

# The Economic Status of Women in New York State

By Erica Williams

Institute for Women's Policy Research  
In partnership with The New York Women's Foundation<sup>®</sup>

### **ABOUT THE ECONOMIC STATUS OF WOMEN IN NEW YORK STATE REPORT**

The *Economic Status of Women in New York State* is part of a new offshoot of IWPR's *Status of Women in the States* report card series. IWPR works in conjunction with state-level partners to develop reports, briefing papers, and fact sheets that focus on women's economic status in two main areas: *Employment and Earnings* and *Social and Economic Autonomy*. This report on the *Economic Status of Women in New York State* was produced in partnership with, and with the support of, The New York Women's Foundation®. The Foundation played a key role in the report's content development, providing invaluable ideas, feedback, and review. IWPR remains fully responsible for the content of the report and for errors of omission or commission.

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The Institute for Women's Policy Research conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. IWPR focuses on issues of poverty and welfare, employment and earnings, work and family issues, health and safety, and women's civic and political participation. The Institute, founded in 1987 in Washington, DC, works with policymakers, scholars, civic, labor and business leaders, and public interest groups to design, execute, and disseminate research and to build a network of individuals and organizations that conduct and use women-oriented policy research. IWPR, an independent, non-profit, scientific research organization also works in affiliation with the graduate programs in public policy and women's studies at The George Washington University.

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The New York Women's Foundation® was established in 1987 as a public philanthropy to be a voice for women and a force for change. NYWF® is a cross-cultural alliance of women helping low-income women in the five boroughs to achieve sustained economic security through expanded opportunities. The Foundation works to transform the conditions of poverty and create an equitable and just future for low-income women and girls in New York City. NYWF® pursues its mission by providing financial support to projects led by women which seek to overcome fundamental barriers faced by women and girls; offering critical leadership to promote effective public policy and responsible philanthropic giving to benefit low-income women and girls; and promoting leadership and alliances among women and girls that offer opportunities for individual, organizational, and community development. As part of its public education and advocacy work, NYWF® engages in research on crucial issues related to women and poverty with the aim of advancing public discussions and strategies to address poverty.

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# Preface

*The Economic Status of Women in New York State* is essential reading for all of us who care about New York's women. Using current government data, the Institute for Women's Policy Research gives policymakers, advocates, scholars, and others a clear and comprehensive picture of the economic status of women in New York.

New York is a state of great wealth and significant poverty, of extraordinary opportunities and persistent barriers. As the report shows, New York received a grade of C+ – an average grade for a state that could and should be doing far better. Since women comprise more than half of the State's population, their success and achievement is essential for the health and productivity of the entire state and a significant indicator of the State's performance as a whole. The report provides important data that enables us to gauge our progress and to determine how far we still need to go in ensuring that women and families have the autonomy and opportunity to achieve their full potential.

*The Economic Status of Women in New York State* highlights key groups of women. In addition to giving detailed pictures of women of different races and ethnicities, it provides data on the economic status of immigrant women, who account for one out of every five women in New York. It highlights women's participation in low-wage, part-time, and caregiving work, all of which influence her economic security. The report also discusses in more depth specific issues that affect women's earnings, such as educational attainment and occupational segregation.

The report shows that we have a long way to go to further a vision of New York as a state where individuals, families, and communities thrive. We hope this report will act as a catalyst for bringing about such changes, generating new policies, strengthening nonprofit organizations, and inspiring and challenging each of us to take action.



Ana L. Oliveira  
President & CEO  
The New York Women's Foundation®

*This report, produced by the Institute for Women’s Policy Research and The New York Women’s Foundation®, examines how women in New York State fare on eight indicators of women’s economic status, in comparison with women in other states and nationally and with men in the state. It examines differences among the state’s women by race and ethnicity. It highlights where New York State’s women have made economic progress and where their conditions have stagnated; identifies and measures remaining barriers to inequality; and provides baseline measures of, and a tool for, monitoring women’s progress in New York State. The report concludes with a series of action-oriented recommendations for policy and practice to improve women’s lives and to promote a more productive state economy.*

## Introduction

Women have made tremendous gains toward economic equality during 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, if the rate of progress achieved between 1995 and 2005 is indicative, women will not achieve wage parity for nearly 50 years.<sup>1</sup>

<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 (Institute for Women’s Policy Research 2006a).

In every state, racial and ethnic inequalities abound. In most states, these inequalities follow a general trend: white and Asian American women enjoy higher wages and experience less poverty than African American, Latina, and Native American women.

The economic status of all women is intimately linked to women’s well-being in other areas of life and affects 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 an abusive relationship. A

## At A Glance<sup>2</sup>

### WOMEN IN NEW YORK STATE: WHAT’S WORKING

#### Women’s Entrepreneurship:

- New York State ranks 8th in the nation for the percent of women-owned businesses.

#### Education:

- New York State is among the top ten states for its share of women aged 25 and older with a four-year college degree. The state also outpaces the nation as a whole in this regard.

#### Earnings and Wage Ratio:

- New York State ranks among the top third of all states for women’s median annual earnings and the wage ratio between women and men.

#### Employment:

- New York State is 9th in the nation for the percentage of its women workers employed in managerial and professional jobs.

#### Women of Color:

- Asian American women have the highest percentage of women 25 and older with a college degree or more, 45.2 percent.
- African American women have the highest labor force participation rate at 60.2 percent.

<sup>2</sup> These highlights refer only to the eight indicators of women’s economic status used to compile the composite scores and grades for women’s Employment and Earnings and Social and Economic Autonomy.

### WOMEN IN NEW YORK STATE: WHAT’S TROUBLING

#### Poverty:

- A higher share of New York women have lived in poverty than for the nation as a whole since 1995, and the state’s rank on this indicator slipped from 30th in the nation in 1989 to 40th today.

#### Employment:

- New York State ranks in the bottom third of states for women’s labor force participation (44th); African American and Latina women are much less likely to be in managerial or professional occupations relative to white and Asian American women in New York State.

#### Earnings:

- The earnings advantage for women living in New York State relative to the nation as a whole has diminished substantially between 1989 and 2005, and New York women have fallen from 5th place nationally to 13th place.

#### Education:

- Only 20.9 percent of African American women and 16.2 percent of Latina women 25 and older hold at least a four-year college degree, compared with 34.6 percent of white women and 45.2 percent Asian American women.

#### Women of Color:

- Latina women fare the worst on nearly every indicator of women’s economic status.
- Asian American women in New York State have the lowest rate of health insurance coverage in the state.
- Despite having the highest rate of participation in New York State’s labor force, African American women lag behind white and Asian American women in terms of earnings, the wage ratio with white men, managerial and professional jobs, and their percent above poverty.



woman's access to a well paying family-friendly job with benefits will also affect her economic standing in old age, by impacting her Social Security benefits, her likelihood of pension receipt, and her ability to save and invest for retirement.

In addition, the economic status of women plays a critical part in 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.

New York State is a resource-rich environment that holds a great deal of opportunity for financial success at the individual level. At the same time, the state economy generates inequality and disparities in the economic security of its residents. Gender, race, disability status, sexual orientation, immigration status, and a host of other factors all play a part in the economic well-being of the state's population. While many of New York State's women have witnessed real improvements in their economic and social status, multiple barriers to economic opportunity for women remain embedded in the state's social and economic fabric, particularly for women of color.

This report on the *Economic Status of Women in New York State* examines how women in the state fare on eight indicators of women's economic status, in comparison with women in other states and women nationally. It highlights where New York State's women have seen economic progress and where their conditions have stagnated and examines differences among the state's women by race and ethnicity. The report also provides additional, in-focus information on women's occupational, educational, and earnings opportunities, and details a number of recommendations for policy and practice to improve women's lives and to promote a more productive economy.

## About this Report

This report describes the economic status of women in New York State in two main areas: Employment and Earnings and Social and Economic Autonomy. For the two major issue areas addressed, IWPR compiled composite indices, each based on four indicators, to provide an overall assessment of the economic status of women in each area, to rank the states from 1 to 51 (including the District of Columbia), and to grade the states relative to an "ideal" economic status for women (see Appendix I for a full explanation of how IWPR calculates the composites and grades).

To compile the composites, IWPR drew upon the most recent data available (at the writing of this report) from the Bureau of Labor Statistics and the U.S. Census Bureau. Using federal government data sources allows for reliable comparisons across states and the tracking of progress over time. At the same time, our treatment of a number of important issues, such as violence against women, issues concerning nontraditional families of all types, issues of special importance to lesbians, and issues concerning women with disabilities is limited due to a lack of data that are consistently updated and comparable across states.

In this report, IWPR also provides racial and ethnic breakdowns for seven of the eight economic status indicators, and examines additional occupational and educational data by race and ethnicity. These data also come from the U.S. Census Bureau. With the exception of whites, racial categories for the seven economic status indicators may include Latinos. Readers should note, however, that racial categories (white, African American, and Asian American) for the additional data on earnings by occupation and education level do not include Latinos.

Our categorization of racial groups as white, African American, Asian American, and Native American, and of the ethnic group Latino, generally follows categorizations laid out by the Bureau of the Census. Readers should note that the Bureau uses the terms Latino and Hispanic interchangeably, and both include those who identified themselves as Spanish, Hispanic, Latino, or of any particular area or country in Latin America. For the purposes of this report IWPR has chosen to use the term Latino or Latina when referring to women (see Appendix I for more detail on how the Census Bureau defines race and ethnicity and more information on data disaggregated by race and ethnicity in this report). Finally, IWPR also includes data on the foreign-born, a broad term the U.S. Census Bureau uses to describe people who were not citizens at birth, including documented and undocumented immigrants and persons who have become naturalized citizens.

## Focus Box A: New York State's Diverse Demographic and Economic Landscape

### POPULATION

New York State is home to a diverse population. Nearly 19 million people reside in the state, and more than half (51.8 percent) of the total population is made up of women (see Chart A-1). In New York, as in the rest of the nation, women of color are becoming a larger share of the population. Nearly two out of five women (39.8 percent) in New York State are women of color whereas nationally, one out of three women (33.2 percent) is a woman of color. Between 1990 and 2005, the share of the female population made up of women of color increased by approximately 9 percentage points in the state and the nation as a whole, due to increases in the Latina and Asian American populations (data not shown).

New York State has long been a major destination for people immigrating to the United States. The Census Bureau defines foreign-born women as immigrant women living in the United States who were not citizens at birth, but who may have become naturalized citizens since that time. In 2005, more than one-fifth (21.4 percent) of women in New York State were foreign-born, nearly twice the share that foreign-born women make up in the United States as a whole (12.1 percent; see Chart A-1). More than half (53.9 percent) of all foreign-born women in New York State are naturalized citizens and fewer than half are non-citizens (46.1 percent; U.S. Department of Commerce, Bureau of the Census 2006a).

**CHART A-1. BASIC DEMOGRAPHIC STATISTICS FOR NEW YORK STATE AND THE UNITED STATES**

	New York State	United States
Total Population, 2005 <sup>a</sup>	18,655,275	288,378,137
Number of Women, All Ages, 2005 <sup>a</sup>	9,662,036	147,103,173
Sex Ratio (women to men, aged 18 and older), 2005 <sup>a</sup>	1.07	1.04
Median Age, 2005 <sup>a</sup>	38.9	37.6
Proportion of Women Aged 65 and Older, 2005 <sup>a</sup>	14.5%	13.5%
<b>Distribution of Women by Race and Ethnicity, All Ages, 2005<sup>a*</sup></b>		
White	60.2%	66.8%
Black or African American	15.5%	12.5%
American Indian and Alaska Native	0.3%	0.7%
Asian alone	6.5%	4.3%
Native Hawaiian and Other Pacific Islander	N/A	0.1%
Some other race	0.6%	0.3%
Two or more races	1.0%	1.4%
Hispanic**	15.9%	13.9%
	100.0%	100.0%
<b>Distribution of Households by Type, 2005a</b>		
Total Number of Family and Nonfamily Households	7,114,431	111,090,617
Married-Couple Families (with and without their own children)	44.9%	49.7%
Female-Headed Families (with and without their own children)	15.0%	12.6%
Male-Headed Families (with and without their own children)	5.0%	4.6%
Nonfamily Households	35.1%	33.1%
<b>Distribution of Women Aged 15 and Older by Marital Status, 2005a</b>		
Never married	30.2%	25.5%
Now married	49.8%	53.6%
Separated	3.8%	2.6%
Other	2.9%	2.0%
Widowed	10.2%	9.4%
Divorced	9.7%	11.5%
Number of Lesbian Unmarried Partner Households, 2000 <sup>b</sup>	21,996	293,365
Proportion of Women Aged 21-64 with a Disability, 2005 <sup>a</sup>	11.6%	12.9%
Percent of Families with Children Under Age 18 Headed by Women, 2005 <sup>a</sup>	27.9%	24.5%
Proportion of Women Living in Metropolitan Areas, All Ages, 2000 <sup>b</sup>	92.1%	82.8%
Proportion of Women Who Are Foreign-Born, All Ages, 2005 <sup>a</sup>	21.4%	12.1%
Percent of Federal and State Prison Population Who Are Women, 2005 <sup>c</sup>	4.5%	7.0%

\*Hispanics have been excluded for all racial groups, except American Indians and Alaskan Natives.

\*\*Hispanics may be of any race or two or more races.

Source: a) U.S. Department of Commerce, Bureau of the Census 2006a; b) U.S. Department of Commerce, Bureau of the Census 2000; c) U.S. Department of Justice, Bureau of Justice Statistics 2006.

Compiled by the Institute for Women's Policy Research.

## Focus Box A: New York State's Diverse Demographic and Economic Landscape (continued)

Among foreign-born women in New York State, 50.0 percent are from Latin America,<sup>3</sup> 24.6 percent are from Asia, 20.9 percent are from Europe, and 4.5 percent are from other areas (see Chart A-2). Many of the state's foreign-born women have resided in New York State for a long time. Only 16.3 percent of Latin American women and 20.3 percent of Asian women came to the state after the year 2000 (see Charts A-3 and A-4). Nearly one third of Latin American women (31.6 percent) and more than one third of Asian women (34.6 percent) migrated to New York between 1990 and 1999, and over half of Latin American women (52.0 percent) and nearly half of Asian women (45.2 percent) migrated before 1990.

### HOUSEHOLDS AND FAMILY STRUCTURE

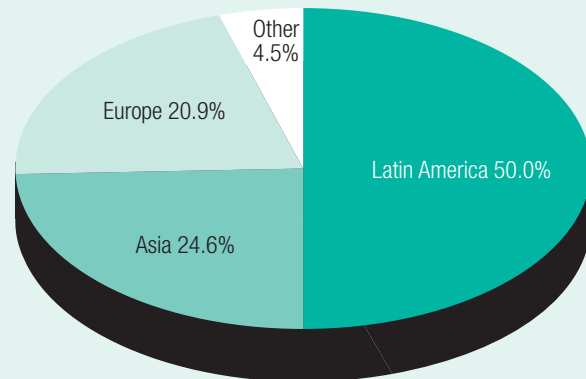
New York State's diversity is also reflected in its family and household structure, encompassing a variety of arrangements. Fewer than half (44.9 percent) of all households in the state were headed by heterosexual married couples in 2005 (a lower share than for the nation as a whole, at 49.7 percent), making non-traditional household structures the norm in the state (Chart A-1). Another 15.0 percent of households in New York State are headed by single women, compared with 12.6 percent nationally, and 5.0 percent by single men, compared with 4.6 percent nationally. Among families with children under 18 in New York State, 27.9 percent are female-headed, a larger share than nationally (24.5 percent). Non-family households (one person living alone or an unrelated group of individuals in a household) make up more than a third (35.1 percent) of all households in the state. In addition, according to the 2000 Decennial Census, New York State is home to 21,996 lesbian partner households (5.8 percent of all unmarried partner households and 0.3 percent of all households in the state).

### THE STATE'S ECONOMY AND REGIONAL DIVERSITY

New York State boasts a thriving and powerful economy. According to the U.S. Department of Commerce, Bureau of Economic Analysis (2007), the state's Gross Domestic Product was \$961 billion in 2005, making it the third largest state economy in the country, behind California and Texas. While an in-depth look at the state's industries falls outside of the scope of this report and easily merits its own study, it is worth highlighting some of the state's major industries and their diverse geographical distribution. New York City, an engine of economic growth for the entire state, leads the way in the securities and finance-related, communications, insurance, and accounting sectors (Empire State Development 2002). The Long Island Region is home to educational, health, leisure and hospitality, and professional and business services (Empire State Development 2002). Manufacturing constitutes a major industry in the Western, Finger Lake, and Central Regions; the Finger Lake and Central Regions are also important agricultural centers. The Mid-Hudson Region is home to biomedicine and pharmaceuticals; major industries in the Southern, Mohawk, and Capital Regions include high-technology research and manufacturing. The North County Region is a major source of timber, minerals, dairy products, and paper manufacturing (Empire State Development 2002).

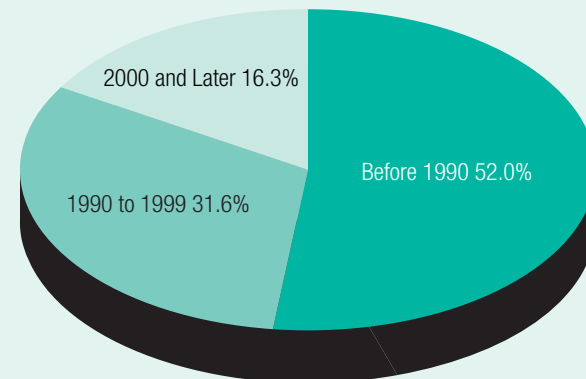
<sup>3</sup> Latin America includes Mexico and Central America, the Caribbean, and South America.

**CHART A-2. REGION OF BIRTH AMONG FOREIGN-BORN WOMEN IN NEW YORK STATE, AMERICAN COMMUNITY SURVEY, 2005**



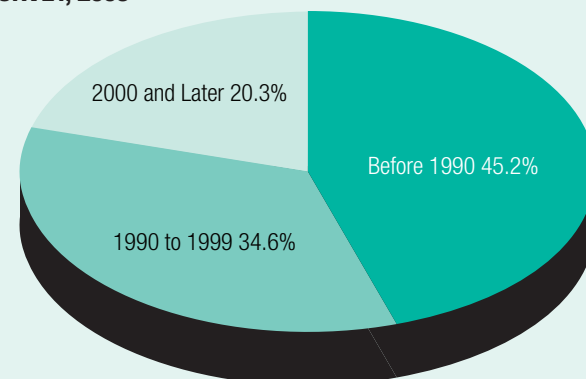
Source: U.S. Department of Commerce, Bureau of the Census 2006a. Compiled by the Institute for Women's Policy Research.

**CHART A-3. YEAR OF ENTRY AMONG FOREIGN-BORN LATIN AMERICAN WOMEN IN NEW YORK STATE, AMERICAN COMMUNITY SURVEY, 2005**



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

**CHART A-4. YEAR OF ENTRY AMONG FOREIGN-BORN ASIAN WOMEN IN NEW YORK STATE, AMERICAN COMMUNITY SURVEY, 2005**



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

## Focus Box A: New York State's Diverse Demographic and Economic Landscape (continued)

New York State's industrial diversity and high worker productivity make the state an economic powerhouse (Fiscal Policy Institute 2007). Yet for all of its economic strength the state also harbors a large and growing level of economic inequality. For example, New York State has the worst income gap between the rich and poor in the nation. The income of the state's wealthiest four percent of households (those with incomes of \$200,000 or more) is more than twice that of the poorest 52 percent (households with income under \$40,000; Fiscal Policy Institute 2007). This income gap is growing. Analysis by the Fiscal Policy Institute (2007) shows that the share of income captured by the wealthiest households is expected to have reached nearly half of all income (46 percent) in 2007, up from one-third in 2003. In addition, between 1990 and 2005, the number of working poor families increased by 75 percent both in New York City and the state as a whole (Fiscal Policy Institute 2007).

Such deep disparity has serious implications for the economic status of those who call New York State home, particularly given what it takes for those families to make ends meet in this relatively high-cost state. According to the Self-Sufficiency Standard, a tool developed to provide localized data on what working families need to earn to cover their basic costs of living, such as housing, child care, transportation, health care, and food, metropolitan and non-metropolitan counties vary greatly in terms of costs (Pearce and Brooks 2000). According to this standard, a family of four (two adults, one preschool-age child, and one school-age child) would need to earn twice<sup>4</sup> the Federal Poverty Threshold<sup>5</sup> (\$19,806 in 2005) in Clinton County, New York, a largely rural area. In New York County, a family of four needs to earn nearly three times the 2005 Poverty Threshold in upper Manhattan and more than four times the Threshold in lower Manhattan to meet basic needs (Pearce and Brooks 2000).

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<sup>4</sup> IWPR multiplied the hourly wage needed to meet basic costs by 2080 hours for an annual amount and then adjusted that amount into 2005 dollars for comparability with the 2005 Federal Poverty Threshold.

<sup>5</sup> The Federal Poverty Threshold is the official federal government poverty measure. It uses dollar amounts to determine poverty status based on family size, age of family members, and number of related children. According to the Census Bureau, the Federal Poverty Threshold is intended for use as a statistical yardstick, not a measure of what people and families need to live. It allows for consistent comparisons over time and across states, but is largely inadequate in determining a family's basic needs (U.S. Department of Commerce, Bureau of the Census 2007).

# Overview

## How New York State Fares on the Economic Status Composite Indicators

The economic status of women in New York State is assessed in this report by ranking and grading the state, relative to other states, on two composite indices. Nationally, New York ranks 15th in the nation on the composite index of women's Employment and Earnings and 16th on the composite index of women's Social and Economic Autonomy (see Table 1). These rankings place New York State in the top third of all states for both Employment and Earnings and Social and Economic

Autonomy (Maps 1 and 2; for more information about the methodology for the composite indices see Appendix I).

As Table 1 shows, New York State's rankings vary widely on these indicators. They range from a low of 44th on women's labor force participation and 40th for women above poverty to a high of 8th for the percentage of businesses that are women-owned. Except for women's labor force participation and poverty, all of its

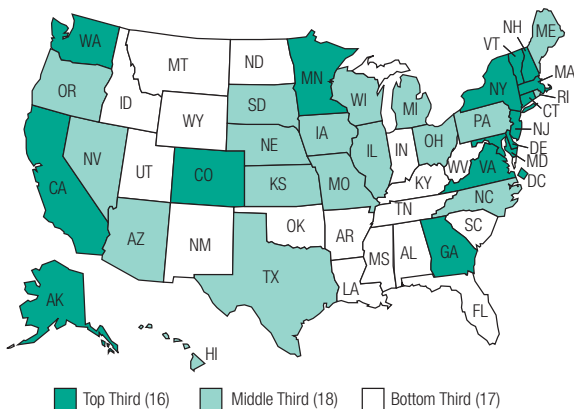
**TABLE 1: OVERVIEW OF THE ECONOMIC STATUS OF WOMEN IN NEW YORK STATE**

	National Rank*	Regional Rank*	Grade
<b>Composite Employment and Earnings Index</b>	<b>15</b>	<b>2</b>	<b>C+</b>
Women's Median Annual Earnings, 2005a (\$33,300)	13	2	
Ratio of Women's to Men's Earnings, 2005a (78.4%)	12	1	
Labor Force Participation, 2004b (56.2%)	44	3	
Employed Women in Managerial/Professional Occupations, 2002c (35.4%)	9	2	
<b>Composite Social and Economic Autonomy Index</b>	<b>16</b>	<b>2</b>	<b>C+</b>
Percent of Women with Health Insurance, 2005a (83.7%)	23	2	
Percent of Women 25 and Older with a Four-Year College Degree or More, 2005a (30.6%)	10	2	
Women-Owned Businesses, 2002d (29.6%)	8	1	
Percent of Women Above the Poverty Line, 2005a (84.8%)	40	3	

\*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 3 and refer to the states in the Middle Atlantic region (NJ, NY, and PA).

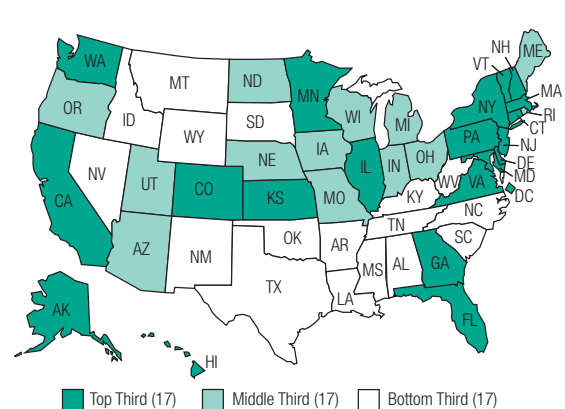
Source: a) Institute for Women's Policy Research 2006b; b) U.S. Department of Labor, Bureau of Labor Statistics 2006a; c) U.S. Department of Labor, Bureau of Labor Statistics 2004; d) U.S. Department of Commerce, Bureau of the Census 2006b.

**MAP 1: EMPLOYMENT AND EARNINGS COMPOSITE**



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

**MAP 2: SOCIAL AND ECONOMIC AUTONOMY COMPOSITE**



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

rankings are above average, yet because its overall scores are far from ideal, New York State earns a grade of C+ in both the employment and earnings composite and the Social and Economic Autonomy Index.

Regrettably, New York State women's economic status over time shows little improvement on several indicators, stagnation or decline on others, and significant improvement on only one (for trend data on selected indicators see Table 2). Median annual earnings for women in the state, for example, have remained largely flat for the entire period 1989 to 2005, with New York State falling out of the top ten in 2002. The female to male wage ratio was at its best in 1997. While women's labor force participation has shown some improvement since 1995, it remains low compared with the nation as a whole. On women's

poverty, New York State is doing worse in 2005 than it was in 1989, falling into the bottom third from the middle third of all the states. Women's business ownership is one bright spot—New York State now ranks in the top ten in the nation on the share of businesses owned by women.

New York State's diversity is an asset, yet large disparities along racial and ethnic lines impede the economic progress of many women. African American, Latina, and Native American women continue to earn less than white and Asian American women and have larger wage gaps with white men (for information on the race and ethnicity methodology, see Appendix I). African American women and Latinas in New York State are much less likely to be in managerial or professional occupations or to hold at least a four-year college degree than

**TABLE 2: TRENDS IN THE ECONOMIC STATUS OF WOMEN IN NEW YORK STATE AND THE UNITED STATES**

		1996 Release	1998 Release	2000 Release	2002 Release	2004 Release	2006 Release
		1989	1995	1997	1999	2002	2005
Women's Median Annual Earnings for Full-Time Year-Round Work*	NY	\$33,400	\$33,200	\$33,600	\$34,000	\$32,600	\$33,300
	US	\$28,500	\$30,200	\$30,300	\$30,500	\$32,000	\$31,800
	Rank	5	8	7	9	15	13
		1989	1995	1997	1999	2002	2005
Ratio of Women's to Men's Earnings	NY	73.3%	74.4%	79.3%	76.8%	75.1%	78.4%
	US	68.5%	72.3%	73.5%	72.7%	76.2%	77.0%
	Rank	6	12	4	8	24	12
		1994	1995	1998	2000	2002	2004
Labor Force Participation	NY	53.2%	52.8%	55.8%	56.1%	56.6%	56.2%
	US	58.8%	58.9%	59.8%	60.2%	59.6%	59.2%
	Rank	50	50	48	47	44	44
		1989	1995	1997	1999	2002	2005
Women Above Poverty	NY	87.2%	83.4%	83.4%	85.1%	86.1%	84.8%
	US	86.8%	86.3%	86.9%	88.0%	87.9%	87.3%
	Rank	30	42	45	43	37	40
		1992	1992	1997	1997	1997	2002
Women's Business Ownership**	NY	34.1%	34.1%	26.1%	26.1%	26.1%	29.6%
	US	34.1%	34.1%	26.0%	26.0%	26.0%	28.2%
	Rank	24	24	17	17	17	8

\*Women's earnings presented here are inflation-adjusted to 2005 dollars and are rounded to the nearest 100.

\*\*Data on women-owned businesses come from the Census Bureau's Economic Census, which is conducted every five years. Data from the 1992 Economic Census were used in the 1996 and 1998 Status of Women in the States reports; data from the 1997 Economic Census were used in the 2000, 2002, and 2004 Status of Women in the States reports; and data from the 2002 Economic Census were used in the 2006 Best and Worst State Economies for Women report. Data on women-owned businesses in the 1992 Economic Census do not include Type C corporations, and thus are not comparable with the data from the 1997 and 2002 Economic Census reports.

Source: For details on the data, indicators, and methodology of the statistics and rankings presented here, see the Appendices for the 1996 - 2004 Status of Women in the States national reports and the 2006 Best and Worst State Economies for Women briefing paper (Institute for Women's Policy Research 1996, 1998, 2000, 2002, 2004, and 2006c).

white and Asian American women. African American, Asian American, and Latina women are much less likely to have health insurance than white women, and African American, Latina, and Native American women are much more likely to be poor than white women in the state. On nearly every indicator, Latinas fare the worst.

Women of every racial and ethnic group in the state earn more than their national counterparts, and all but Asian American women have a smaller wage gap with white men than they do nationally. Compared with their national counterparts, women of every race and ethnicity are more likely to be in managerial and professional occupations and to have a four-year college degree or higher. White and African American women in New York State are less likely to be poor than they are nationally,

though Asian American and Latina women are more likely. White, African American, and Latina women in the state are more likely to be covered by health insurance; Asian American women are less likely.

With above average rankings on many indicators, New York State shows substantial potential for women's economic progress. Trends over time, however, indicate that progress has been uneven and suggest that more must be done for consistent progress to occur. Also of major concern are the disparities among women in the state, which underscore how gender, race, and ethnicity intersect to disadvantage many women in New York State. These obstacles to economic equality and security undermine the capacity of women and the state to reach their full potential.

**TABLE 3: OVERVIEW OF THE ECONOMIC STATUS OF WOMEN OF COLOR IN NEW YORK STATE, AMERICAN COMMUNITY SURVEY DATA\***

	All Women	White, Non-Latina Women	African American Women	Asian American Women	Native American Women	Latina Women
<b>Employment and Earnings</b>						
Median Annual Earnings (for full-time, year-round employed women), 2005a	\$36,400	\$39,700	\$33,800	\$39,200	\$31,800	\$29,000
Earnings Ratio Between Women and White Men, 2005a	70.3%	76.6%	65.3%	75.7%	61.4%	56.0%
Women's Labor Force Participation, 2005a	57.5%	57.7%	60.2%	54.7%	55.6%	54.7%
Employed Women in Managerial and Professional Occupations, 2005a	41.2%	45.8%	33.4%	46.5%	N/A	25.8%
<b>Social and Economic Autonomy</b>						
Percent of Women 25 and Older with a Bachelor's Degree or More, 2005a	30.6%	34.6%	20.9%	45.2%	N/A	16.2%
Percent of Women Ages 18 to 64 with Health Insurance, 2005b	83.7%	87.9%	80.9%	72.9%	N/A	75.1%
Percent of Women 16 and Older Above the Poverty Line, 2005a	85.8%	90.9%	78.9%	83.2%	74.6%	73.0%

\*Data for women with health insurance come from the Current Population Survey. See Appendix I for more on sources and methodology.

N/A = Not Available.

Latinas may be of any race or two or more races. All racial groups except white may include Latinos.

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

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

Compiled by the Institute for Women's Policy Research.

# Employment and Earnings

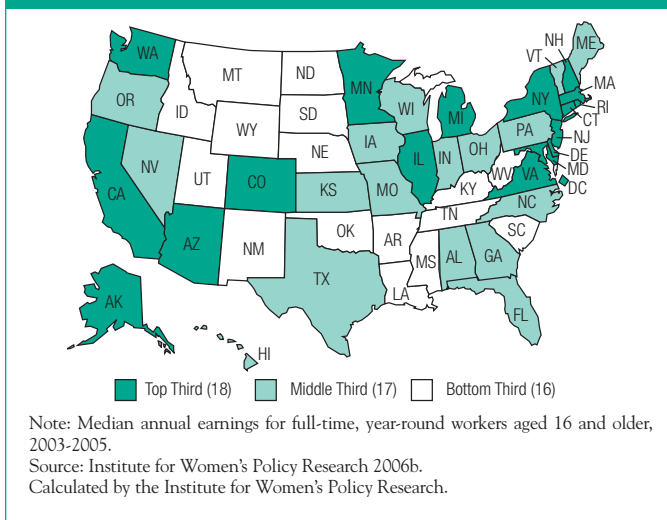
Women in New York State rank 15th overall on the Employment and Earnings Composite Index, earning the state a grade of C+ on this measure of women's economic status (Table 1; see Appendix I for more information on the composite indices and how they are calculated). New York State ranks in the top third for women's median annual earnings, at 13th in the nation; for its ratio of women's to men's earnings, at 12th; and for the percent of working women in managerial and professional occupations, at 9th (Maps 3, 4, and 5). The state is in the bottom third for women's labor force participation, at 44th in the nation (Map 6). These four indicators reflect women's ability to enter and secure equal standing in the labor market.

New York State's relatively high rankings for three of the four indicators suggest that opportunities for women's economic advancement in the state are good. Its low ranking for women's labor force participation, however, points to important barriers to paid work for women.

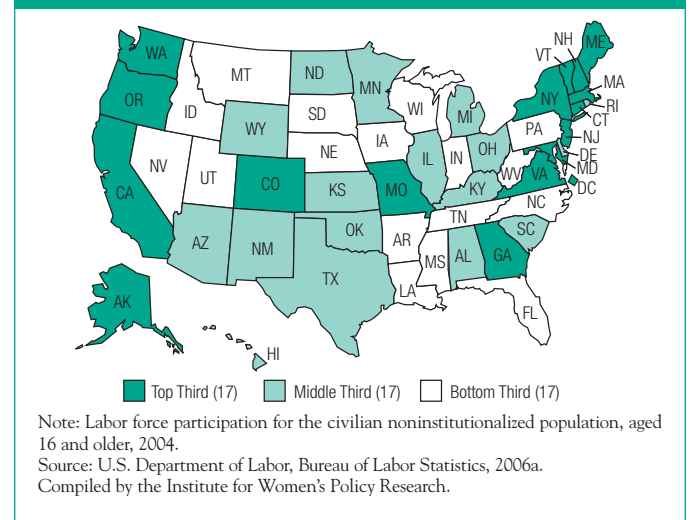
## WOMEN'S EARNINGS IN NEW YORK STATE

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

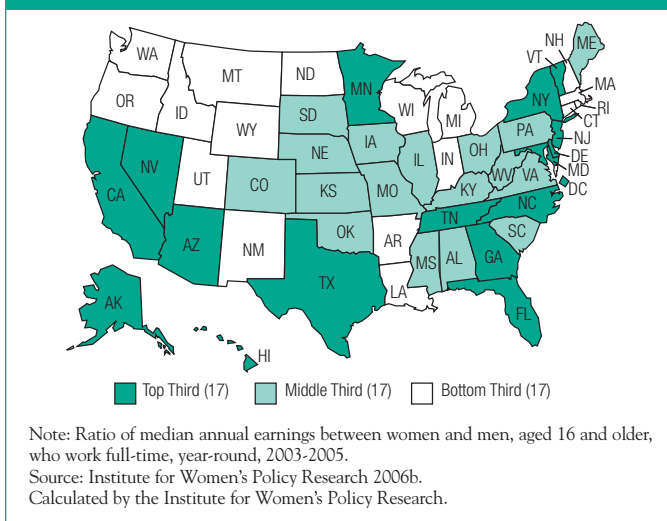
**MAP 3: WOMEN'S MEDIAN ANNUAL EARNINGS**



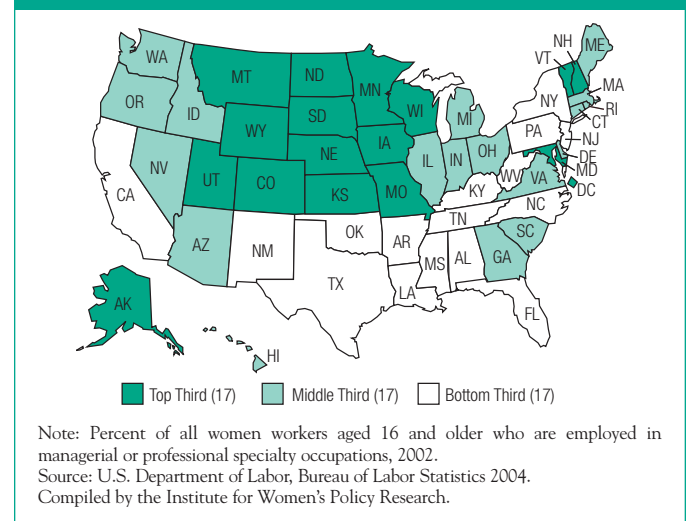
**MAP 5: WOMEN IN PROFESSIONAL AND MANAGERIAL OCCUPATIONS**



**MAP 4: EARNINGS RATIO BETWEEN EMPLOYED WOMEN AND MEN**



**MAP 6: WOMEN'S LABOR FORCE PARTICIPATION**





(Cancian, Danziger, and Gottschalk 1993; Cattan 1998; Spalter-Roth, Hartmann, and Andrews 1990; Winkler 1998). While wives' median contribution to married couple family income was 26 percent in 1979, in the year 2000 their earnings accounted for nearly 34 percent of that income (Mishel, Bernstein, and Boushey 2003). Women's contribution to family income is also critically important in other family types and household arrangements, such as single mother and lesbian couple homes in which women are the primary providers. Despite the importance of women's earnings to family well-being, women continue to earn less on average than men in every state in the nation.

The typical woman in New York State working full-time, year-round in 2005 earned \$33,300, \$1,500 more than the typical woman nationwide (Table 1 and Figure 1).<sup>6</sup> This earnings advantage, however, is undercut by the high cost of living in the state. Women in New York State have far lower median earnings than women in the District of Columbia (\$42,400) and Maryland (\$39,300), which rank first and second in the nation and are similarly high-cost states.

Additionally, women's median earnings in the state over time have largely stagnated and New York's women have lost ground relative to women in other states and nationwide. In 1989, the state's women earned \$33,400 (in 2005 inflation adjusted dollars) at the median, far above the \$28,500 earned by their national counterparts (see Table 2 and Figure 1). That earnings advantage had almost disappeared by 2002, with women in New York State earning \$32,600 compared with \$32,000 for women in the nation as a whole. New York State women recovered their advantage only slightly by 2005 (Figure 1) and while New York State's women ranked 5th in 1996, they now rank only 13th for the level of their earnings for full-time, year-round work.

### Among Women by Race and Ethnicity

Across the board, women of color in the state earn less than white women. In 2005, white non-Latina women's median annual earnings were \$39,700.<sup>7</sup> Asian American women earned just slightly less, at \$39,200. As shown in Figure 2, African American, Latina, and Native American women's median annual earnings fell far below white women's at \$33,800, \$29,000, and \$31,800 per

<sup>6</sup> 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.

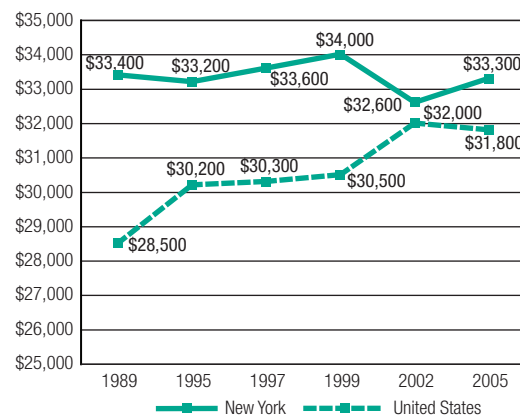
<sup>7</sup> With the exception of data on health insurance coverage, data disaggregated by race and ethnicity come from the Census Bureau's American Community Survey. These data differ from the data used to rank and grade the states. They are also not comparable with the 2000 Census data used for racial and ethnic breakdowns in IWPR's 2004 *Status of Women in the States* reports. The data disaggregated by race and ethnicity for health insurance coverage are from the Current Population Survey, and are 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 I.

year, respectively. Like white (non-Latina) women, the typical woman of color in New York State earns more than her national counterpart. Nevertheless, the relatively high-cost of living in New York State works to offset what otherwise might be an advantage for women in the state relative to women nationwide.

### Among Foreign-Born Women

Foreign-born women make important contributions to New York State's economy. Unfortunately, the impact of the complex and changing nature of U.S. immigration policy on the ability of foreign-born women to live and work in New York State falls outside of the scope of this report. However, while

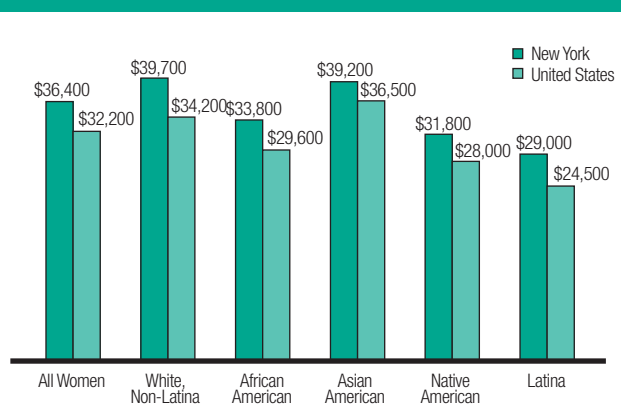
**FIGURE 1: WOMEN'S MEDIAN ANNUAL EARNINGS IN NEW YORK STATE AND THE UNITED STATES, 1989 TO 2005 (2005 DOLLARS)**



Source: For data sources and methodology, please see the Appendices of the 1996, 1998, 2000, 2002, and 2004 *Status of Women in the States* national reports, and the 2006 *Best and Worst State Economies for Women* briefing paper.

Calculated by the Institute for Women's Policy Research.

**FIGURE 2: WOMEN'S MEDIAN ANNUAL EARNINGS FOR FULL-TIME/YEAR-ROUND WORK IN NEW YORK STATE AND THE UNITED STATES, BY RACE AND ETHNICITY 2005 AMERICAN COMMUNITY SURVEY**



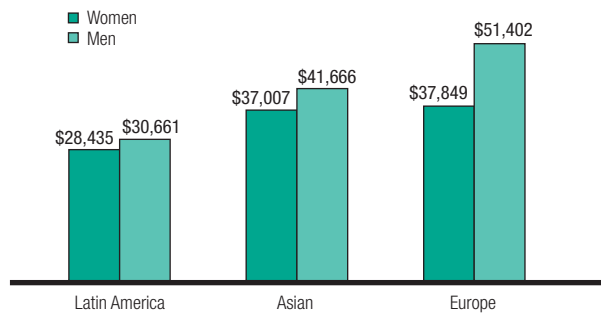
N/A=Not available.

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

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

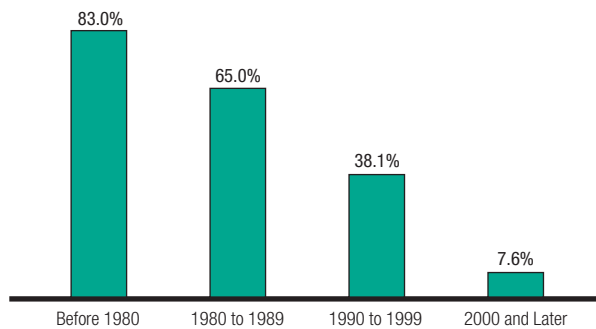
Compiled by the Institute for Women's Policy Research.

**FIGURE 3: MEDIAN ANNUAL EARNINGS FOR FOREIGN-BORN WOMEN AND MEN WORKING FULL-TIME, YEAR-ROUND BY REGION OF BIRTH, 2005**



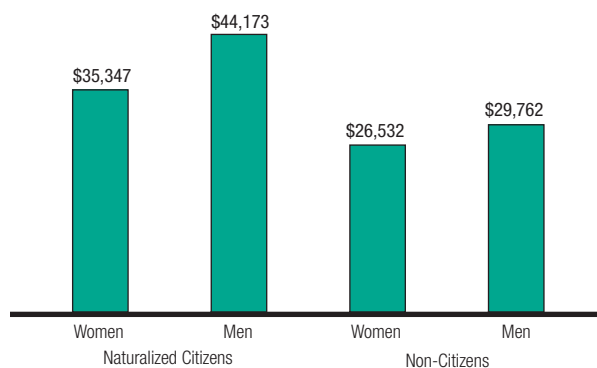
Source: Migration Policy Institute 2007.  
Figure compiled by the Institute for Women's Policy Research.

**FIGURE 4: PERCENT OF THE FOREIGN-BORN IN NEW YORK STATE WHO ARE NATURALIZED CITIZENS BY YEAR OF ENTRY, 2005 AMERICAN COMMUNITY SURVEY**



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

**FIGURE 5: MEDIAN ANNUAL EARNINGS FOR WOMEN AND MEN BORN OUTSIDE OF THE UNITED STATES, BY LEGAL STATUS, 2005**



Source: Migration Policy Institute 2007.  
Figure compiled by the Institute for Women's Policy Research

this report's treatment of the situation and condition of foreign-born women is limited, the economic contribution of these women must at least be considered. Analysis of the American Community Survey by the Migration Policy Institute highlights the variation in earnings for foreign-born women and men in New York State by region of origin, year of entry, and legal status. As Figure 3 shows, median annual earnings for full-time, year-round work are lowest for Latin American-born women and highest for European-born women. Men outearned their female counterparts, regardless of region of origin.

Earnings also differ by year of entry, with recently immigrated women and men (those arriving in 2000 or later) earning \$24,388 and \$26,451, respectively. Women who have resided in New York State for a longer period of time have substantially higher earnings, at \$28,032 for women who arrived between 1990 and 1999, and \$35,086 for women who arrived before 1990 (Migration Policy Institute 2007). Differences in earnings by year of entry may be explained by the lower proportion of naturalized citizens among the foreign-born who arrived more recently. As illustrated in Figure 4, only 7.6 percent of the New York State foreign-born who immigrated in the year 2000 or later are naturalized citizens, compared with 38.1 percent of those arriving between 1990 and 1999, 65.0 percent of those arriving between 1980 and 1989, and 83.0 percent of those arriving prior to 1980. New York State's foreign-born women and men who immigrated in the 1990s or prior may have been better established economically as they entered the country, may have entered the country at a time when better-paying jobs were available, or may have worked their way up into better paying jobs over their long years of residence. In contrast, women and men who immigrated more recently may have arrived to find that the most available jobs are also low-paying jobs.

The legal status of foreign-born women also impacts their median annual earnings. Again, Migration Policy Institute (2007) analysis of the ACS shown in Figure 5 demonstrates that in 2005, median annual earnings for foreign-born women in New York State who were naturalized citizens were \$35,347, compared with \$26,532 for non-citizen women (non-citizens include immigrants with and without authorization to live and work in the United States, although the ACS is unable to collect data on the full undocumented immigrant population). Data compiled by the Pew Hispanic Center shows a similar pattern nationally, with immigrants unauthorized to work in the United States earning less than those with legal status (Pew Hispanic Center 2006).

#### Among Older Women

In their retirement age years, many women continue to work (about 1 in 8), often part-time to supplement their Social Security benefits. IWPR analysis of the economic situation of older women and men in New York State finds that employed women aged 65 and older had median annual earnings of \$16,380 in 2004 dollars compared with \$22,594 for older men (Institute for Women's Policy Research 2007a). In other words, older women earned less than 73 cents on the dollar that men earned.

Earnings for employed women and men aged 65 and older continue to vary by race and ethnicity, but with both African American and Latino women and men outearning white women and men. This turnaround in the earnings hierarchy may be due to women and men of color working more hours in their older years to supplement smaller retirement income.

### THE WAGE GAP IN THE STATE OF NEW YORK

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. Largely due to women's continued disproportionate responsibility for family care, women also typically work fewer hours than men. Women and men also tend to work in different occupations, industries, and firms 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 where women work may result from discrimination by employers in hiring and promotion as well as by differences in women's educational preparation. Women face greater barriers in obtaining certain types of education or experience, in entering certain occupations or industries, and in working as many hours as men.

Even when working full-time in the same occupations as men, in most occupations women earn less than men, on average. 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, industry and occupation, unionization, and work hours; the final third of the gap remained unexplained. A separate study examining 2000 decennial Census data found that there is indeed a gap in earnings for women and men doing the same job (e.g., women engineers earned \$6,100 less than men in that job category; Cotter, Hermsen, Vanneman 2004). The findings from both of these studies suggest that sex discrimination continues to play an important role in maintaining the gap between women's and men's earnings.

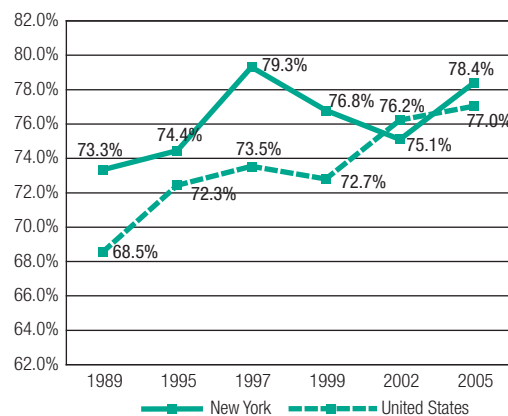
In New York State, the wage ratio between women and men in 2005 was 78.4 percent. New York State ranks 12th on this indicator, behind the nation's frontrunners, including the District of Columbia and Arizona where women earned 85.5 percent and 83.8 percent of what men earned, respectively (for comparisons with other states, see Appendix II).

The state's wage ratio between women and men has a mixed pattern of change over time. It improved from 1989 to 1997, peaking at 79.3 percent, but falling back to 75.1 percent and below the national average (76.2 percent) in 2002 (see Figure 6). The state's women regained some lost ground in 2005, earning 78.4 cents on the dollar earned by the state's men.

### Among Women by Race and Ethnicity

Race- and gender-based earnings disparities in New York State come to the fore when the wages of women workers are compared with those of white men, who are typically more economically privileged than men of color. White, non-Latina women have the highest earnings among New York State's women, but earned only 76.6 percent of what white, non-Latino men earned in 2005, followed by Asian American women, who also earned about three-quarters, 75.7 percent, of what white men earned. African American women earned under two-thirds of what white men earned and Native American women earned slightly more than three-fifths (Figure 7). Latina women earned

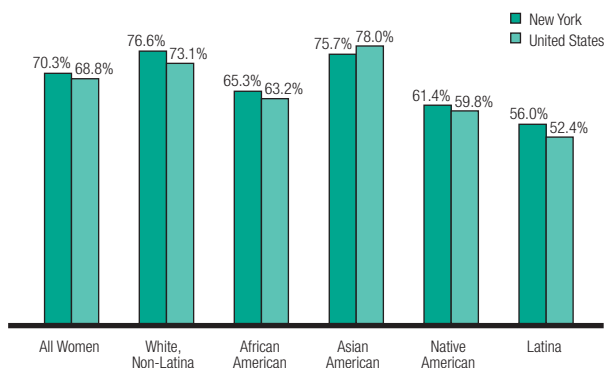
**FIGURE 6: RATIO OF WOMEN'S TO MEN'S MEDIAN ANNUAL EARNINGS FOR FULL-TIME, YEAR-ROUND WORK, 1989 TO 2005**



Source: For data sources and methodology, please see the Appendices of the 1996, 1998, 2000, 2002, and 2004 *Status of Women in the States* national reports, and the 2006 *Best and Worst State Economies for Women* briefing paper.

Calculated by the Institute for Women's Policy Research.

**FIGURE 7: RATIO OF WOMEN'S MEDIAN ANNUAL EARNINGS TO WHITE MEN'S FOR FULL-TIME/YEAR-ROUND WORK BY RACE AND ETHNICITY, 2005 AMERICAN COMMUNITY SURVEY**



N/A=Not Available.

Latinas may be of any race or more than one race. All racial groups except white may include Latinas.

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

## Focus Box B: Occupational Segregation in New York State: The Largest Occupations and Earnings for Working Women and Men<sup>8</sup>

Women and men and workers of different racial and ethnic backgrounds are concentrated in different sets of occupations that vary widely in their pay and quality. Even where occupations are shared by women and men and among women and men of different races and ethnicities, disparities in pay exist. A closer look at the occupations of New York State's women and men employed full-time, year-round finds that the occupations shared by women and men across racial and ethnic groups are among some of the better-paying jobs for women and that a large disparity in range of pay exists between the top-paying jobs for women and those for men. The data presented underline the importance of addressing gender and racial and ethnic segregation in the labor market and their effects on women's earnings.

### OCCUPATIONAL OVERLAP AND EARNINGS DISPARITIES BETWEEN WOMEN AND MEN BY RACE AND ETHNICITY

Chart B-1 presents the ten largest (or most common)<sup>9</sup> job categories for women and men in New York State by race and ethnicity and provides a look at where those occupations are shared (or where there is overlap) between and among women and men. As shown, little overlap in occupations exists for women and men within racial and ethnic groups. For white, African American, and Asian American women, occupational overlap with their male counterparts takes place in only three of the ten largest occupational categories, which are largely white collar work. Latina women and Latino men, on the other hand, share five of ten occupational categories, which include both white and blue collar work.

Chart B-1 also shows that where there is occupational overlap among women and men, men outearn women with little exception. For example, white women in nonfarm management occupations earn \$56,100 annually, compared with \$71,300 annually for white men.

Latino men outearn Latina women in both blue collar occupational categories where they overlap [(1) miscellaneous production workers and managers/first-line supervisors of production and operating and (2) building and grounds cleaning and maintenance] and in retail and non-retail sales supervision and other sales work, but Latina women marginally outearn their male counterparts in nonfarm management and office and administrative supervision and support.

<sup>8</sup> Data presented in this section are for full-time, year-round workers. Please also note that in this section, racial groups white, African American, and Asian American do not include Latinos. This differs from data on the economic status indicators, which include Latinos in every racial group except white.

<sup>9</sup> In this section, "largest" or "most common" occupations, terms which are used interchangeably, refer to the occupations that employ the most women or men (working full-time and year-round) in New York State within each racial/ethnic category.

Among the top ten most common occupations, Latino men and women earn the least among men and women of any racial and ethnic group—Latina women working as child care workers earn a shockingly low \$11,200 annually, for example, and Latina men working as cooks and food preparation workers earn \$21,200 annually. Other demographic groups working in these occupations fare somewhat better. African American women working in child care earn \$21,400 annually; Asian American men working in food preparation earn \$28,500.

Asian American women in New York State outearn Asian American men in two of the three occupational categories they share: nonfarm management and retail and non-retail sales supervision and other sales work. Importantly, the three occupations that women and men in every racial and ethnic category share (office and administrative supervision and support, nonfarm management, and retail and non-retail sales supervision and other sales) are among the better-paying jobs for women. The median annual earnings for these occupations fall between \$30,000 and \$65,000, demonstrating that less-segregated job categories are better for women than most of those that employ women predominantly.

Median annual earnings for the largest job for white men (nonfarm management at \$71,300) are more than double the earnings of the largest job for white women (office and administrative supervision and support work at \$32,600), African American women (nursing, psychiatric, and home health aides at \$27,500), and Latina women (office and administrative supervision and support work at \$30,600), and nearly double that of Asian American women (office and administrative supervision and support work at \$39,300).

Gender disparities in earnings are also illuminated when considering the occupations that are specific to men and women within their ten largest occupations in New York State. For example, the three highest paying occupational categories specific to men among their largest occupations include engineers, computer specialists, and physicians and surgeons. These three jobs all pay above \$70,000 annually for men of all races or ethnicities. In contrast, the three highest paying occupations specific to women among their largest occupations include registered nurses, art and design workers, and preschool through middle school teachers. The pay range for these three occupations is \$48,000 to \$72,000 annually.

These disparities also exist among low-paying occupations in Chart B-1. For example, the three lowest paying occupations specific to men among their largest occupations—cooks, other protective service workers, and carpenters—all pay between \$20,000 and \$27,000 annually. The median annual earnings for the three lowest paying occupations specific to women among their largest occupations (child care workers, textile, apparel, and furnishing workers, and cashiers), however, fall within the \$11,000 to \$20,000 range.

## Focus Box B: Occupational Segregation in New York State: The Largest Occupations and Earnings for Working Women and Men<sup>8</sup> (continued)

**CHART B-1: TEN LARGEST OCCUPATIONS BY GENDER AND RACE AND ETHNICITY FOR FULL-TIME, YEAR-ROUND WORKERS IN NEW YORK STATE, 2005**

White Women				White Men			
Occupation	Number Employed	Percent Employed	Earnings	Occupation	Number Employed	Percent Employed	Earnings
Office and administrative first-line supervisors/managers, stock clerks, receptionists, and other administrative support workers	168,502	6.5	\$32,600	Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	206,989	7.0	\$71,300
Secretaries and administrative assistants	122,323	4.7	\$33,600	Retail and non-retail sales first-line supervisors/managers, real estate brokers, and other non-retail sales workers	172,224	5.8	\$61,100
Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	118,580	4.6	\$56,000	Office and administrative first-line supervisors/managers, stock clerks, receptionists, and other administrative support workers	95,506	3.2	\$40,700
Retail and non-retail sales first-line supervisors/other non-retail sales workers	90,598	3.5	\$40,700	Electrical equipment mechanics and other managers, real estate brokers, and installation, maintenance, and repair occupations including supervisors	89,916	3.0	\$50,900
Registered nurses	58,003	2.2	\$56,000	Computer specialists	74,272	2.5	\$70,300
Preschool through middle school teachers	57,808	2.2	\$48,900	Miscellaneous production workers and managers/first-line supervisors of production and operating workers	69,524	2.4	\$40,700
Business operations specialists	49,554	1.9	\$44,800	Law enforcement workers including supervisors	64,707	2.2	\$58,100
Health technologists and technicians	38,738	1.5	\$33,600	Building and grounds cleaning and maintenance occupations	64,346	2.2	\$32,600
Counselors, social workers, and other community and social service specialists	37,929	1.5	\$35,800	Driver/sales worker and truck drivers	61,496	2.1	\$40,700
Accountants and auditors	36,184	1.4	\$48,200	Engineers	53,182	1.8	\$71,300
African American Women				African American Men			
Occupation	Number Employed	Percent Employed	Earnings	Occupation	Number Employed	Percent Employed	Earnings
Nursing, psychiatric, and home health aides	58,767	9.4	\$27,500	Office and administrative first-line supervisors/managers, stock clerks, receptionists, and other administrative support workers	30,064	5.9	\$33,600
Office and administrative first-line supervisors/managers, stock clerks, receptionists, and other administrative support workers	54,556	8.7	\$31,600	Security guards and other protective service workers	19,674	3.9	\$25,500
Registered nurses	26,177	4.2	\$65,200	Building and grounds cleaning and maintenance occupations	17,995	3.6	\$29,500
Secretaries and administrative assistants	24,159	3.9	\$35,700	Retail and non-retail sales first-line supervisors/managers, real estate brokers, and other non-retail sales workers	17,565	3.5	\$40,700
Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	22,095	3.5	\$50,900	Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	16,309	3.2	\$56,000
Counselors, social workers, and other community and social service specialists	20,145	3.2	\$35,700	Electrical equipment mechanics and other installation, maintenance, and repair occupations including supervisors	16,167	3.2	\$42,800
Health technologists and technicians	17,065	2.7	\$40,700	Driver/sales worker and truck drivers	13,682	2.7	\$40,700
Child care workers	15,485	2.5	\$21,400	Retail sales workers except cashiers	10,920	2.2	\$29,100
Retail and non-retail sales first-line supervisors/managers, real estate brokers, and other non-retail sales workers	13,788	2.2	\$38,700	Bus drivers	10,756	2.1	\$40,700
Supervisors and other personal care and service workers	11,699	1.9	\$21,400	Law enforcement workers including supervisors	9,765	1.9	\$57,000

## Focus Box B: Occupational Segregation in New York State: The Largest Occupations and Earnings for Working Women and Men<sup>8</sup> (continued)

**CHART B-1: TEN LARGEST OCCUPATIONS BY GENDER AND RACE AND ETHNICITY FOR FULL-TIME, YEAR-ROUND WORKERS IN NEW YORK STATE, 2005 (CONTINUED)**

Asian American Women				Asian American Men			
Occupation	Number Employed	Percent Employed	Earnings	Occupation	Number Employed	Percent Employed	Earnings
Office and administrative first-line supervisors/managers, stock clerks, receptionists, and other administrative support workers	13,637	5.3	\$39,300	Retail and non-retail sales first-line supervisors/managers, real estate brokers, and other non-retail sales workers	22,799	6.9	\$30,600
Registered nurses	10,524	4.1	\$71,300	Computer specialists	19,249	5.8	\$73,300
Cashiers	9,656	3.8	\$19,400	Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	17,417	5.3	\$61,100
Accountants and auditors	9,487	3.7	\$50,900	Office and administrative first-line supervisors/managers, stock clerks, receptionists, and other administrative support workers	17,336	5.3	\$40,700
Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	9,133	3.6	\$64,200	Motor vehicle operators except buses and trucks	10,537	3.2	\$26,100
Retail and non-retail sales first-line supervisors/managers, real estate brokers, and other non-retail sales workers	5,596	2.2	\$40,700	Physicians and surgeons	9,628	2.9	\$101,900
Secretaries and administrative assistants	5,403	2.1	\$30,600	Food preparation and serving first-line supervisors/managers, dishwashers, and miscellaneous food preparation and serving workers	9,230	2.8	\$28,500
Art and design workers	5,113	2.0	\$50,900	Miscellaneous production workers and managers/first-line supervisors of production and operating workers	7,105	2.2	\$30,600
Textile, apparel, and furnishing workers	4,668	1.8	\$17,300	Cooks and food preparation workers	6,893	2.1	\$20,400
Nursing, psychiatric, and home health aides	4,360	1.7	\$25,500	Accountants and auditors	6,022	1.8	\$61,100
Latina Women				Latino Men			
Office and administrative first-line supervisors/managers, stock clerks, receptionists, and other administrative support workers	40,674	7.4	\$30,600	Building and grounds cleaning and maintenance occupations	52,735	7.3	\$26,500
Child care workers	16,863	3.1	\$11,200	Office and administrative first-line supervisors/managers, stock clerks, receptionists, and other administrative support workers	30,085	4.2	\$29,900
Building and grounds cleaning and maintenance occupations	21,692	3.9	\$20,400	Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	27,910	3.9	\$46,900
Secretaries and administrative assistants	21,629	3.9	\$34,600	Construction laborers	23,951	3.3	\$26,500
Health technologists and technicians	7,012	1.3	\$34,900	Retail and non-retail sales first-line supervisors/managers, real estate brokers, and other non-retail sales workers	21,610	3.0	\$39,300
Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	18,410	3.3	\$48,900	Cooks and food preparation workers	21,544	3.0	\$21,200
Retail and non-retail sales first-line supervisors/managers, real estate brokers, and other non-retail sales workers	14,631	2.7	\$36,700	Miscellaneous production workers and managers/first-line supervisors of production and operating workers	20,094	2.8	\$23,800
Miscellaneous production workers and managers, first-line supervisors of production and operating workers	13,354	2.4	\$18,300	Driver/sales worker and truck drivers	19,817	2.7	\$30,600
Counselors, social workers, and other community and social service specialists	10,543	1.9	\$39,700	Electrical equipment mechanics and other installation, maintenance, and repair occupations including supervisors	14,665	2.0	\$36,700
Preschool through middle school teachers	9,912	1.8	\$48,900	Carpenters	13,271	1.8	\$26,500

Racial categories white, African American, and Asian American do not include Latinos. Latinos may be of any race.

Source: Urban Institute 2007.

Compiled by the Institute for Women's Policy Research

## Focus Box B: Occupational Segregation in New York State: The Largest Occupations and Earnings for Working Women and Men<sup>8</sup> (continued)

### OCCUPATIONAL OVERLAP AND EARNINGS DISPARITIES AMONG WOMEN BY RACE AND ETHNICITY

There is much more overlap of the ten most common occupations among women than between women and men. Seven of the largest occupations for African American and Latina women were also among the ten largest occupations for white women (see Chart B-1). Asian American women share five of their largest occupations with white women. Where there is overlap, white women do not always outearn women of color. For example, white women working as registered nurses earned \$56,000 annually, compared with \$65,200 for African American women and \$71,300 for Asian American women.<sup>10</sup>

Notably, a few occupational categories counted among the largest occupations for women of only one racial or ethnic group. The category unique to white women was business operations specialists, a higher paying occupation at \$44,800, whereas the two categories unique to Asian American women were cashier and textile, apparel, and furnishing work, both low wage occupations, at \$17,300 and \$19,400, respectively. Likewise, the occupational category unique to Latina women was miscellaneous production work and supervision, also low-paying at \$18,300.

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<sup>10</sup> The higher earnings of African American and Asian American women nurses relative to white women may be due to a greater tendency to work more than full-time or to the geographical distribution of women across the state. That is, African American and Asian American women in New York State may be concentrated in areas with higher rates of unionization among nurses or areas that have higher wages overall. For further discussion of union density and nurses' wages, see *Solving the Nursing Shortage through Higher Wages* (Lovell 2006).

### HIGHEST AND LOWEST PAYING OCCUPATIONS<sup>11</sup> FOR WOMEN AND MEN IN NEW YORK STATE

Outside of the largest occupations for women and men, the same trends persist. A look at some of the highest and lowest paying occupational categories among women and men overall (rather than among the most common occupations), as shown in Chart B-2, demonstrates a higher range of median annual earnings for men than for women across racial and ethnic groups. For example, the range in earnings for some of white women's highest paying occupations overall is \$66,200 to \$122,200, compared with \$96,800 to \$284,200 for white men. Likewise, some of white women's lowest paying occupations in New York State range from \$18,300 to \$20,400, compared with a range of \$20,400 to \$26,300 for white men. Differences in the range of earnings also exist between women and men within other racial and ethnic categories, but are less dramatic.

Chart B-2 also shows that just as women earn less than men in low-wage work, low-wage work pays less for some groups of women than others. Among women's highest and lowest paying occupations, white and Asian American women have higher pay ranges than African American and Latina women. Likewise, the pay range for African American and Latina women's lowest paying occupations is much lower than that for white and Asian American women. Median annual earnings for African American and Latina women in some of their lowest-paying occupations range from \$16,300 to \$21,400 and \$11,200 to \$18,300, respectively. The range for white and Asian American women is \$18,300 to \$20,400 and \$17,300 to \$27,500, respectively.

Gender and race-based segregation in New York State's labor market has serious consequences for women of color, their well-being over the lifespan, and the well-being of their families. The ten largest occupations for the state's women of color include low-wage work such as retail sales, child care worker, and cashier jobs, which often lack benefits like health insurance, paid or unpaid leave, or retirement savings plans.

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<sup>11</sup> These data reflect the highest and lowest paying occupations for which sample sizes were large enough to report the data.

## Focus Box B: Occupational Segregation in New York State: The Largest Occupations and Earnings for Working Women and Men<sup>8</sup> (continued)

**CHART B-2: LOWEST AND HIGHEST PAYING OCCUPATIONS FOR WOMEN AND MEN WORKING FULL-TIME, YEAR-ROUND IN NEW YORK STATE, BY RACE AND ETHNICITY, 2005 (CONTINUED)\***

Lowest Paying Occupations						Highest Paying Occupations					
White Women			White Men			White Women			White Men		
Occupation	Earnings	Percent Employed	Occupation	Earnings	Percent Employed	Occupation	Earnings	Percent Employed	Occupation	Earnings	Percent Employed
Child Care Workers	\$18,300	0.5	Fishing and Hunting and Forest Logging Workers	\$20,400	0.1	Top executives	\$122,200	0.5	Physicians and Surgeons	\$284,200	0.8
Cooks and Food Preparation Workers	\$18,300	0.3	Cooks and Food Preparation Workers	\$21,400	0.4	Lawyers, judges, magistrates, and other judicial workers	\$107,000	0.9	Lawyers, judges, magistrates, and other judicial workers	\$127,300	1.8
Waiters and Waitresses	\$18,400	0.4	Farmers and Farm Managers	\$24,400	0.5	Physicians and surgeons	\$101,900	0.3	Top Executives	\$113,100	1.4
Textile, Apparel and Furnishings Workers	\$20,200	0.2	Food and Beverage Serving Workers Except Waiters and Waitresses	\$25,500	0.2	Financial managers	\$66,200	0.8	Pharmacists, dentists, physicians assistants, and other health diagnosing practitioners and technical occupations	\$101,900	0.7
Building and Grounds Cleaning and Maintenance Operations	\$20,400	0.9	Agricultural Workers Including Supervisors	\$26,300	0.2	Drafters, and mapping engineering, technicians	\$66,200	0.1	Financial Managers	\$96,800	1.0
Personal Appearance Workers	\$20,400	0.5				Pharmacists, dentists, physicians assistants, and other health diagnosing practitioners and technical occupations	\$66,200	0.5			
Farmers and Farm Managers	\$20,400	0.1									
African American Women			African American Men			African American Women			African American Men		
Retail Sales Workers Except Cashiers	\$16,300	1.4	Nursing, Psychiatric, and Home Health Aides	\$25,500	1.2	Registered Nurses	\$65,200	4.2	Engineers	\$59,100	1.0
Miscellaneous production workers and managers/ first-line supervisors of production and operating workers	\$17,300	0.6	Food preparation and serving first-line supervisors/managers dishwashers, and miscellaneous food preparation and serving workers	\$25,500	1.0	Accountants and auditors	\$58,100	1.2	Law enforcement workers including supervisors	\$57,000	1.9
Child Care Workers	\$21,400	2.5	Security guards and other protective service workers	\$25,500	3.9	Law enforcement workers including supervisors	\$53,000	1.0	Computer Specialists	\$56,000	1.7
Supervisors and other personal care and service workers except personal appearance, transportation and child care workers	\$21,400	1.9	Motor vehicle operators except bus and truck drivers	\$25,500	1.7	Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	\$51,000	3.5	Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	\$56,000	3.2
Cashiers	\$21,400	1.2	Industrial truck and tractor operators, vehicle and equipment cleaners, service station attendants, and other miscellaneous transportation workers	\$25,500	1.0	Preschool, kindergarten, elementary and middle school teachers	\$46,900	1.8	Accountants and auditors	\$55,000	1.0



## Focus Box B: Occupational Segregation in New York State: The Largest Occupations and Earnings for Working Women and Men<sup>8</sup> (continued)

**CHART B-2: LOWEST AND HIGHEST PAYING OCCUPATIONS FOR WOMEN AND MEN WORKING FULL-TIME, YEAR-ROUND IN NEW YORK STATE, BY RACE AND ETHNICITY, 2005 (CONTINUED)\***

Lowest Paying Occupations						Highest Paying Occupations					
Asian American Women			Asian American Men			Asian American Women			Asian American Men		
Occupation	Earnings	Percent Employed	Occupation	Earnings	Percent Employed	Occupation	Earnings	Percent Employed	Occupation	Earnings	Percent Employed
Textile, Apparel and Furnishings Workers	\$17,300	1.8	Cooks and Food Preparation Workers	\$20,400	2.1	Physicians and surgeons	\$91,700	1.5	Physicians and surgeons	\$101,900	2.9
Cashiers	\$19,400	3.8	Motor vehicle operators except bus and truck drivers	\$26,100	3.2	Registered nurses	\$71,300	4.1	Engineers	\$81,400	1.5
Retail Sales Workers Except Cashiers	\$19,400	1.4	Driver/Sales Workers and	\$26,200	1.2	Computer specialists Truck Drivers	\$66,200	1.4	Computer specialists	\$73,300	5.8
Nursing and Psychiatric and Home Health Aides	\$25,500	1.7	Food preparation and serving first-line supervisors/managers dishwashers, and miscellaneous food preparation and serving workers	\$28,500	2.8	Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	\$64,200	3.6	Law enforcement (excluding top executives, advertising/marketing, financial, or operations specialties managers)	\$61,120	5.3
Miscellaneous production workers and managers/first-line supervisors of production and operating workers	\$27,500	1.4	Miscellaneous production workers and managers/first-line supervisors of production and operating workers	\$30,600	2.2	Business operations specialists	\$56,000	1.4	Accountants and auditors	\$61,120	1.8
			Retail and non-retail sales first-line supervisors/managers, real estate brokers, and other non-retail sales workers	\$25,500	3.9						
Latina Women			Latino Men			Latina Women			Latino Men		
Child Care Workers	\$11,200	3.1	Textile, Apparel and Furnishings Workers	\$18,500	1.1	Registered nurses	\$59,100	1.1	Computer Specialists	\$61,100	0.9
Cashiers	\$13,200	1.6	Food Processing Workers	\$18,500	1.0	Business operations specialist	\$50,900	1.3	Law enforcement workers including supervisors	\$57,000	1.4
Textile, Apparel and Furnishings Workers	\$14,300	1.3	Assemblers and Fabricators	\$20,200	0.7	Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	\$48,900	3.3	Business operations specialist	\$50,933	0.8
Personal Appearance Workers	\$15,300	1.1	Cashiers	\$20,400	0.9	Preschool, kindergarten, elementary and middle school teachers	\$48,900	1.8	Managers, nonfarm (excluding top executives, advertising/marketing, financial, or operations specialties managers)	\$46,900	3.9
Miscellaneous production workers and managers/first-line supervisors of production and operating workers	\$18,300	2.4	Waiters and Waitresses	\$20,400	1.3	Accountants and auditors	\$43,800	0.7	Bus drivers	\$45,800	0.7

\*The above occupations are the highest and lowest paying occupations where sample sizes allowed for reporting the data. There may be occupations that pay more or less than those listed above, but where sample sizes were too small to report the data.

Racial categories white, African American, and Asian American do not include Latinos. Latinos may be of any race.

Source: Urban Institute 2007.

Compiled by the Institute for Women's Policy Research

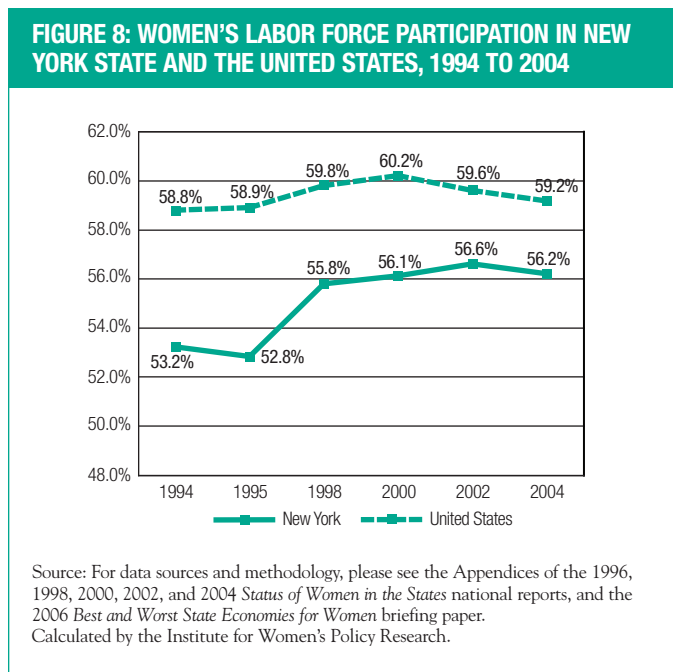
the least relative to white men, at only 56.0 percent. These disparities underscore the ways in which gender and race intersect to disadvantage women of color, particularly African American, Native American, and Latina women.

Compared with their national counterparts, women of every racial and ethnic group in the state, except Asian American women, had smaller wage gaps with white men than was the case nationwide, pointing to somewhat greater equity in earnings between women of color and white men in the state than in the nation as a whole.

### WOMEN'S PARTICIPATION IN THE LABOR FORCE IN NEW YORK STATE

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 and ethnic, and educational backgrounds look for and find work outside of the home. Their access to the labor market, in turn, affects their access to other resources that result from employment, including earnings, health benefits, and Social Security benefits later on in life.

New York State falls among the bottom ten states (44th) for the percent of women in the labor force (in other words, women who are employed or unemployed but looking for work) in 2004, at 56.2 percent (Table 1), below the national average for women of 59.2 percent (Appendix II). As Figure 8 shows, women's labor force participation rates in New York State and the United States as a whole have generally moved in the same direction over time, but New York State's rate has been consistently lower than that for the nation as a whole over the past decade. Despite some improvement, as the state partially closed the gap with the national rate, New York State's ranking on this indicator remained low, moving from 50th in 1994 to 44th in 2006.



The state's consistently low labor force participation of women may be attributable in part to its relatively older female population, with 14.5 percent of women aged 65 and older compared with 13.5 percent nationally. New York State's high share of women of color may also help explain women's low labor force participation as women of color (except African American women) tend to have lower labor force participation rates. Additionally, cultural norms, traditions, and linguistic challenges may affect the level of participation of New York State's large foreign-born population in the formal labor market.

### Among Women by Race and Ethnicity

Despite the overall low labor force participation rate for women in the state, participation rates differ considerably among women of different racial and ethnic backgrounds. Nationally, white and African American women participate in the labor force at higher rates than do Asian American and Latina women. According to the Bureau of Labor Statistics, the lower average participation rate for Asian American women is a result of their higher enrollment in post-secondary education at younger ages (Fullerton 1999). In 2005, Asian American and Latina women in New York State mirrored their national counterparts with the lowest labor force participation rates among the state's women, at 54.7 percent. African American women had the highest, at 60.2 percent. White, non-Latina women (57.7 percent) and Native American women (55.6 percent) fell between these groups.

### Among Women with a Disability

Women's participation in the working world also varies by disability. In 2005, disabled women made up 11.1 percent of the working age (16 to 64) female population in New York State, but fewer than 1 in 3 (32.1 percent) were employed (U.S. Department of Commerce, Bureau of the Census 2006a). While women with disabilities are a small share of New York State's working age female population, their difficulty accessing employment leaves them at a greater risk of being poor. Nearly 30 percent of working age women with a disability live below the poverty line (U.S. Department of Commerce, Bureau of the Census 2006a).

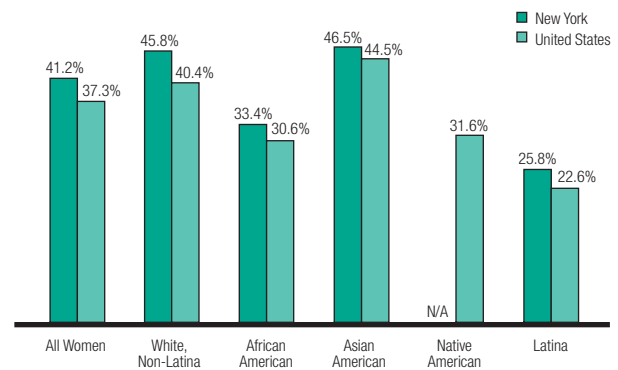
### NEW YORK STATE WOMEN IN MANAGERIAL AND PROFESSIONAL OCCUPATIONS

The occupations and industries in which women work have a strong influence on their earnings, benefits, and opportunities for career growth. For example, women in managerial and professional positions often earn more and have greater job flexibility than those in many service jobs (U.S. Department of Labor, Bureau of Labor Statistics 2006b; McCrate 2002). In contrast, lower-wage occupations often lack basic benefits, such as health insurance and paid sick leave, which are critical to the health and economic security of women and their families. New York State ranks in the top ten (9th) for the proportion of women workers in managerial and professional occupations in 2002, at 35.4 percent. This puts New York State below the highest-ranked jurisdictions (District of Columbia, at 52.5 percent and Maryland, at 43.1 percent; for further state comparisons see Appendix II).

## Among Women by Race and Ethnicity

As Figure 9 shows, women's access to employment in professional and managerial jobs also varies by race and ethnicity. Among employed women in New York State, Asian American women were the most likely to hold such occupations (46.5 percent), followed closely by white, non-Latina women (45.8 percent). African American and Latina women, however, were far less likely to be managerial and professional workers. The implications for this are far reaching—African American and Latina women in New York State face a substantial barrier to a category of positions that provide good pay, professional growth, and a host of benefits that would positively impact their economic well-being.

**FIGURE 9: PERCENT OF EMPLOYED WOMEN IN PROFESSIONAL AND MANAGERIAL OCCUPATIONS IN NEW YORK STATE AND THE UNITED STATES, BY RACE AND ETHNICITY, 2005 AMERICAN COMMUNITY SURVEY**



N/A=Not Available.

Latinas may be of any race or more than one race. All racial groups except white may include Latinas.

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

## Focus Box C: Women and Low-Wage, Part-Time, and Caregiving Work

In 2005, women made up just under half (48.7 percent) of all employees in the United States,<sup>12</sup> but more than three-fifths (61.9 percent) of the nation's low-wage workers (Institute for Women's Policy Research 2007b).<sup>13</sup> Of all women workers nationally, 34.9 percent were in low-wage jobs. African American (35.0 percent) and white women (33.6 percent) have a similar level of representation in the low-wage labor market, but Latina women are far more concentrated in low-wage work (46.2 percent) and Asian American women are substantially less so (28.0 percent). In addition to being predominantly female and Latina, low-wage workers are also disproportionately noncollege-educated and nonunion, and are concentrated in low-end service occupations like food and cleaning services and sales occupations such as cashier and other retail sales (Hartmann and Bernstein 1999).

Women are also two of three part-time employees in the United States, as more than a quarter of all employed women work part-time (Institute for Women's Policy Research 2007b). White women are the most likely to hold part-time jobs (28.2 percent), followed by Latina (22.8 percent), Asian American (22.5 percent), and African American women (19.9 percent). Many individuals rely heavily on part-time scheduling, but the prevalence of women in part-time jobs is also strongly influenced by their generally larger role in caregiving. While so many women are working or looking for work outside of the home, they continue to be the primary care workers in the home. They often navigate a variety of obstacles to reconciling their financial and familial responsibilities, including the cost of formal child care, inflexible work environments, and low-paying jobs that lack health, pension, and flexibility benefits (Hartmann, Hegewisch, and Lovell 2007; Lee 2007; Lovell 2007; and Henry, Werschkul, and Rao 2003).

<sup>12</sup> This figure excludes the self-employed.

<sup>13</sup> A low-wage worker is defined here as a worker 16 years of age or older whose earnings would produce an annual income below the poverty line for a family of four for full-time, year-round work.

Regrettably, the care work that women engage in goes largely unrecognized, even when paid. Kith and kin caregivers often provide friends and family members with child care for little to no compensation, and child care center workers and women running family child care homes are often very low-paid. The insecurity of care work can be even more tenuous for foreign-born women. Though some foreign-born women enjoy highly visible and better-compensated occupations like managerial and professional positions or nursing jobs, others find themselves in largely invisible and low-paying jobs, like domestic work, that pose unique obstacles and problems for immigrant women. Indeed, this was found by a survey of 547 domestic workers in New York City, of which 93 percent were female, 99 percent were foreign-born, and 76 percent were noncitizens (Domestic Workers United and DataCenter 2006). Workers in this occupational category have few legal protections—they are not ensured overtime pay under the Fair Labor Standards Act, are not protected from hazardous work environments under the Occupational Safety and Health Act, and do not have the right to organize under the National Labor Relations Act (Domestic Workers United and DataCenter 2006). Undocumented workers are also subject to threats of deportation and thus vulnerable to exploitation by employers.

In addition to low wages and lack of labor law protections, domestic workers also run a high risk of not building assets over the lifespan that will help them in their retirement years. According to the National Council of La Raza, only a small proportion of private household workers had access to an employer-sponsored pension plan and domestic workers in particular have more difficulty accessing benefits like Social Security due to the largely informal nature of their employment (Grillo-Chope and Ramos 2006). For immigrant women in New York State—particularly for those lacking work authorization and employed in domestic work and other informal sectors of the labor market—economic security is an elusive goal during the working-age years, but even more so when approaching old age.

# Social and Economic Autonomy

The Social and Economic Autonomy composite index is comprised of four indicators: the percent of women with health insurance, the percent of women with a four-year college degree or more, the percent of women-owned businesses, and the percent of women above poverty. New York ranks 16th in the nation on this index, earning a grade of C+. The state falls in the middle third of all states for women's health insurance coverage, at 23rd (Map 7). It ranks in the top ten for women's educational attainment and women's business ownership, at 10th and 8th, respectively (Maps 8 and 9). New York State ranks in the bottom third, however, for women's poverty, at 40th in the nation (Map 10).

Together, these indicators reflect women's access to economic opportunity and security, both of which are key to putting women on the road to economic independence. New York State's mixed

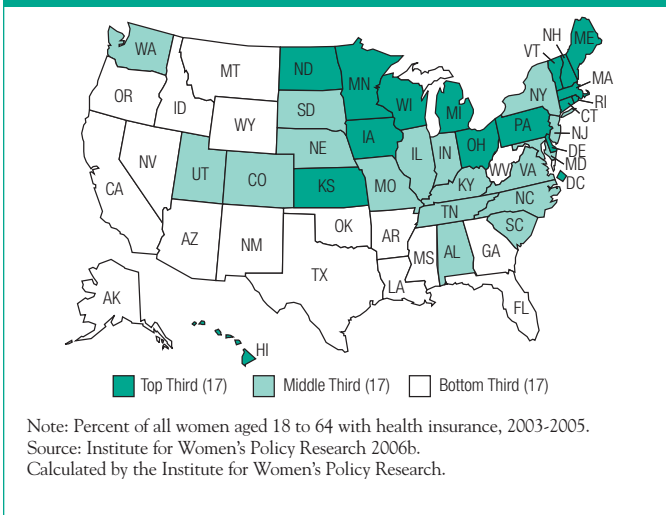
rankings on these indicators point to a substantial amount of inequality in the state: some women do very well, among the best in the nation, but other women are left behind in poverty.

## NEW YORK STATE'S WOMEN AND HEALTH INSURANCE

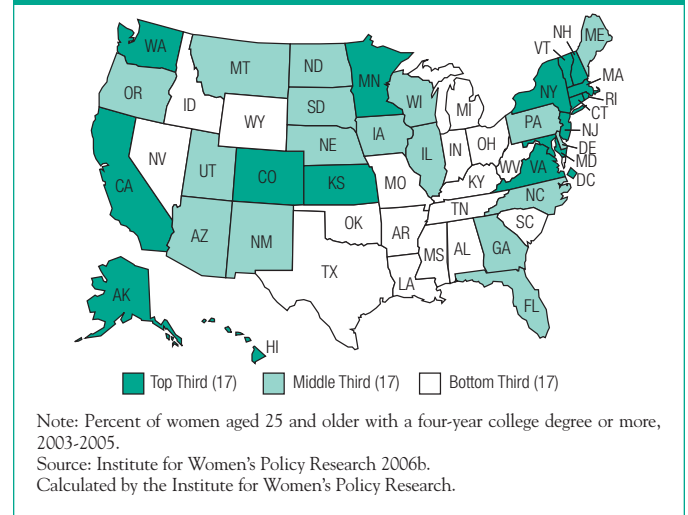
Health insurance coverage is critical to women's economic stability. Health problems can create major obstacles to women's ability to work, while having employer-provided health insurance coverage improves women's ability to stay on the job and increases their seniority and ultimately their earnings (Lee 2007). Health insurance coverage increases access to care and mitigates the excessive financial burdens of severe or chronic health conditions.

Unfortunately, health insurance costs are on the rise—family premiums increased 87 percent from 1996 to 2003—making it

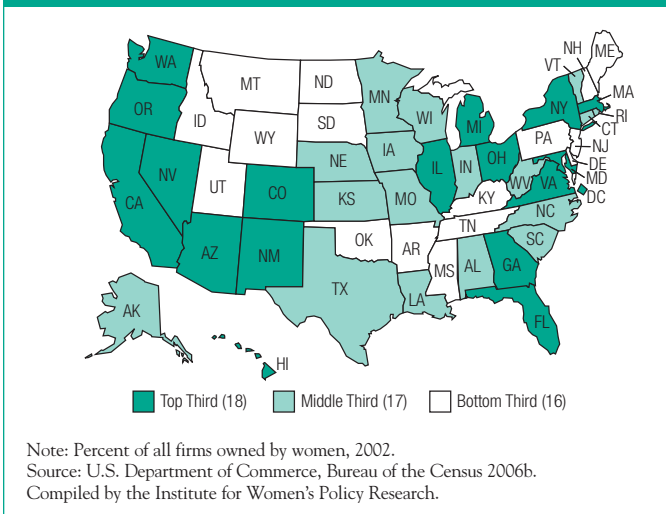
**MAP 7: WOMEN WITH HEALTH INSURANCE**



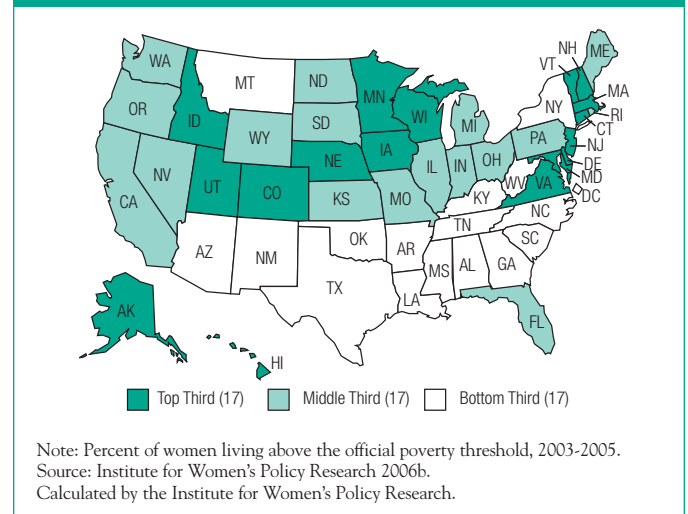
**MAP 8: WOMEN WITH HIGHER EDUCATION**



**MAP 9: WOMEN-OWNED BUSINESSES**



**MAP 10: WOMEN ABOVE POVERTY**



increasingly difficult for people to obtain or keep their health insurance in the United States (The Henry J. Kaiser Family Foundation 2007). According to the U.S. Census Bureau, the number of uninsured increased by 2.2 million people in 2006, bringing the total number of Americans without health insurance to 47 million or 15.8 percent of the population (DeNavas-Walt, Proctor, and Smith 2007). Struggling with the rising costs of health plans, employers may respond by scaling back the plans they offer or shifting costs to their employees (The Henry J. Kaiser Family Foundation 2007). In 2006, the share of people covered by employer-sponsored plans decreased to 59.7 percent from 60.2 percent (DeNavas-Walt, Proctor, and Smith 2007). In addition, purchasing private health insurance is out of reach for many individuals, such as those who cannot afford the high cost of monthly premiums or those who are seeking coverage for pre-existing medical conditions.

Even among the insured, coverage may be limited or fail to offset a person's full health care costs. Analysis by the Commonwealth Fund finds that 32 percent of women ages 19 to 64 with private health insurance (employer-provided or individual) spend 10 percent or more of their income on out of pocket costs and premiums, compared with 19 percent of men, due to their lower incomes and higher use of health care services (Patchias and Waxman 2007).

New York State ranks in about the middle of all states, at 23rd in the nation for the percent of women ages 18 to 64 with health insurance coverage (of any type), at 83.7 percent in 2005 (Table 1). This rate of coverage puts New York State ahead of the national average of 81.4 percent, but behind states like Minnesota, which ranks first at 91.0 percent, and Hawaii, which ranks second at 88.6 percent (Appendix II).

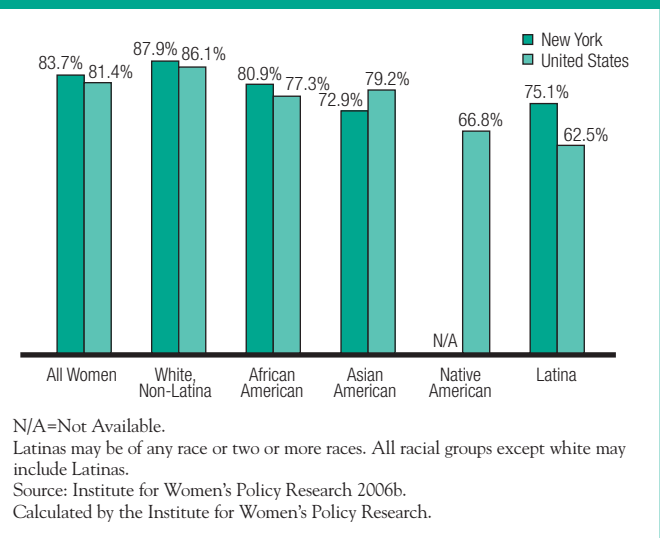
### Among Women by Race and Ethnicity

As shown in Figure 10, in 2005, white (non-Latina), African American, and Latina women in New York State were more likely to be insured than their national counterparts, with Latina women's rate of coverage nearly 13 percentage points higher in the state than nationally. Still, strong disparities exist among New York's women. While 87.9 percent of white women in the state had health insurance, only 80.9 percent of African American women, 75.1 percent of Latina women, and 72.9 percent of Asian American women were insured (data for Native American women in New York State were unavailable due to small sample sizes). Lower rates of insurance coverage for African American, Asian American, and Latina women may be attributable in part to their greater prevalence in jobs that lack health benefits, such as lower-level service jobs.

### WOMEN'S EDUCATIONAL ATTAINMENT IN NEW YORK STATE

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 and narrowing the education gap with men. 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) and has narrowed the education gap with men from

**FIGURE 10: PERCENT OF WOMEN AGES 18 TO 64 WITH HEALTH INSURANCE IN NEW YORK STATE AND THE UNITED STATES, BY RACE AND ETHNICITY, 2005 CURRENT POPULATION SURVEY**



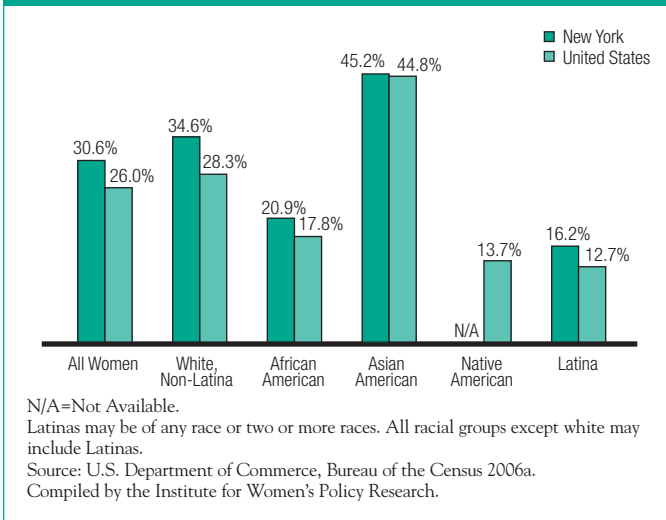
7.3 to 2.4 percentage points (U.S. Department of Commerce, Bureau of the Census 2006c). Women's gains in credentials, however, have yet to bring about full equality in earnings or to eliminate occupational segregation. While gaining more education certainly helps women increase their earnings, there is still room for substantial improvement, particularly for the many women of color who continue to lack access to higher education.

New York State ranks in the top ten states (at 10th) in the nation for the proportion of its women aged 25 and older with a four-year college degree or more (30.6 percent in 2005). This puts women in the state ahead of their national counterparts (26.5 percent of whom hold at least a college degree), but still behind women in the nation's top two jurisdictions, the District of Columbia (45.3 percent and 1st in the nation) and Massachusetts (35.6 percent and 2nd). Despite the large share of women in New York State that hold a four-year college degree or more, for the large majority of the state's women, this particular avenue to better pay and better quality jobs remains inaccessible.

### Among Women by Race and Ethnicity

New York State women's educational attainment differs greatly by race and ethnicity and follows the general pattern of disparity for the nation as a whole, with Latina and African American women least likely and Asian American and white women most likely to hold a four-year college degree or more. Still, women in New York State of all demographic groups are more likely than their national counterparts to have higher education, with 34.6 percent of white, non-Latina women, 45.2 percent Asian American women, 20.9 percent of African American women, and 16.2 percent of Latina women holding at least a four-year college degree in 2005 (see Figure 11; data for Native American women were excluded due to unreliability of sample sizes). The low rate of educational attainment for Latina and African American women, however, 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.

**FIGURE 11: PERCENT OF WOMEN AGED 25 AND OLDER WITH A FOUR-YEAR COLLEGE DEGREE OR MORE IN NEW YORK STATE AND THE UNITED STATES, BY RACE AND ETHNICITY, 2005 AMERICAN COMMUNITY SURVEY**



### WOMEN'S BUSINESS OWNERSHIP IN THE STATE OF NEW YORK

Owning a business can bring women increased control over their working lives and create important financial and social opportunities for them. Women's business ownership encompasses a wide range of arrangements. Some of these arrangements are professional and high earning, such as corporation shareholding or consulting, but others, such as providing child care in one's home are far less lucrative. Overall, both the number and proportion of businesses owned by women have been growing.

New York State ranks in the top ten of all states for the share of its businesses that are women-owned, tied with Michigan at 8th. In 2002, 29.6 percent of businesses in the state were women-owned, above 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 II). New York ranks 1st in its region on this indicator, ahead of New Jersey (26.1 percent) and Pennsylvania (26.0 percent).

As shown in Figure 12, the share of women-owned businesses in New York State has improved over time. In 1997, the state was on a par with the nation for its share of women-owned businesses at 26.1 percent compared with 26.0 percent, respectively. Five years later, however, New York State jumped ahead of the nation with a larger increase in women-owned businesses, at 29.6 percent compared with 28.2 percent, respectively, and improved its rank on this indicator from 17th in the nation to 8th. (New York State's share of women-owned businesses was also on a par with that of the United States as a whole in 1992, but because of changes in the Census Bureau's count of businesses, the percentage of women-owned businesses in 1992 is not comparable with later years.)

Like women's business ownership overall, women's representation among self-employed workers (one type of business owner) has grown over time. Unfortunately, most self-employment is not especially well-paying for women, and about half of self-

employed women combine this work with other work, either a wage or salaried job or a second type of self-employment (for example, babysitting and catering; Spalter-Roth, Hartmann, and Shaw 1993). Many self-employed low-income women package earnings from many sources in an effort to raise their family incomes (Spalter-Roth, Hartmann, and Shaw 1993). Married women, on the other hand, are more likely to choose self-employment over wage and salary employment if they have a high demand for flexibility and a nonstandard work week, high relative earnings potential as self-employed women, and husbands with health insurance (Lombard 2001).

### NEW YORK WOMEN AND POVERTY<sup>14</sup>

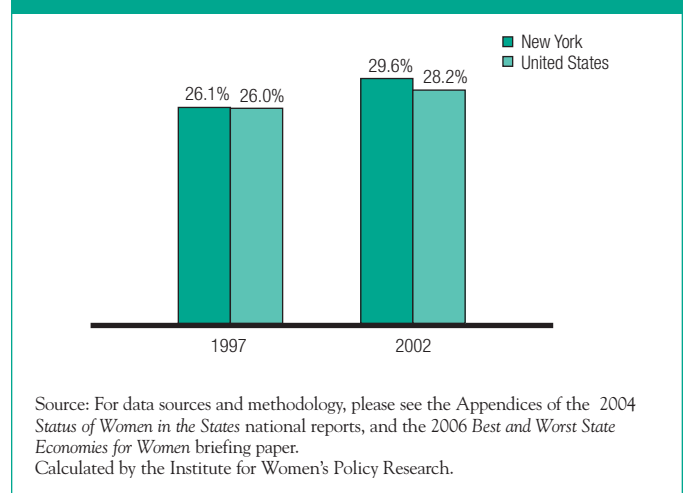
Women bear substantial responsibility for their families' economic well-being, and factors such as the wage gap, women's prevalence in low-paid, female-dominated occupations, and their low relative hours of paid work all impede their ability to ensure their families' financial security, particularly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

New York State ranks in the bottom third of all states at 40th in the nation for the proportion of women who live above the poverty line. In 2005, 84.8 percent of women 16 and older lived above poverty (6,665,765 women), leaving 15.2 percent below the poverty line (1,193,095 women; data not shown). Women in New York State were more likely to be poor than women nationally (87.3 percent above poverty nationally) and far more likely to be poor than women in New Hampshire (93.4 percent) and Minnesota (92.6 percent), 1st and 2nd in the nation (Appendix II).

In 1989, New York State had more women living above poverty, as defined by the U.S. Census Bureau, than the United States as a whole, at 87.2 percent, but by 1997 that proportion had dropped to only 83.4 percent of women above poverty (see

<sup>14</sup> The Federal Poverty Threshold for a family of four (with two children) in 2005 was \$19,806 (U.S. Department of Commerce, Bureau of the Census 2006e). The Federal Poverty Threshold is the official federal government poverty measure and serves as a statistical yardstick that allows for consistent comparisons over time and across states. For further information on how it is derived and used, see footnote 5.

**FIGURE 12: PERCENT OF WOMEN-OWNED BUSINESSES IN NEW YORK STATE AND THE UNITED STATES, 1997 AND 2002 ECONOMIC CENSUS**



## Focus Box D: How Much Does A Degree Pay? Women's and Men's Earnings by Level of Education<sup>15</sup>

While women's access to education has improved significantly in recent decades, women generally have narrower educational opportunities, are less likely to have advanced degrees, and still have lower educational attainment overall than men. Nationally, women at every education level earn less than comparably educated men and differences in educational attainment play a role, but a somewhat limited one, in the earnings gap between men and women (Sicilian and Grossberg 2001). In New York State, full-time women workers 25 and older have a slightly higher level of education than their male counterparts overall, yet, with few exceptions, they still earn less than men.

### EDUCATION LEVELS FOR WOMEN AND MEN IN NEW YORK STATE

Chart D-1 presents the educational distribution for women and men 25 and older who are full-time, year-round workers in New York State and the United States and shows dramatic differences in educational attainment by race and ethnicity. Nearly all white women workers in the state at least hold a high school diploma, with only 3.3 percent falling below that level. While Asian

American women are the most likely to hold a bachelor's or graduate degree, they are also well represented at the lowest end of the spectrum. Nearly 11 percent have less than a high school education, pointing to substantial differences in education among Asian American working women.

Access to higher education for African American and Latina working women pales in comparison with that of white and Asian American women. More than a third of African American women aged 25 and older who work full-time, year-round in New York, have a high school degree or less (37.9 percent), and nearly half of Latina women do (46.9 percent). Not surprisingly then, African American and Latina women also are far less likely to hold a bachelor's degree or more. Fewer than one in three African American and Latina women (29.2 and 25.2 percent, respectively) have attained this level of education compared with 2 in 5 and more than half (43.0 and 54.8 percent) of white and Asian American women workers, respectively.

Chart D-1 also highlights the important gains in education achieved by full-time women workers 25 and older in New York State. With little exception, women of all racial and ethnic groups in New York State who work full-time, year-round have higher levels of education than their male counterparts. Women's educational advantage is only slight except in the case of Latina women who are substantially more likely to hold a bachelor's degree (17.3 percent) than Latino men (10.7 percent). As shown in Chart D-2, however, only white women are less likely to have a bachelor's degree than their male counterparts, and only slightly less. Likewise, only Asian American women in New York State are less likely to hold a graduate degree than their male counterparts (see Chart D-1).

<sup>15</sup> Educational distribution data presented in this focus box are for employed women and men aged 25 and older who work full-time year-round and differ from those in the section, *Women's Educational Attainment in New York State*, which presents the percent of all women aged 25 and older with a bachelor's degree or more regardless of employment status. In this section, please also note that racial categories white, African American, and Asian American do not include Latinos. This differs from data on the economic status indicators, which include Latinas in every racial group except white.

**CHART D-1: EDUCATIONAL DISTRIBUTION FOR FULL-TIME, YEAR-ROUND WORKERS 25 AND OLDER IN NEW YORK STATE AND THE UNITED STATES, BY GENDER AND RACE AND ETHNICITY, 2005**

		All		White		African American		Asian American		Latino	
		New York	U.S.	New York	U.S.	New York	U.S.	New York	U.S.	New York	U.S.
Less than High School Diploma (%)	Women	7.4	7.2	3.3	4.1	9.1	8.2	10.7	9.5	21.1	24.8
	Men	9.9	11.0	5.0	6.2	10.5	10.4	12.7	7.5	28.6	37.3
High School Diploma or GED (%)	Women	24.5	27.4	23.6	27.4	28.8	30.5	19.4	16.8	25.8	28.7
	Men	27.7	28.2	26.6	27.9	34.7	35.8	17.0	15.4	32.8	29.1
Some College (%)	Women	17.1	23.1	16.9	23.4	21.2	26.6	8.2	12.6	16.9	20.6
	Men	16.4	20.4	16.8	21.5	20.3	23.6	9.6	12.5	15.2	15.2
Associate's Degree (%)	Women	12.2	10.4	13.3	10.9	11.8	10.4	6.9	8.8	11.0	7.9
	Men	9.1	7.9	9.8	8.4	9.6	8.5	6.6	6.6	7.4	5.3
Bachelor's Degree (%)	Women	22.7	20.8	24.0	22.1	18.9	16.3	33.4	33.4	17.3	12.8
	Men	21.9	20.7	24.4	23.1	16.5	14.9	30.8	30.7	10.7	8.8
Graduate Degree (%)	Women	16.0	11.1	19.0	12.2	10.3	8.0	21.4	18.9	7.9	5.1
	Men	15.0	11.8	17.4	13.0	8.4	6.7	23.3	27.2	5.2	4.2
Total (%)	Women	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	Men	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes: Racial categories white, African American, and Asian American do not include Latinos. Latinos may be of any race.  
Source: Urban Institute 2007.  
Compiled by the Institute for Women's Policy Research.

## Focus Box D: How Much Does A Degree Pay? Women's and Men's Earnings by Level of Education<sup>15</sup> (continued)

### EDUCATION AND EARNINGS

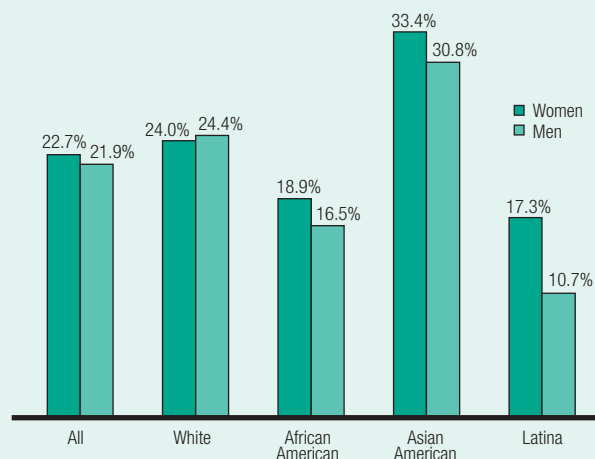
Higher education brings with it higher earnings for both women and men across racial and ethnic groups in New York and the United States as a whole. Despite the fact that education boosts women's earnings and that women have taken enormous strides forward in terms of their educational attainment, their earnings relative to men's over time have improved only marginally (Goldberg Dey and Hill 2007). Chart D-3 presents women's and men's median annual earnings for full-time, year-round workers aged 25 and older by education level in 2005. Women's and men's earnings by education level vary greatly by gender and race and ethnicity, and with few exceptions, men outearn women in every racial and ethnic group at every level of education in New York State. At the lower levels of education in New York State, men of every racial and ethnic group outearn women by a substantial margin, demonstrating how low educational attainment is of greater economic consequence for women than for men.

At the highest levels of education (bachelor's and graduate level), the patterns of difference in earnings between women and men and among women persist (see Chart D-4). College-educated men outearn their female counterparts, and often substantially so, in every racial/ethnic group with the exception of Latino women and men. Latina women with a bachelor's degree earn slightly more than similarly educated Latino men in the state (\$43,800 versus \$42,800, respectively; see Chart D-4). Disparities in earnings by education level also exist among women. White and African American women at the lower levels of education in New York State earn more than Asian American and Latina women.

### EARNINGS GAINS FROM EDUCATION

Despite the disparity in earnings between women and men and among women and men by race and ethnicity, higher education translates into higher earnings for every demographic group. Chart

**CHART D-2: PERCENT OF FULL-TIME, YEAR-ROUND WORKERS 25 AND OLDER WITH A BACHELOR'S DEGREE BY SEX AND RACE AND ETHNICITY, 2005**



Racial categories white, African American, and Asian American do not include Latinos. Latinos may be of any race.  
Source: Urban Institute 2007.  
Compiled by the Institute for Women's Policy Research.

D-5 presents the percentage earnings gains associated with different levels of education for women and men, who work full-time, year-round. The percentage gains in median annual earnings due to higher educational attainment are substantial regardless of gender or race and ethnicity. For all women and men in New York State, moving from a high school degree to a Bachelor's degree brings a 67.5 and 57.9 percent gain in earnings, respectively. Asian American women and men with a Bachelor's degree see the largest gains, earning 118.5 and

**CHART D-3: MEDIAN ANNUAL EARNINGS FOR FULL-TIME, YEAR-ROUND MEN AND WOMEN WORKERS 25 AND OLDER IN NEW YORK STATE AND THE UNITED STATES, BY EDUCATION LEVEL AND RACE AND ETHNICITY, 2005**

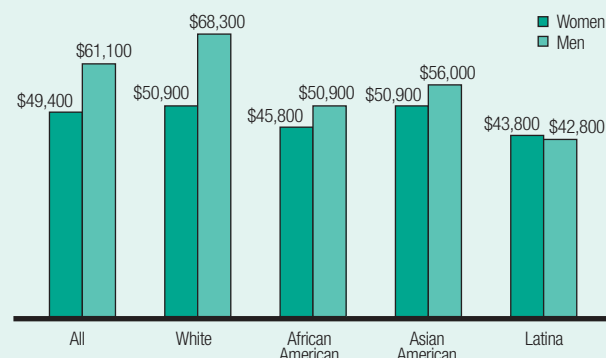
		All		White		African American		Asian American		Latino	
		New York	U.S.	New York	U.S.	New York	U.S.	New York	U.S.	New York	U.S.
Less than HS (\$)	Women	20,400	19,400	23,200	21,600	24,400	20,400	18,800	20,400	17,300	17,300
	Men	26,800	26,500	36,700	32,600	30,600	25,500	25,500	25,500	24,400	22,400
HS/GED (\$)	Women	29,500	26,500	30,600	27,500	28,500	24,400	23,300	25,500	25,500	23,400
	Men	38,700	35,700	40,700	39,100	32,600	30,600	26,500	30,600	31,400	28,500
Some College (\$)	Women	33,600	30,800	34,600	32,600	33,600	30,600	39,600	32,100	32,600	30,600
	Men	44,800	42,800	47,000	45,800	40,700	36,700	35,700	38,700	38,700	36,700
Associate's (\$)	Women	35,700	35,700	36,700	36,700	34,600	33,600	36,500	36,700	32,600	31,600
	Men	46,900	45,800	50,900	47,900	42,800	40,700	35,700	40,700	40,700	40,700
Bachelor's (\$)	Women	49,400	44,800	50,900	45,800	45,800	40,700	50,900	46,700	43,800	40,700
	Men	61,100	61,100	68,300	63,200	50,900	48,900	56,000	59,100	42,800	46,900
Graduate (\$)	Women	62,100	56,000	63,200	57,000	57,000	53,000	66,200	63,200	57,000	50,900
	Men	85,600	81,500	92,700	86,600	63,200	61,200	67,200	81,500	69,300	65,200

Racial categories white, African American, and Asian American do not include Latinos. Latinos may be of any race.  
Source: Urban Institute 2007.  
Compiled by the Institute for Women's Policy Research.



## Focus Box D: How Much Does A Degree Pay? Women's and Men's Earnings by Level of Education<sup>15</sup> (continued)

**CHART D-4: MEDIAN ANNUAL EARNINGS FOR FULL-TIME, YEAR-ROUND WORKERS 25 AND OLDER WITH A BACHELOR'S DEGREE IN NEW YORK STATE, BY GENDER AND RACE AND ETHNICITY, 2005**



Racial categories white, African American, and Asian American do not include Latinos. Latinos may be of any race.  
Source: Urban Institute 2007.  
Compiled by the Institute for Women's Policy Research.

**CHART D-5: PERCENTAGE GAINS IN EARNINGS BY EDUCATION LEVEL FOR FULL-TIME, YEAR-ROUND WORKERS AGED 25 AND OLDER IN NEW YORK STATE AND THE UNITED STATES, BY GENDER AND RACE AND ETHNICITY, 2005**

		HS to BA Degree		BA to Graduate Degree	
		New York	U.S.	New York	U.S.
All	Women	67.5%	69.1%	25.7%	25.0%
	Men	57.9%	71.1%	40.1%	33.4%
White	Women	66.3%	66.5%	24.2%	24.5%
	Men	67.8%	61.6%	35.7%	37.0%
African American	Women	60.7%	66.8%	24.5%	30.2%
	Men	56.1%	59.8%	24.2%	25.2%
Asian American	Women	118.5%	83.1%	30.1%	35.3%
	Men	111.3%	93.1%	20.0%	37.9%
Latino	Women	71.8%	73.9%	30.1%	25.1%
	Men	36.3%	64.6%	61.9%	39.0%

Racial categories white, African American, and Asian American do not include Latinos. Latinos may be of any race.  
Source: Urban Institute 2007.  
Compiled by the Institute for Women's Policy Research.

111.3 percent more than Asian American women and men with a high school diploma. The large differences in earning power among Asian Americans at different levels of education point to large differences in economic well-being among Asian American women and men. In fact, a previous report by IWPR that examined 2000 Decennial Census data found large discrepancies in earnings among Asian American women by national origin in the United States, with women of Japanese origin earning the most and Vietnamese women earning the least (Caiazza, Shaw, and Werschkul 2004).

### THE EARNINGS RATIO WITH WHITE MEN

In New York State and the United States as a whole, white men, 25 years of age and older and working full-time, year-round, outearn all other women and men at every level of education. The ratio of all women's earnings to white men's earnings in New York State, as well as nationwide (see Figure 7), underscores the large disparities between women and white men. As Chart D-6 shows, the disparities tend to be largest at the bottom and top of the educational range, and more moderate in the middle. That is, white men seem to have the greatest advantage over women at the very low level of having less than a high school diploma, as well as at the highest level of having a graduate degree.

Interestingly, the wage ratios between Asian American, African American, and Latina women and white men are their best at the level of some college education. For all three groups of women, the ratio worsens at the next level of education, particularly for African American and Latina women. In fact, African American women's earnings never reach even three-quarters of white men's and Latina women's earnings never reach much more than two-thirds of white men's earnings, regardless of education level.

**CHART D-6: RATIO OF WOMEN'S MEDIAN ANNUAL EARNINGS TO WHITE MEN'S BY EDUCATION LEVEL FOR FULL-TIME, YEAR-ROUND WORKERS AGED 25 AND OLDER IN NEW YORK STATE AND THE UNITED STATES, BY RACE AND ETHNICITY, 2005**

	New York State						
	Less than HS	HS/ GED	Some College	AA Degree	BA Degree	Graduate Degree	
All	55.6%	72.5%	71.5%	70.1%	72.3%	67.0%	
White	63.2%	75.2%	73.6%	72.1%	74.5%	68.2%	
African American	66.5%	70.0%	71.5%	68.0%	67.1%	61.5%	
Asian American	51.2%	57.2%	84.3%	71.7%	74.5%	71.4%	
Latino	47.1%	62.7%	69.4%	64.0%	64.1%	61.5%	
United States							
All	59.5%	67.8%	67.2%	74.5%	70.9%	64.7%	
White	66.3%	70.3%	71.2%	76.6%	72.5%	65.8%	
African American	62.6%	62.4%	66.8%	70.1%	64.4%	61.2%	
Asian American	62.6%	65.2%	70.1%	76.6%	73.9%	73.0%	
Latino	53.1%	59.8%	66.8%	66.0%	64.4%	58.8%	

Racial categories white, African American, and Asian American do not include Latinos. Latinos may be of any race.  
Source: Urban Institute 2007.  
Compiled by the Institute for Women's Policy Research.

Figure 13). The state recovered somewhat in 2002, with 86.1 percent of women above poverty, but then dropped again to 84.8 percent of women living in families with income above the poverty line. Despite these minor fluctuations, since the late 1980s New York State has experienced an overall increase in poverty among women and a severe drop in its ranking from 30th to 40th in the nation. These trends call attention to poverty as an increasingly pressing problem for the state.

### Among Women by Race and Ethnicity

White and African American women are less likely to be poor in New York State than their national counterparts, while Asian American, Native American, and Latina women are more likely to be poor than in the nation as a whole. Despite a slightly better picture for African American women in New York State, poverty disproportionately affects all women of color in the state just as it does nationally. In 2005, 90.9 percent of white, non-Latina women in New York State lived above the poverty line, while 83.2 percent of Asian American women did (see Figure 14). In contrast, only 78.9 percent of African American women, 74.6 percent of Native American women, and 73.0 percent of Latina women lived above the poverty line. In other words, approximately one in four African American, Native American, and Latina women in New York State lives in poverty.

### Among Older Women

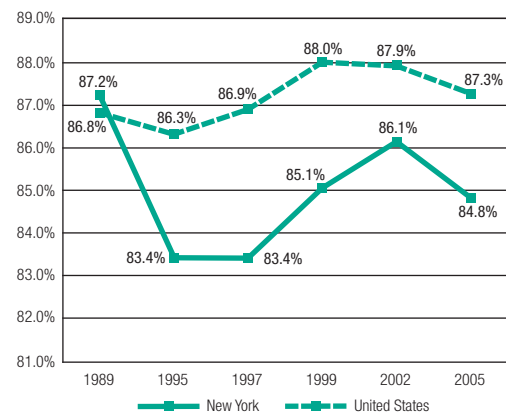
The greater likelihood of poverty among women of color underscores the disadvantages they face in the labor market. Their working-age economic status only becomes more tenuous as they enter their retirement years. According to IWPR analysis, in 2004, fewer than one in three women in New York State aged 65 or older had pension income, 63 percent were either widowed, divorced, or were never married, and 12 percent continued to work for pay even in “retirement” (Institute for Women’s Policy Research 2007a). Among women of color aged 65 and older in the state, 16.8 percent of Asian American women, 28.6 percent of African American women, and 34.5 percent of Latina women lived in poverty (Institute for Women’s Policy Research 2007a). In sum, New York State’s older women, and particularly women of color, run a substantial risk of being poor in their retirement years. Reducing poverty among older women in the future will require addressing poverty among working age women today.

### Among Female-Headed Families and the Foreign-Born

Disparities in economic security also come to the fore when looking at family type and citizenship status. In New York State, almost a third of families with children are female-headed (29.0 percent) and more than a third (36.8 percent) of those families fall below the poverty line (U.S. Department of Commerce, Bureau of the Census 2006a). Among all poor families with children, those headed by single women make up the lion’s share (57.5 percent; U.S. Department of Commerce, Bureau of the Census 2006a).

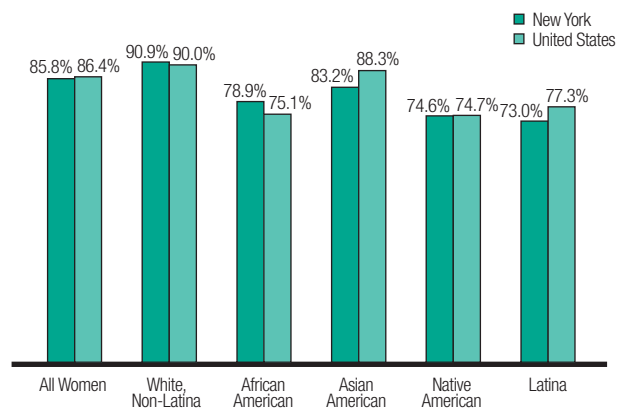
Among naturalized citizens, 8.0 percent of married couple families with children are poor, compared with 29.0 percent of female-headed families with children (Migration Policy Institute 2007). Among noncitizens, 16.0 percent of married couple families with children are poor, compared with a striking 50.2 percent of female-headed families with children (Migration Policy Institute 2007).

**FIGURE 13: PERCENT OF WOMEN ABOVE THE FEDERAL POVERTY LINE IN NEW YORK STATE AND THE UNITED STATES, 1989 TO 2005**



Source: For data sources and methodology, please see the Appendices of the 1996, 1998, 2000, 2002, and 2004 *Status of Women in the States* national reports, and the 2006 *Best and Worst State Economies for Women* briefing paper. Calculated by the Institute for Women’s Policy Research.

**FIGURE 14: PERCENT OF WOMEN AGED 16 AND OLDER LIVING ABOVE THE FEDERAL POVERTY LINE IN NEW YORK STATE AND THE UNITED STATES, BY RACE AND ETHNICITY, 2005 AMERICAN COMMUNITY SURVEY**



Latinas may be of any race or two or more races. All racial groups except white may include Latinas. Source: U.S. Department of Commerce, Bureau of the Census 2006a. Compiled by the Institute for Women’s Policy Research.

Unfortunately, the poverty line as defined by the federal government is highly inadequate at measuring economic security and does not reflect the experiences of working families in making ends meet in the United States, much less in New York State. Originally based on the cost of a basket of consumer goods (namely foodstuffs), which no longer represent the most costly portion of family expenses, the official poverty measure does not account for increases in essential family expenses like housing, health care, and child care. It also fails to account for regional differences in cost of living across or within states, which are sizeable for New York State. Better measures of what a family requires to make ends meet, such as the Self-Sufficiency Standard, would indicate that many more of New York State’s women are in families where income is inadequate to meet basic needs.

# Conclusion and Policy Recommendations

Although the economic status of women in New York State as measured by most indicators is above average, it is certainly not beyond improvement. The state's deteriorating standing over time on several indicators of women's economic status, low rankings on the proportion of women above poverty and women's labor force participation, and substantial differences in women's economic status by race and ethnicity, demand serious attention from state and local policymakers. New York State's women would benefit greatly from policies that seek to ensure that all of the state's women have access to its immense economic opportunity.

Disparities by race and ethnicity 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 Latina and African American women in particular lack access to opportunity and resources that allow for economic security and independence. Policies and programs designed to diminish gender- and race-based inequities should be at the forefront of local and state policymaking efforts. Below are a number of policies that would open doors for women in New York State to take advantage of opportunities to succeed in life and to improve their standard of living.

**Work Supports for Women.** New York State should invest more in policy options that support women as important contributors to the state's economy, through their roles as caregivers and workers. Women workers are overrepresented in part-time and low-wage positions, those least likely to offer employer benefits, but also continue to be primary caregivers within their families. For too many women, being sick or staying home to care for an ill child or family member can mean losing pay (or perhaps a job).

- ❖ High quality, affordable child care services are critical to women's ability to enter the labor market and to find and retain employment. New York State can help working mothers by raising its child care assistance eligibility level to at least 200 percent of the poverty line and by indexing the eligibility limit to inflation of the federal poverty line (Schulman and Blank 2007).
- ❖ Tax credit policies can also help women and their families afford child care services. New York State is to be commended for, and should continue, its fully refundable child and dependent care tax credit, which is valued above the federal credit level and targeted at low-income families (National Women's Law Center 2006).
- ❖ Women workers in New York State would benefit from paid time off programs including sick days, parental leave, and time for family care. New York State women are fortunate to have a State Temporary Disability Income Program (TDI), which provides partial income replacement to workers for pregnancy and childbearing as well as other non-work-related temporary disability or illness. Access to other paid leave benefits can be

expanded through federal and state policies such as minimum paid time off standards and by extending TDI to include family care benefits.

**Anti-Poverty Policy.** Poverty among women in New York State can be reduced through a greater use of anti-poverty policies and an improvement in public assistance programs by expanding eligibility and increasing benefits.

- ❖ An expansion of New York State's Earned Income Credit, modeled after the federal EITC, would provide much-needed financial relief to low-income working mothers in the state.
- ❖ Workforce Investment Boards across the state can tailor job training to the needs of sectors that have better wage and career growth, improve access to work supports like child care services and transportation, and target their services to the needs of specific demographic groups, such as immigrant communities (Wider Opportunities for Women 2006).
- ❖ Women in New York State need policies that will help to keep them and their families safe from financial hardship due to health problems or accidents. Public health programs like Medicaid should be expanded to reach a wider range of at-risk and uninsured women with incomes above current eligibility limits. For example, women in the state would benefit from an increase in Medicaid coverage of working parents from its current level of 150 percent of the poverty line to 200 percent (Ross and Cox 2007).
- ❖ 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. In addition, local governments could adopt regional or county-level Self-Sufficiency Standards, such as those developed by Wider Opportunities for Women (Pearce and Brooks 2000; Pearce 2004), which assess the wages needed for a basic standard of living that includes all family expenses such as child care and housing. Such measures would serve well as an income eligibility guideline for programs and policies designed to help families achieve economic security.

**Economic Opportunity through Educational Access, Workplace Fairness, and Entrepreneurship.** New York State's policies should ensure better access to education for women of color, which brings with it opportunities for better jobs and better pay for women. Policies and practices that promote fair pay can also help to ensure that women receive the compensation and achieve the economic independence they deserve. Likewise, expanded opportunities for women's entrepreneurship can bring women increased control over their working lives.

- ❖ Educational attainment should be encouraged among all women in the state, and especially women of color who clearly lag behind. Policies encouraging women's enrollment in higher education and increased federal and state financial aid

and scholarship programs designed to reduce economic barriers would open up doors for all low-income women in New York State. African American and Latina women's educational opportunities in the state should be a particular focus of investment and scholarship and grant programs.

- ❖ To begin to address the wage gap, businesses in New York State 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. Additionally, 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. As a first step, government contractors could be required to implement such policies.
- ❖ 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. Technical assistance to women entrepreneurs should also include helping them to identify opportunities for successful

and profitable businesses. In addition, large corporations can enhance their business development policies for contractors and suppliers to improve the success of women-owned businesses in accessing these opportunities.

**Political Participation.** New York State's 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.

- ❖ New York State ranks 22nd among the states for number of women in the state's legislature, with less than a quarter of seats in the two houses combined held by women (Center for American Women and Politics 2008). More space for women at the state's decision-making tables will help bring a gender lens and more balanced perspective to public policy-making by affording women a greater opportunity to raise the visibility of and address the social and economic issues they face in their communities.
- ❖ New York State's political parties and advocacy groups should encourage and promote women to run for political office.

# Appendix I.

## The Economic Status of Women: Methodology, Terms, and Sources

The *Economic Status of Women in New York State* is part of IWPR's Status of Women in the States report card series. As in other Status of Women reports, the *Economic Status of Women in New York State* has three main goals: 1) to analyze and disseminate information about women's progress in achieving economic rights and opportunities; 2) to identify and measure the remaining barriers to economic equality; and 3) to provide baseline measures and a continuing monitor of women's economic progress throughout the country.

This report contains indicators describing women's economic status in two main areas: Employment and Earnings and Social and Economic Autonomy. For the two major issue areas addressed in this report, IWPR compiled composite indices based on the indicators presented to provide an overall assessment of the economic status of women in each area and to rank the states from 1 to 51 (including the District of Columbia).

To address the continuing barriers facing women across the United States, the Status of Women series also includes letter grades for each state for each of the major issue areas. IWPR designed the grading system to highlight the gaps between men's and women's access to various rights and resources. States were graded based on the difference between their performance and goals set by IWPR (see Table 1.1). For example, since no state has eliminated the gap between women's and men's earnings, no state received an A on the employment and earnings composite index. Because women in the United States are closer to achieving some goals than others, the curve for each index is somewhat different. Using the grades, policymakers, researchers, and advocates can quickly identify remaining barriers to equality for women in their state.

IWPR referred to several sources for guidelines on what to include in these reports. The Beijing Declaration and Platform for Action from the U.N. Fourth World Conference on Women guided some of IWPR's choices of indicators. This document, the result of an official convocation of delegates from around the world, outlines issues of concern to women, rights fundamental to achieving equality and autonomy, and remaining obstacles to women's advancement. IWPR also solicited input about the most critical issues affecting women's lives from members of its state advisory committees and experts in each subject area.

The IWPR research team also selected indicators based on their relevance, representativeness, reliability, and comparability across all the states and the District of Columbia. While women's status is constantly changing, the evidence contained in this report represents a compilation of the best available data for measuring women's status.

**APPENDIX I. TABLE 1.1: CRITERIA FOR GRADING**

Index	Criteria for a Grade of "A"	Highest Grade, U.S.
<b>Composite Employment and Earnings Index</b>		A-
Women's Median Annual Earnings	Men's Median Annual Earnings, United States (\$41,300)	
Ratio of Women's to Men's Earnings	Women Earn 100 Percent of Men's Earnings	
Women's Labor Force Participation	Men's Labor Force Participation, United States (71.8%)	
Women in Managerial and Professional Occupations	Women in Managerial and Professional Occupations, Best State (52.5%)	
<b>Composite Social and Economic Autonomy Index</b>		B+
Percent of Women with Health Insurance	Percent of Women with Health Insurance, Best State (91.0%)	
Women's Educational Attainment	Men's Educational Attainment (percent with four years or more of college, United States; 29.1%)	
Women's Business Ownership	50 Percent of Businesses Owned by Women	
Women's Business Ownership	50 Percent of Businesses Owned by Women	
Percent of Women Above Poverty	Percent of Men Above Poverty, United States (90.8%)	

Calculated by the Institute for Women's Policy Research.

### LIMITATIONS AND CONSIDERATIONS

Identifying and reporting on subregions within states (cities or counties) were beyond the scope of this project, which means that regional differences among women within the states are not reflected. For example, pockets of poverty are not identified, and community-level differences in women's status are not described.

A lack of reliable and comparable state-by-state data limits IWPR's treatment of several important topics (i.e., violence against women, issues concerning nontraditional families of all types, issues of special importance to lesbians, issues concerning women with disabilities, women's unpaid labor, women in nontraditional occupations, etc.). In addition, earnings and poverty data across states are limited in their comparability by the lack of good indicators of differences in the cost of living by state. Many of these issues do not receive sufficient treatment in national surveys or other data collection efforts.

Readers of this report should keep a few technical notes in mind. In some cases, differences reported between two states—or between a state and the nation—for a given indicator are statistically significant. That is, they are unlikely to have occurred by chance and probably represent a true difference between the two states or the state and the country as a whole. In other cases, these differences are too small to be statistically significant and are likely to have occurred by chance. IWPR did not calculate or report measures of statistical significance. Generally, the larger a difference between two values (for any given sample size or distribution), the more likely it is that the difference will be statistically significant.

Finally, when comparing indicators based on data from different years, the reader should note that in the 1990-2005 period, the United States experienced a major economic recession at the start of the 1990s, followed by a slow and gradual recovery, with strong economic growth (in most states) in the last few years of the 1990s. By 2000, however, the economy had slowed significantly, and a recession began in March 2001 and officially ended in November 2001. The period since the end of the recession has been marked by slow economic growth, and some economists are predicting another recession in 2008 and 2009.

#### **ABOUT THE INDICATORS AND THE DATA**

To facilitate comparisons among states, IWPR uses only data collected in the same way for each state. The data are from two federal government agencies: the U.S. Census Bureau and the U.S. Bureau of Labor Statistics. Below are descriptions of the data sources.

**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 (see Table 1.1).

**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:** 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 women workers 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 (see Table 1.1).

**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 Latinas, and Latinas, 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 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. 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.

**American Community Survey Data by Race and Ethnicity.** IWPR used the 2005 American Community Survey (ACS) data published by the Census Bureau to provide statistics disaggregated by race and ethnicity on six of the eight indicators of women's economic status in this report, including median annual earnings, the gender wage ratio, managerial and professional occupations, labor force participation, education, and poverty (please note that health insurance data by race/ethnicity come from the Current Population Survey). For these data, Latinos, though reported separately, may be of any race except white (which we label white, non-Latino). Most data produced by the Census Bureau include Latinos in whatever racial group they report and then, in addition, note the number who also report being Latino. As a result, the numbers in this report for white women will generally differ from Census Bureau numbers.

IWPR includes Native Hawaiians and Pacific Islanders in the Asian American category for all economic status 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. Our labeling of racial and ethnic groups generally follows that traditionally used by the U.S. Census Bureau. In recent years, however, the Bureau has broadened its questions about race and ethnicity to encompass the growing diversity in the nation's population. For example, the racial category "Black or African American" encompasses those "who identified themselves as having origins in any of the Black racial groups of Africa." This includes people "who indicated their race as Black, African American, or Negro, or who wrote in entries such as African American, Afro American, Nigerian, or Haitian" (Grieco and Cassidy 2001). Likewise, the ethnicity category "Hispanic or Latino" encompasses those who identified

themselves as Spanish, Hispanic, or Latino, or having origins in a particular country or area of Latin America. For further discussion of how the U.S. Census Bureau defines race and ethnicity, see *Overview of Race and Hispanic Origin: Census 2000 Brief* (Grieco and Cassidy 2001).

The ACS, as any other survey, is subject to statistical error. IWPR's six indicators of women's economic status by race and ethnicity are only presented for those groups where the margin of error (based on a 90 percent confidence interval) did not exceed 10 percent of the estimate reported by the ACS. This cutoff helps to ensure that the data presented are reliable and comparable across racial and ethnic groups and across states. For the wage ratio between women's and men's earnings, data were

used only where both the numerator and denominator met our margin of error cut off.

ACS Integrated Public Use Microdata Series (IPUMS) data were collected by the Urban Institute to provide additional information on median annual earnings by occupation for full-time, year-round workers and median annual earnings by education level for full-time, year-round workers aged 25 and older. For these data, racial groups white, African American, and Asian American do not include Latinos. Latinos may be of any race. Asian American includes Native Hawaiians and Pacific Islanders. To ensure the reliability of the data collected by the Urban Institute, IWPR specified a cell size cutoff of 30 cases or more.



# Appendix II. How the States Measure Up

## Women's Status On The Employment And Earnings 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 II. How the States Measure Up (continued)

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

See Appendix I for Methodology.

# Appendix II. How the States Measure Up (continued)

## Selected State-by-State Indicators of Men's Economic Status

State	Median Annual Earnings for Full-Time, Year-Round Employed Men, 2005	Percent of Men Living Above Poverty, 2005	Percent of Men in the Labor Force, 2004	Percent of Men with Four or More Years of College, 2005
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%	35.1%
New Jersey	\$50,000	94.1%	74.0%	37.6%
New Mexico	\$36,000	87.9%	69.9%	28.2%
New York	\$42,500	89.6%	70.3%	31.5%
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%
United States	\$41,300	90.8%	71.8%	29.1%

See Appendix I for Methodology.

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