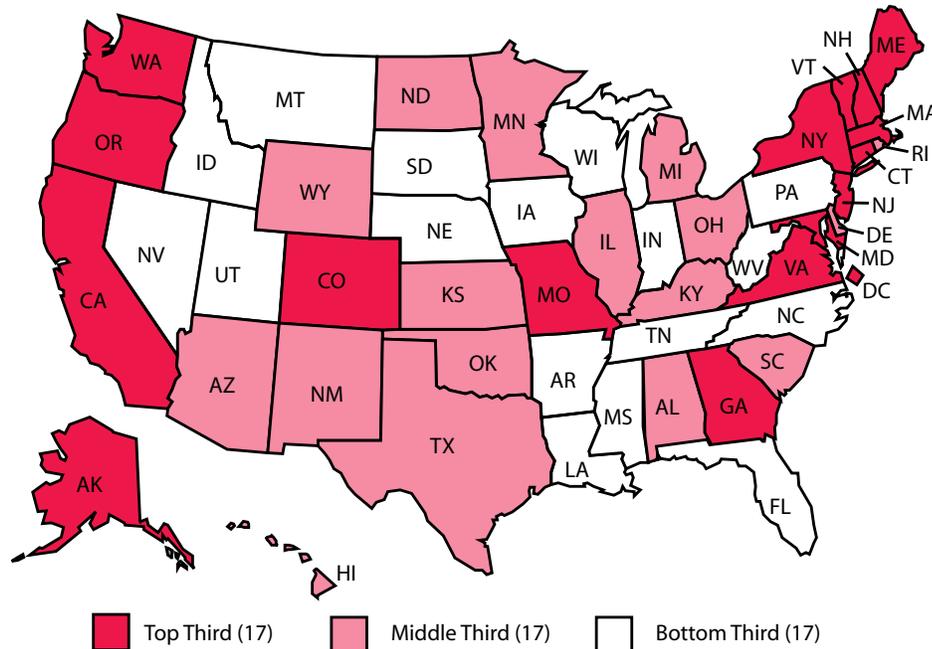
was 59.2 percent, while that of comparable men was 71.8 percent (US Department of Labor, Bureau of Labor Statistics 2005). In the past several decades, labor force participation rates have been growing for women and declining for men. Growing labor force participation rates of women are a signal of women's growing commitment to the labor force and increasing economic autonomy. A downturn in women's labor force participation in the late 1990s may have been associated with the slowing of the economy; since the end of the 2001 recession, women's labor

force participation rate has again increased slightly. Overall, the rate of increase has slowed considerably since its dramatic growth in the 1960-1980 period.

As clearly shown in Map 5, women's labor force participation varies consistently by region. Women are more likely to be working or looking for work in the mountain states and upper Midwest, a few northeastern states, and Alaska. In the southern states, as well as the mid-Atlantic states, the percentage of women in the labor force is generally lower.

- Women in South Dakota have the highest labor force participation rate at 69.4 percent, which is more than 10 percentage points higher than the national average.
- Other states where more than 65 percent of women are in the labor force include Alaska (65.6 percent), Colorado (65.3 percent), Iowa (65.4 percent), Minnesota (69.0 percent), Nebraska (68.5 percent), North Dakota (67.6 percent), Vermont (65.8 percent), Wisconsin (66.6 percent), and Wyoming (65.3 percent).

## 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.

## Women's Employment in Managerial and Professional Occupations

Nationally, 35.5 percent of women workers employed in managerial and professional occupations, significantly more than men at 28.9 percent. The proportion of women in professional and managerial positions has increased more than 2 percentage points since 2001 (33.2 percent in 2001). Women living on the East and West Coasts are more likely to be employed in these occupations.

- Women in West Virginia have the lowest labor force participation rate at 49.1 percent – almost 10 percentage points less than the national average.
- Other states with low labor force participation among women include Alabama (55.8 percent), Arkansas (54.9 percent), Florida (55.4 percent), Kentucky (55.4 percent), Louisiana (54.9 percent), and Mississippi (55.5 percent).
- Two states, Rhode Island and South Carolina, improved their relative rankings for labor force participation of women by more than 10 places between the 2004 and 2006 rankings. In both states labor force participation of women increased by more than 2 percentage points.
- In Connecticut, Maryland, and Minnesota, women's labor force participation rates fell by more than 2 percentage points between the 2006 and 2004 reports (data refer to 2004 and 2002 respectively).
- In the District of Columbia, 52.5 percent of women are employed in managerial and professional occupations. The District has been the best state for women's professional employment since 1998. It has perhaps an unfair advantage compared with the states since it has no rural regions and women's representation in these top level occupations is generally greatest in urban areas.
- Other states with high proportions of women working in managerial and professional jobs include California (35.1 percent), Colorado (37.1 percent), Connecticut (37.2 percent), Georgia (35.1 percent), Maine (35.1 percent), Maryland (43.1 percent), Massachusetts (39.7 percent), New Jersey (37.6 percent), New York (35.4 percent), Oregon (35.2 percent), Vermont (36.7 percent), and Virginia (40.3 percent).
- A number of states showed an improvement of 10 or more places for women's managerial and professional employment between the

Chart 3: Best and Worst States by Indicator: Economic Policy Environment Composite			
	US Average	Top State	Bottom State
<b>Composite Economic Policy Environment Index</b>		<b>B+ (DC)</b>	<b>F (AR)</b>
Percent of Women with Higher Education, 2005	26.5%	45.3% (DC)	15.2% (WV)
Percent of All Businesses that are Women-Owned, 2002	28.2%	33.2% (DC)	22.4% (SD)
Percent of Women Above Poverty, 2005	87.3%	93.4% (NH)	81.6% (LA)
Percent of Non-Elderly Women with Health Insurance, 2005	81.4%	91.0% (MN)	70.8% (TX)

Source: For methods and sources, see Appendix II.

2004 and 2006 rankings (data for 2001 and 2004 respectively). These states include Alabama, Hawaii, Oklahoma, Oregon, and South Carolina.

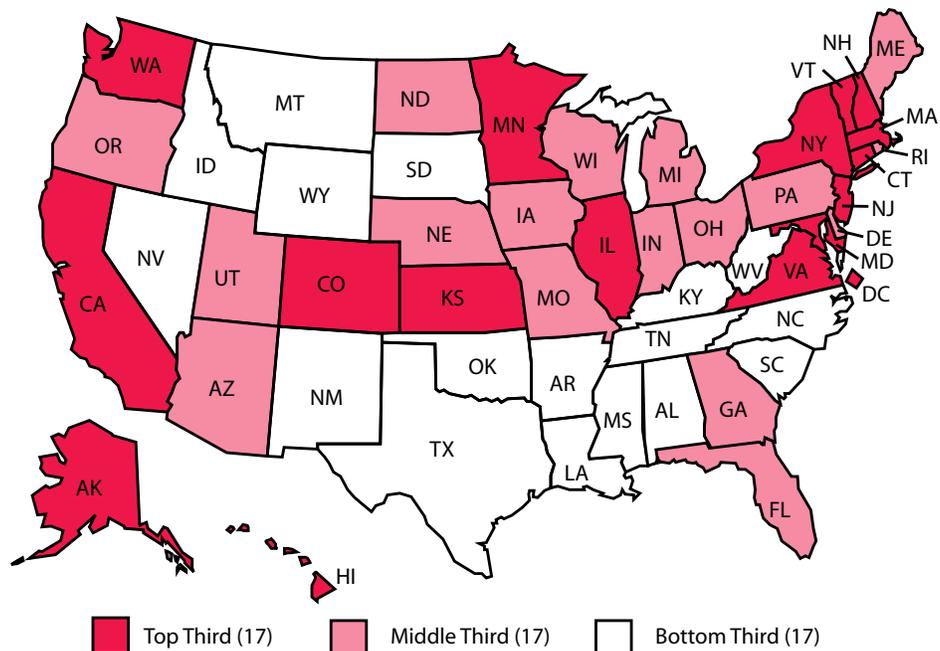
- Idaho is the state with lowest percentage of women working in managerial and professional jobs (27.1 percent).
- Other low-ranking states include Arkansas (29.5 percent), Nebraska (29.9 percent), Nevada (29.6 percent), Tennessee (28.7 percent), Utah (28.8 percent), and Wisconsin (29.8 percent).
- The four states that moved down in the rankings for women’s managerial and professional employment by 10 or more places between the 2004 and 2006 rankings are Alaska, Iowa, Pennsylvania, and Tennessee.

governments can influence substantially, through expenditures and regulations. They can allocate more money to provide higher education, reduce poverty, and increase women’s health insurance coverage. They can set aside government contracts for women-owned businesses and increase the ease of establishing businesses through regulatory reform or technical assistance centers. The highest letter grade assigned on this composite is a B+, earned by the District of Columbia, and the lowest is an F, earned by Arkansas. The District is ranked first on two of the component indicators (women with college education and percent of businesses that are women owned); it ranks 10<sup>th</sup> on the percent of non-elderly women with health insurance, and 49<sup>th</sup> in the percent of adult women living above poverty. The District’s high rating is achieved despite its very low ranking on poverty. Arkansas ranks in the bottom

## Economic Policy Environment

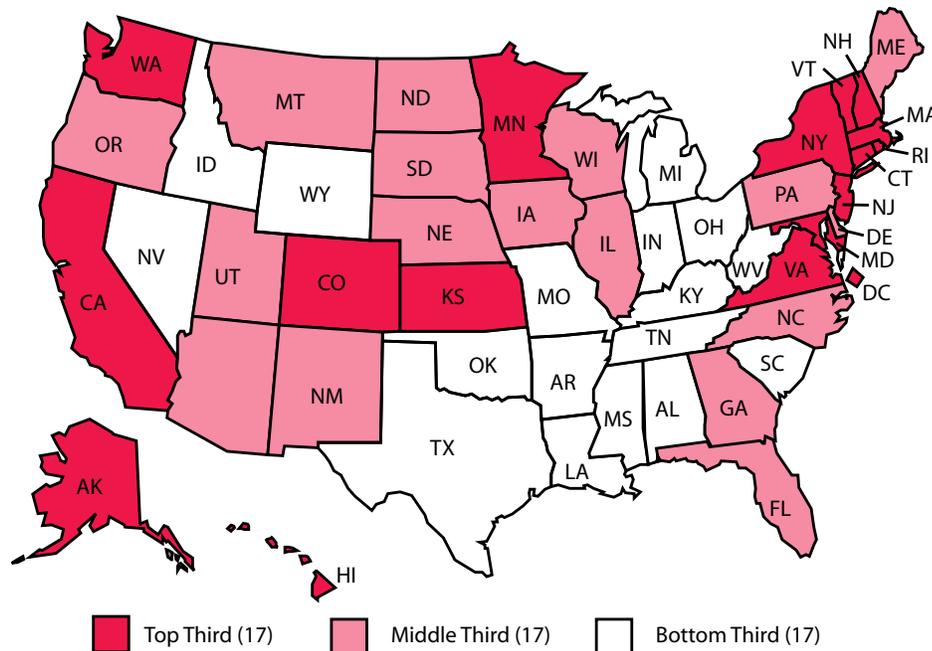
The Economic Policy Environment Composite Index combines four indicators of the women-friendliness of state economic policy: women’s educational level (measured by the share of women with at least a four-year college degree), women’s business ownership, women’s poverty, and women’s health insurance coverage. This component measures economic factors that state and local

MAP 7: Economic Policy Environment 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.

## 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.

five states on three of the four component indicators, with its worst ranking (50<sup>th</sup>) on the percent of women with higher education. Its best ranking is on the percent of women above poverty, where it ranks 44<sup>th</sup>, still within the bottom eight states. Both the District and Arkansas have had consistent rankings over time on this composite. The District ranked first in 1996, 1998, 2000, and 2002 and second in 2004, and Arkansas ranked 50<sup>th</sup> or 51<sup>st</sup> in every ranking from 1996-2004. In earlier reports on the status of women, we have referred to this composite as the social and economic autonomy composite because, from women's perspective, it measures how well women can act independently, exercise choice, and control their lives.

Map 7 shows the geographic distribution of the top, middle, and bottom third of states on the economic policy environment composite index, the second composite included in this study. Chart 3 displays its four component indicators, along with the best and worst state on each indicator. As with the first composite in this study, the range between the top and bottom state for each indicator is large. Slightly more than 30 percentage points separate the top from the bottom on percent of women with

a college education, with the District of Columbia having 45.3 percent of its women with four-year college degrees or more and West Virginia having only 15.2 percent. The District also outstrips the bottom state by a large margin on percent of businesses that are women owned, 33.2 percent versus 22.4 percent for South Dakota. The percentage of women living above poverty ranges from 93.4 percent in New Hampshire to 81.6 percent in Louisiana. Minnesota has the best health insurance coverage rates for women among all the states (91.0 percent), while Texas has the worst

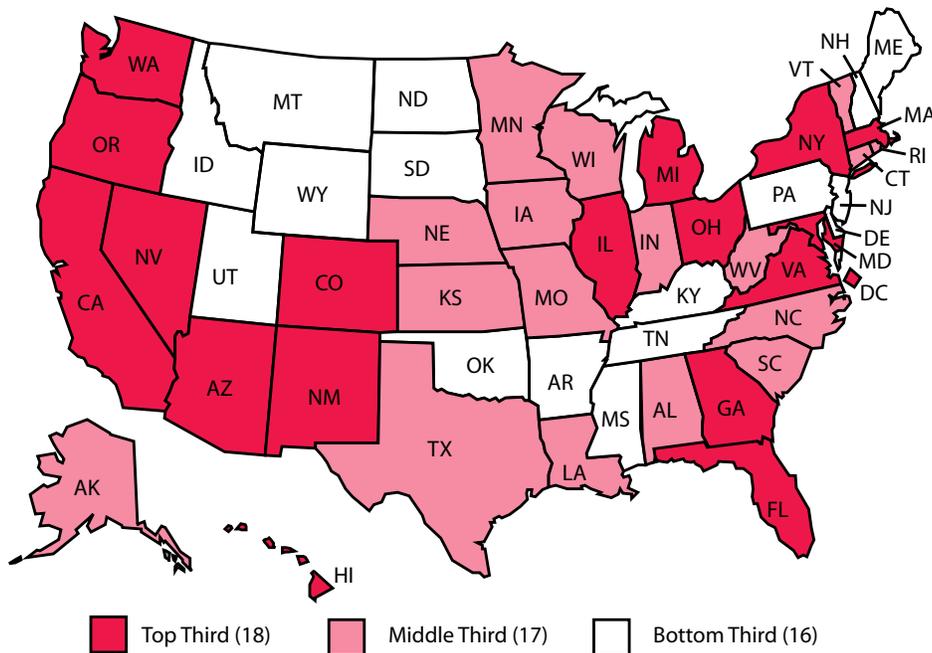
(70.8 percent), a range of more than 20 percentage points.

## Women's Education

The proportion of women with higher education has been growing continuously, both because the average level of education is increasing in the population as a whole and because women are graduating from colleges at higher rates than men. Among women 25 years old and older, 26.5 percent have at least a Bachelor's degree, which is an improvement from the year 2000, when only 23.6 percent of all women over 25 had four or more years of college education. The comparable figures for men were 27.8 in 2000 and 29.1 in 2004.

- The leading jurisdiction for women's educational attainment is the District of Columbia where 45.3 percent of women have at least a Bachelor's degree. The District has been the leading jurisdiction for women's education at least since 1989, the date of the data included in IWPR's first state rankings.

## 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.

Again, the District is advantaged by being exclusively an urban area, since educated women (and men) are drawn to metropolitan areas to find the highly skilled jobs for which their education prepares them.

- In eleven other states, more than 30 percent of women have at least a Bachelor's degree. These states include Colorado (34.2 percent), Connecticut (34.9 percent), Hawaii (30.4 percent), Maryland (34.6 percent), Massachusetts (35.6 percent), Minnesota (32.3 percent), New Hampshire (31.9 percent), New Jersey (33.6 percent), New York (30.6 percent), Vermont (35.5 percent), and Virginia (30.4 percent). See Map 8 for the top, middle, and bottom thirds of all states on women's college education.
- The worst state for women's education is West Virginia, where only 15.2 percent of women have a Bachelor's degree or higher levels of education.
- In Alabama (19.6 percent), Arkansas (17.6 percent), and Kentucky (19.5 percent) fewer than 20 percent of women have a Bachelor's degree.
- While women's educational level increased

in all the states since 2000 (the year of the data used in IWPR's 2004 rankings), five states that ranked in the bottom half in 2000 improved their rankings by at least 5 places. These states include Florida (from 37<sup>th</sup> to 32<sup>nd</sup>), Mississippi (from 48<sup>th</sup> to 42<sup>nd</sup>), North Dakota (from 27<sup>th</sup> to 19<sup>th</sup>), Pennsylvania (from 34<sup>th</sup> to 29<sup>th</sup>), and South Dakota (from 32<sup>nd</sup> to 27<sup>th</sup>).

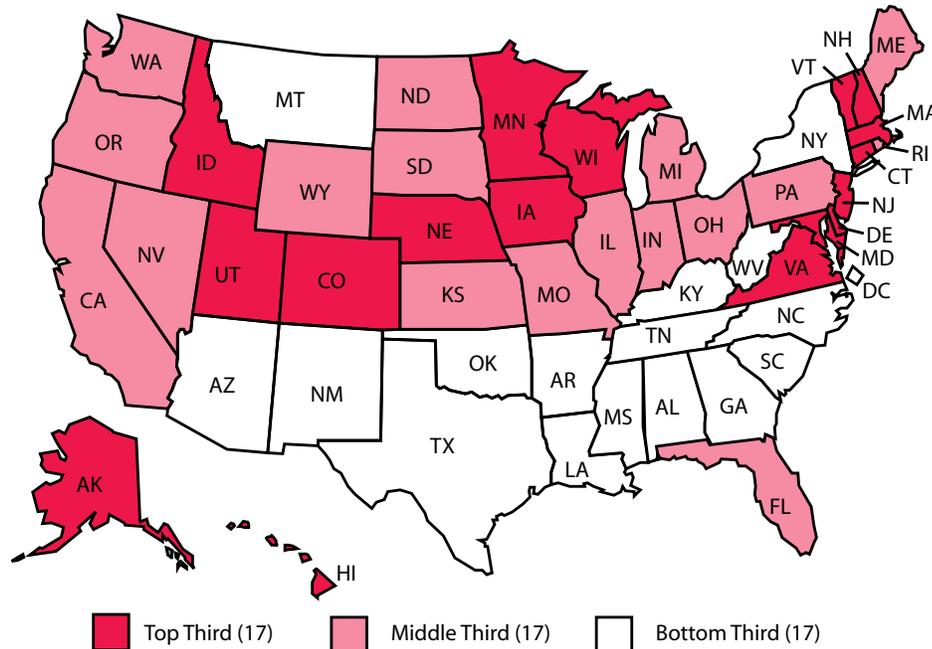
- The states whose rankings decreased by at least 5 places since 2000 are Delaware (from 19<sup>th</sup> to 24<sup>th</sup>), Montana (from 21<sup>st</sup> to 28<sup>th</sup>), New Mexico (from 25<sup>th</sup> to 30<sup>th</sup>), Texas (from 30<sup>th</sup> to 35<sup>th</sup>), Washington (from 12<sup>th</sup> to 17<sup>th</sup>), and Wyoming (from 32<sup>nd</sup> to 46<sup>th</sup>).

## Women's Business Ownership

After decreasing between 1992 and 1997, the percent of businesses that are owned by women increased again in 2002 (US Department of Commerce, Bureau of the Census 2006b).

- The District of Columbia is the jurisdiction with the highest share of businesses owned by women. In 2002 (the latest government data available and used in the 2006 rankings), 33.2 percent of all businesses in the District were owned by women.
- As shown in Map 9, other states where women own a large proportion of businesses, ranking in the top-third, are often west of the Rockies or in the eastern half of the country, including California, Colorado, Hawaii, Nevada, New Mexico, Oregon, and Washington in the West and the District of Columbia, Georgia, Florida, Illinois, Maryland, Massachusetts, Michigan,

## 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.

New York, Ohio and Virginia in the eastern half of the country.

- The worst state for women's business ownership is South Dakota, where only 22.4 percent of businesses had female owners (or majority female owners).
- Other states with low business ownership rates for women include Arkansas (23.7 percent), Delaware (24.1 percent), Maine (24.0 percent), Montana (24.4 percent), New Hampshire (24.7 percent), North Dakota (23.3 percent), and Wyoming (24.4 percent).
- Between 1997 and 2002, Georgia and Louisiana improved their rankings for women's business ownership by 10 places (the 1997 data were used in the 2004 rankings and the 2002 data are used in the 2006 rankings).
- The states that experienced a drop of 10

places or more in their ranking on women's business ownership between 1997 and 2002 are Alaska, Delaware, and Utah.

## Poverty

Nationally, in 2005, the proportion of women aged 16 and older in poverty was 12.7 percent, compared with 9.2 percent for men (IWPR 2006a). The higher rate of women's poverty is reflected in very high rates of poverty for families headed by women alone: while only 5.1 percent of families headed by married adults had incomes below the federal poverty line for their family size and

composition in 2005, families headed by women alone had a poverty rate of 28.7 percent, nearly six times more (US Department of Commerce, Bureau of the Census, 2006a).<sup>3</sup>

- Women are most likely to be poor (living in households with incomes below the federal poverty line) in many of the southeastern states, as well as in a few western states, such as New Mexico, Arizona, and Montana (Map 10). In the worst state for women's poverty, Louisiana, 18.4 percent of women live in families with incomes below the poverty level. In New Mexico and the District of Columbia (both at 17.8 percent) and Mississippi (at 17.3 percent), women are also much more likely to live in poverty than the national average (see Appendix III, Table 2).

<sup>3</sup>It should be noted that the federal poverty standard has not been updated except for inflation since it was first created several decades ago. Most experts consider it seriously out-of-date in that it has not kept pace with community norms of what constitutes a minimally decent standard of living; it is also far below the norms used in other wealthy countries. The value of non-cash benefits, such as Food Stamps, that many low-income families receive is also not typically included in family income when poverty calculations are made, nor is the cost of child care that is required when mothers work added on the minimally-decent-expenditures side (see Bernstein, Brocht, and Spade-Aguilar 2000 for a discussion).

## Changes in Women's Poverty, 1995-2005

Nationwide, in the period from 1995 to 2005, the proportion of women living above poverty increased by 1.0 percentage points, from 86.3 percent to 87.3 percent. This change, however, masks a great deal of variation among the states. Figure 3 illustrates the range of their experiences.

### Increasing Proportions of Women Above Poverty in Most States

In 34 states and the District of Columbia, the proportion of women above poverty increased between 1995 and 2005:

- Nine states had increases in the proportion of women above poverty between 2.0 and 4.0 percentage points: Mississippi (4.1), New Mexico (3.8), Minnesota (3.5), Oklahoma (3.2), Louisiana (2.9), Florida (2.8), California (2.6), District of Columbia (2.3), Idaho (2.3).
- Eleven states had increases between 1.0 and 1.9 percentage points, and 15 states had increases between 0.1 and 0.9 percentage points.
- One state, Alabama, saw the proportion of women above poverty remain the same between 1995 and 2005..

Despite impressive increases in the proportion of women above poverty in Mississippi, New Mexico, Oklahoma, Louisiana, Florida, the District of Columbia, and West Virginia, the proportion of women above poverty in all these

states both began and ended the 1995-2005 period below the national average. Thus, their relatively large increases in the proportion of women above poverty did not eradicate their high poverty rates.

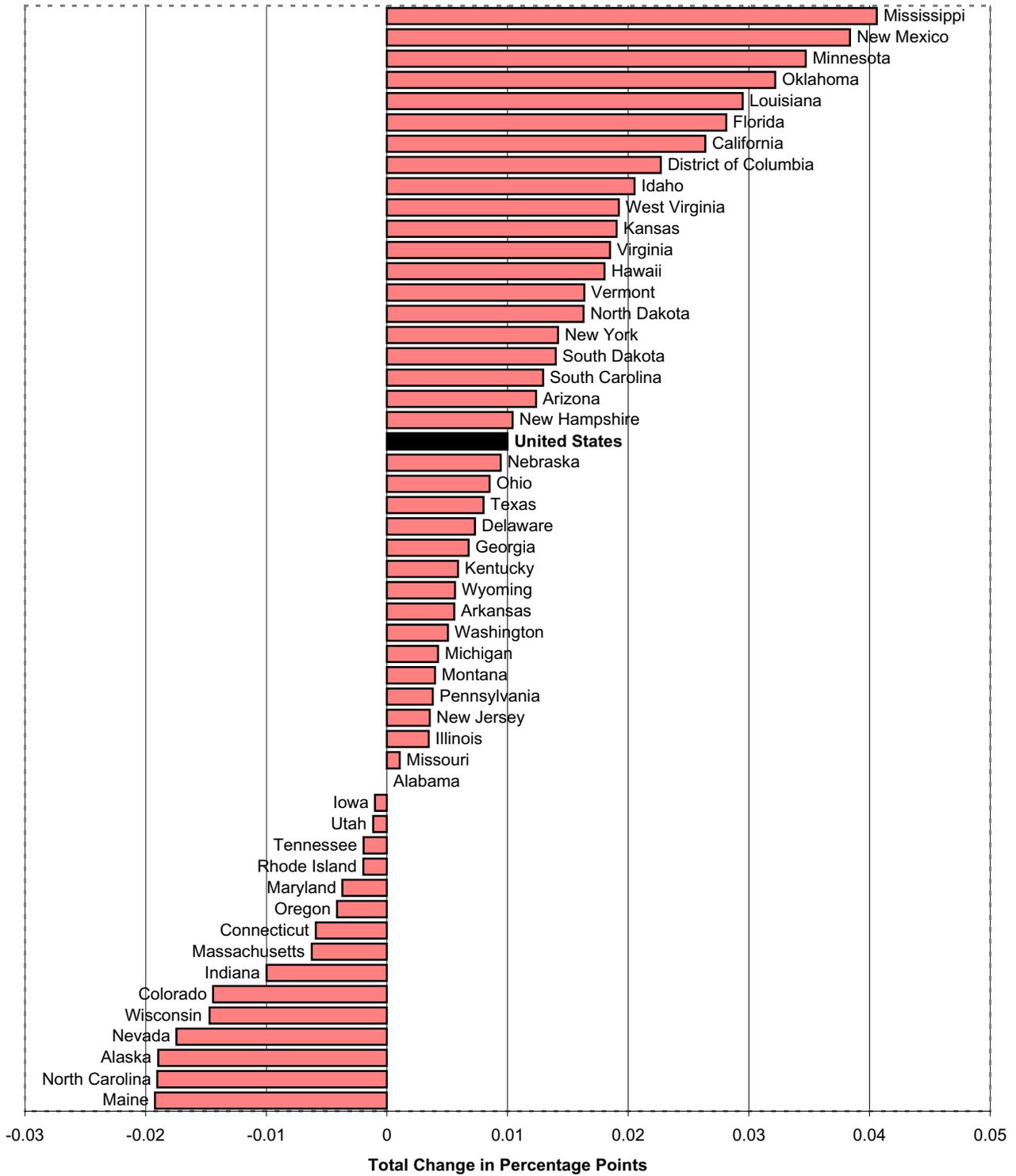
### Decreasing Proportions of Women Above Poverty in Fifteen States

In 15 states, the proportion of women above poverty actually decreased between 1995 and 2005:

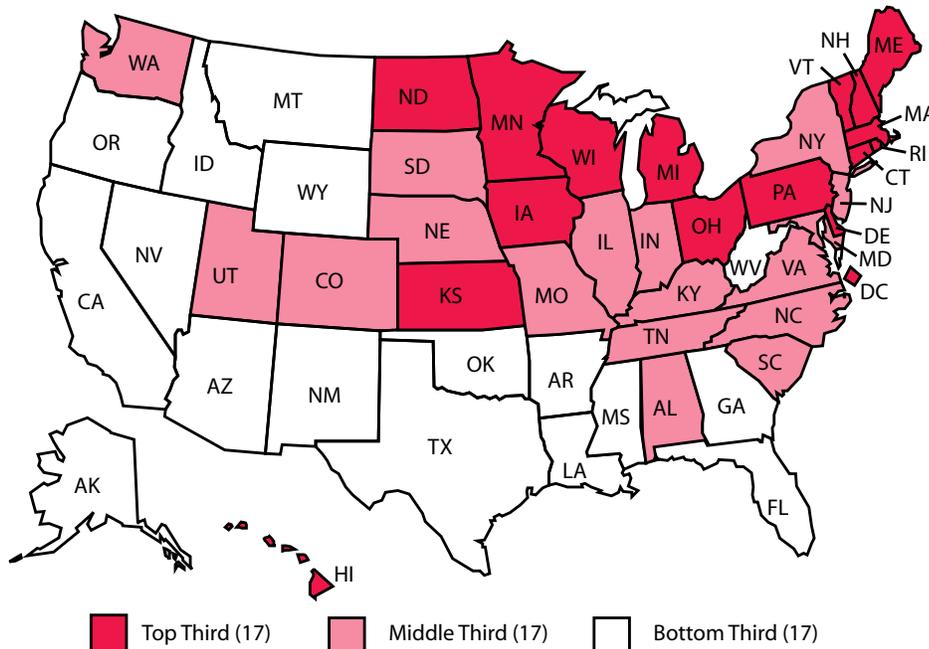
- The largest decrease in the percentage of women above poverty was shared by Maine, North Carolina, and Alaska, a decrease of 1.9 percentage points.
- Four states experienced decreases between 1.0 and 1.8 percentage points, while eight states experienced decreases between 0.1 and 0.9 percentage points.

States can play an important role in improving women's economic security and combating poverty among women by providing educational and training programs to maximize women's earnings potential, by setting minimum wage levels above the national minimum, and by strengthening efforts to guarantee women pay equity. In addition, states can implement welfare, tax, and unemployment policies that provide a basic safety net for those who earn very low wages or cannot work.

**Figure 3**  
**Changes in the Proportion of Women Above Poverty (in percentage points)**  
**1995-2005**



## MAP 11: 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.

in poverty decreased by almost 3 percentage points – from 12.2 percent in 2002 to 9.3 percent in 2005.

### Health Insurance

Women in the United States are more likely than men to have health insurance. In 2005, 77.6 percent of men and 81.4 percent of women 18 through 64 years of age were covered by a public or private health insurance plan. Health insurance coverage also varies by region and state—women in the Northeast and several northern midwestern states, as well as Hawaii, are more likely to have health insurance (Map 11).

- In four states, the rankings for poverty rates among women dropped by 10 or more places from the 2004 to the 2006 rankings: Indiana, Kentucky, Maryland, and Nevada. Indiana and Nevada saw the highest increase in the percentage of poor women – from 9.3 to 11.9 percent in Indiana and from 8.1 to 11.8 percent in Nevada.
- Women are least likely to be poor in the Northeast, the Midwest, and a band of states stretching from Idaho to Wisconsin. The states with the least women's poverty are New Hampshire (where 93.4 percent of women live in households with income above the poverty line and only 6.6 percent have below-poverty incomes) and Minnesota (with 92.6 percent above and 7.4 percent below the poverty line).
- In several states, including Hawaii, Idaho, North Dakota, Utah, and Vermont, rankings for women's poverty improved by 10 or more places between 2002 and 2005 (the years of the data used in IWPR's 2004 and 2006 rankings). The best improvement was seen in Hawaii, where the share of women living
- The state with the highest rate of health insurance coverage for women is Minnesota, where 91.0 percent of women are covered by a public or private plan. While the percent of women with coverage declined from 92.1 in 2002 (the data used in IWPR's 2004 rankings), Minnesota remained the leading state.
- The next eight states for health insurance coverage, all having more than 87 percent of women with health insurance, are Connecticut (87.5), Iowa (87.9), Hawaii (88.6), Maine (87.9), Massachusetts (88.3), North Dakota (88.1), Vermont (87.2), and Wisconsin (88.6).
- Among the states that improved their rankings for women's health insurance coverage by more than 10 places between the 2004 and 2006 rankings are Maine, North Carolina, and New York. The largest increase occurred in New York, where the proportion of women with health insurance increased by two percentage points, from 81.7 to 83.7 percent,

- a substantial gain for such a short period.
- Between the 2004 and 2006 rankings, three states experienced declines of more than 10 places in their rankings on women’s health insurance coverage: Delaware, Montana, and Nebraska.
- The worst state for health insurance coverage among women is Texas, with only 70.8 percent of women covered. Texas was also the worst state in the 2004 rankings.

## Policy Recommendations

Clearly, all jurisdictions in the United States could invest more in their women, both to improve women’s economic well-being and the well-being of their family members, and to strengthen their local and state economies, producing better outcomes for all their residents. In most cases, local, state, and national policies lag behind the changing realities of women’s lives. Such policy lags retard economic growth. States with long-standing commitments to public investment in important factors that influence economic growth, education for example, have strong economies generally favorable to women. Public policy makers can alter these factors through their revenue and expenditures policies, for example by keeping tuition costs at public universities low. Governments can also improve women’s position within their economies by enforcing equal opportunity laws in schools and places of employment and by enabling women (and men) to combine work and family obligations more easily through public investments in child care and generous paid family and sick leave policies. Business leaders also have a lot to do with whether a state’s economy is rated highly for women or not. They make decisions on whether to hire women for particular jobs and how much to pay them and invest in them on the job. Employers have an obligation to make these decisions without regard to the sex, race, or nationality of their workers. Employers can also maintain family-friendly work environments in which workers can choose schedules that work best for them and in which work absences for family care or own illness are excused with pay. Workers also make important decisions—about how much to work, which jobs to take, and how much education

or other job training to pursue in which fields.

Among the specific actions we recommend are the following:

- » Employers should actively recruit women into male-dominated fields that pay well compared with female-dominated jobs with lower pay but that require similar skills and education. They can also work proactively to prevent harassment of women workers, which is thought to be higher in these nontraditional fields.
- » Employers should regularly evaluate their pay policies to ensure that women and men in similar jobs are paid similarly. Pay in comparable jobs that tend to be held predominantly by one sex or the other, like nursing and engineering, should also be reviewed to ensure pay equity.
- » Governments at all levels should ensure a level playing field in all workplaces by enforcing all equal employment opportunity and other labor laws and educating the public broadly about their rights to organize collectively and work in an environment free from discrimination or harassment.
- » Minimum wage and hours laws and living wage laws also require enforcement. They should also be updated wherever they have not kept pace with inflation.
- » Investing more in education at all levels and particularly in training in the use of new technologies will improve economic growth for all. Ensuring equal access to these opportunities is important if disadvantaged populations are to be able to improve their status.
- » 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 enlarged. Large corporations can also improve their business development policies to improve the success of women owned businesses in their contracting and supplier policies.

- » Both employers and governments can improve the family friendliness of workplaces. Paid sick days that workers can use for own and family members' illnesses and routine health needs can either be provided voluntarily by employers or mandated by government. Paid family care leave of longer duration can be provided through social insurance programs similar to the national-state unemployment insurance program. California's paid program for up to six weeks for family care effectively expands its existing temporary disability insurance (TDI) plan.
- » Early care and education programs that provide full day care need to be expanded to provide care to all families who would like to use it. It is likely that both public and private efforts will be required to meet this goal.
- » Poverty can be reduced through greater use of state tax credit policies that help the working poor, such as earned income tax credit (EITC)

plans modeled on the federal program. States can improve their public assistance programs by increasing benefits, allowing more earnings to be combined with benefits, and increasing supportive services such as subsidized child care and job training.

- » Health insurance coverage can be improved through greater use of publicly funded programs and greater incentives to employers to provide health insurance. Some states (Hawaii and Massachusetts, for example) already have or are developing policies that encourage or require nearly all employers to provide health insurance for their workers and their family members, either through their own policies or by helping to pay for public provision.

Policies and practices such as these can ensure that women have equal opportunity with men to participate in the economy. Only in this way can the full economic potential of the nation be realized.

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## Appendix I: Demographics

**Table 1**  
**Basic Demographic Statistics for the United States**

	United States
<b>Total Population<sup>a</sup></b>	288,378,137
Number of Women, All Ages <sup>a</sup>	147,103,173
Sex Ratio (women to men, aged 18 and older) <sup>a</sup>	1.04
Median Age <sup>a</sup>	37.6
Proportion of Women Over Age 65 <sup>a</sup>	13.5%
<b>Distribution of Women by Race and Ethnicity, All Ages<sup>a</sup></b>	
White alone*	66.8%
Black or African American alone*	12.5%
American Indian and Alaska Native alone*	0.7%
Asian alone*	4.3%
Native Hawaiian and Other Pacific Islander alone*	0.1%
Some other race alone*	0.3%
Two or more races*	1.4%
Hispanic**	13.9%
<b>Distribution of Households by Type<sup>a</sup></b>	
Total Number of Family and Nonfamily Households	111,090,617
Married-Couple Families (with and without their own children)	49.7%
Female-Headed Families (with and without their own children)	12.6%
Male-Headed Families (with and without their own children)	4.6%
Nonfamily Households	33.1%
<b>Distribution of Women Aged 15 and Older by Marital Status<sup>a</sup></b>	
Never married	25.5%
Now married	53.6%
Separated	2.6%
Widowed	9.4%
Divorced	11.5%
Other	2.0%
<b>Number of Lesbian Unmarried Partner Households, 2000<sup>b</sup></b>	293,365
<b>Proportion of Women Aged 21-64 with a Disability<sup>a</sup></b>	12.9%
<b>Percent of Families with Children Under Age 18 Headed by Women<sup>a</sup></b>	24.5%
<b>Proportion of Women Living in Metropolitan Areas, All Ages<sup>c</sup></b>	82.8%
<b>Proportion of Women Who Are Foreign-Born, All Ages<sup>a</sup></b>	12.1%
<b>Percent of Federal and State Prison Population Who Are Women<sup>d</sup></b>	7.0%
*Non-Hispanic	
**Hispanics may be of any race	
Source: <sup>a</sup> US Department of Commerce, Bureau of the Census, 2005; <sup>b</sup> US Department of Commerce, Bureau of the Census, 2000; <sup>c</sup> Population Reference Bureau, 2000; <sup>d</sup> Department of Justice, 2006.	
Compiled by the Institute for Women's Policy Research.	

## Appendix II: Methodology

### Employment and Earnings Composite 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 of Current Population data used in the study. Three years of data were used in order to ensure a sufficiently large sample for each state. The sample size for women ranged from 800 in Montana to 6,834 in California; for men, the sample size ranged 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 briefing paper and presented in 2005 dollars. Source: IWPR 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 2006a.

**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: IWPR 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 2006.

**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 indicator includes those employed full-time, part-time voluntarily or part-time involuntarily, and those who are unemployed. Source: US Department of Labor, Bureau of Labor Statistics 2006b (based on the Current Population Survey).

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

### Economic Policy Environment Composite

**Index:** This composite index reflects four aspects of the economic environment for women that affect women's economic success and well-being and that can be substantially influenced by government policies: women's educational attainment, business ownership, poverty status, and health insurance coverage. 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 educational attainment, business ownership, and health insurance coverage were given a weight of 1.0, whereas their poverty status 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; both old and new scores can be found at [www.femstats.net](http://www.femstats.net)). 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 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; the percentage of women in poverty was set at the national value for men; and the percentage of women with health insurance was set at the highest value for all states. 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. Similar to the methodology used by the Bureau of the Census, 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 briefing paper. Source: IWPR 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 2006a.

**Educational Attainment:** Percent of civilian noninstitutionalized women aged 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 briefing paper. Source: IWPR 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 2006a.

**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: US 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 aged 16 and older living above the official poverty threshold, which varies by family size and composition. In 2005, the poverty threshold for the family of four (with two children) was \$19,806. Although all the data presented combine data from 2003, 2004, and 2005, they are labeled 2005 in the report. Please note that the indicator is the percent of women above poverty to ensure that a larger value on the indicator indicates a better score, as with all the other indicators. Since people commonly speak about the proportion of people in poverty, the percent poor is also given in Appendix III, Table 2, and frequently used in the text. Source: IWPR 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 2006a.

### **Best and Worst State Economies:**

IWPR uses one criterion to select the best and worst state economies. The best states must rank in the top ten on both of the two composite indices of women's economic status (Employment and Earnings and Economic Policy Environment). Honorable mentions are selected using two criteria, states must: 1) rank in the top ten on one of the two composite indices, and 2) rank in the top half on the other composite index. The worst states rank in the bottom ten on both of the two composite indices. Dishonorable mention is given to states that: 1) rank in the bottom ten on one of the two composite indices and 2) rank in the bottom half on the other composite index. Within these groups of best and worst states and honorable and dishonorable mention states, ties are broken based on the value of the combined score on the two composites for each state.

Table 1. How the States Measure Up: The Earnings and Employment 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
<b>United States</b>	<b>4.00</b>			<b>\$31,800</b>		<b>77.0%</b>		<b>59.2%</b>		<b>35.5%</b>	

**Table 2. How the States Measure Up: The Economic Policy Environment 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%
<b>United States</b>				<b>81.4%</b>		<b>26.5%</b>		<b>28.2%</b>		<b>87.3%</b>		

**Table 3. Selected State-by-State Indicators on Men's Economic Status**

State	Median Annual Earnings for Full-Time, Year-Round Employed Men, 2005 <sup>a</sup>	Percent of Men Living Above Poverty, 2005 <sup>a</sup>	Percent of Men in the Labor Force, 2004 <sup>b</sup>	Percent of Men with Four or More Years of College, 2005 <sup>a</sup>
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%
<b>National</b>	<b>\$41,300</b>	<b>90.8%</b>	<b>71.8%</b>	<b>29.1%</b>

Sources: <sup>a</sup> IWPR 2006a; <sup>b</sup> US Department of Labor, Bureau of Labor Statistics 2006b

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This briefing paper represents the 2006 edition of IWPR's long-running series of reports that measures and tracks the status of women across the United States. Produced as part of an on-going IWPR research project that seeks to provide policy makers, business leaders, philanthropists, and community activists with the information they need to address women's needs at the state level, this briefing paper focuses on the economic factors that affect women's well-being. Since 1996 IWPR has released national updates on women's status every two years, and between 1996 and 2004 IWPR released at least one full-length report (approximately 100 pages each) on each of the 50 states and the District of Columbia. IWPR now anticipates releasing information annually.

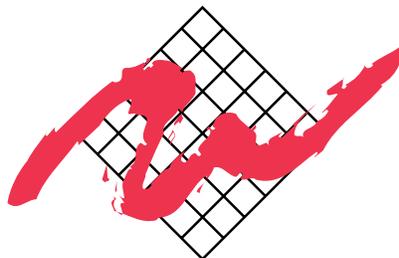
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