



# Briefing Paper

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## The Economic Status of Women in South Carolina Wide Disparities by Race and Ethnicity

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In Partnership with the Alliance for Women

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

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

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

The economic status of women is intimately linked to their well-being in other areas of life and impacts women over the lifespan. For example, a woman's earnings, access to health insurance, and likelihood of poverty may affect her ability to provide a decent quality of life for her family, to maintain her and her family's health, or to move out of a violent or abusive relationship. A woman's access to a well paid job that is family-friendly and offers benefits will also affect her economic standing in her old age, by affecting her Social Security benefits, her likelihood of

pension receipt, and her ability to save and invest for retirement.

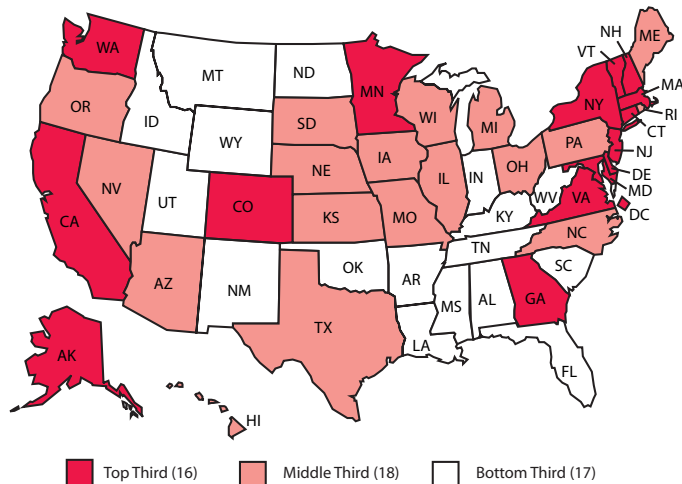
The economic status of women is critical to the success and growth of every state and the entire country. When women can contribute as full and equal participants in society, they enable cities, states, and the nation as a whole to achieve their full social and economic potential.

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

### Overview

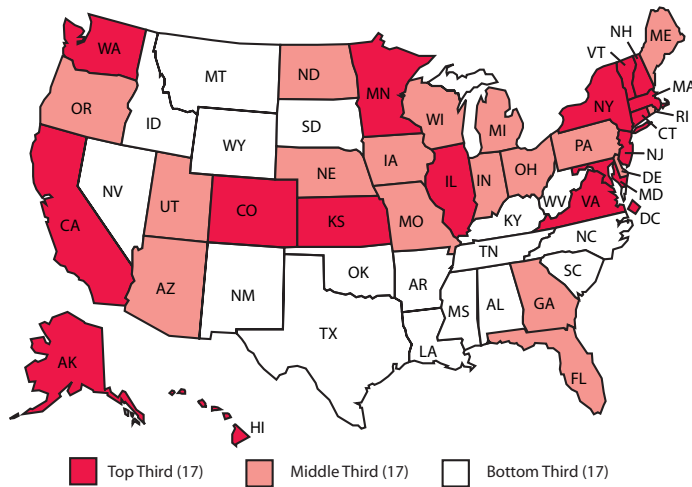
While South Carolina's women, like all women in the United States, have witnessed real improvements in their economic and social status, barriers to their economic equality remain embedded in the state's social and economic fabric. Nationally, South Carolina ranks below average on the composite index of women's employment and earnings, at 36th, and the composite index of social and economic autonomy, at 39th (see Table 1). These rankings place South Carolina among the bottom third of states in both composite

## MAP 1: Employment and Earnings Composite



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

## MAP 2: Social and Economic Autonomy Composite



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

areas (see Maps 1 and 2), a marked decline from 2002 when the state was in the middle third for both indices (see Chart 1).

South Carolina is one of nine states, joining the District of Columbia, Maryland, Virginia, Delaware, Georgia, Florida, North Carolina, and West Virginia, that make up the South Atlantic region and places 8th overall in the region on both the women's employment and earnings composite index and the social and economic autonomy composite index.

### Women in South Carolina: What's Promising?

- South Carolina ranks in the top half of states for the percentage of working women in managerial and professional occupations, at 18th.
- South Carolina ranks 4th of 9 states in the South Atlantic region for women's labor force participation.
- African American women in South Carolina are more likely to have health insurance than their national counterparts.

### Women in South Carolina: What's Disappointing?

- South Carolina ranks 31st or lower on every indicator of women's economic status except women in managerial and professional occupations.
- It ranks in the bottom third of states on women's earnings (40th), educational attainment (37th), and poverty (39th).
- South Carolina falls at the very bottom of the middle third of states for the wage gap (33rd), the percent of women with health insurance coverage (34th), and the percent of women-owned businesses (34th). It is also near the bottom of the middle third for women's labor force participation (31st).
- African American women earn little more than half of what white men in the state earn and are half as likely to hold a four-year college degree as white women.
- African American and Hispanic women in South Carolina are much more likely to be poor than white and Asian American women.

South Carolina women's economic status over time shows decline or stagnation on many indicators and modest improvement on others. In the state's Economic Status Scorecard (see Chart 1), we compare data released in the 2002 Status of Women in South Carolina report with data released in this briefing paper. The scorecard shows a decline in women's real earnings, a substantial decline in women's health insurance coverage (causing South Carolina to fall from 9th in the nation to 40th), and a notable decrease in the percent of women living above poverty. The labor

<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).

**Chart 1. South Carolina's Scorecard on the Economic Status of Women**

	2002 Data Release*	Current Data Release	Has the State Made Progress?
<b>Employment and Earnings Composite Rank</b>	<b>30</b>	<b>36</b>	<b>No</b>
Women's Median Annual Earnings (2005 Dollars)	\$28,100	\$27,700	No
Ratio of Women's to Men's Earnings	70.9%	73.7%	Yes
Women's Labor Force Participation	59.5%	59.5%	No
Percent Women in Managerial/Professional Occupations	32.8%	34.2%	Yes
<b>Social and Economic Autonomy Composite Rank</b>	<b>33</b>	<b>39</b>	<b>No</b>
Percent of Women with Health Insurance Coverage	89.1%	80.7%	No
Women 25 and Older with a Four-Year College Degree or More	14.7%	23.6%	Yes
Women-Owned Businesses	24.7%	26.2%	Yes
Percent of Women Above the Poverty Line	87.1%	85.0%	No

Notes: \*Data in the 2002 *Status of Women in South Carolina* report release reflect different years. Data on median annual earnings, the wage ratio, managerial/professional occupations, and poverty are for the year 1999; data on labor force participation and health insurance coverage are for the year 2000; data on women-owned businesses are for the year 1997; and data on college education or more are for the year 1989.

For methodology, sources, and terms for data released in this briefing paper, see Appendix II.

For methodology, sources, and terms for data released in 2002, see the *Status of Women in South Carolina*, Institute for Women's Policy Research 2002.

Compiled by the Institute for Women's Policy Research.

also make up a large share of the female population (29.8 percent) and play an important role in the state's economy (see Appendix I). Despite their contributions, African American women earn less than white women and have a much larger wage gap with white men. Additionally, Asian American, African American, and Hispanic women are more likely to be poor than white women in the state.

With below average rankings on all but one indicator (the percent of women workers in managerial and professional occupations), South Carolina holds significant challenges for women that demand attention from policymakers, advocates, and researchers. Additionally, large disparities by race and ethnicity among women in the state continue to disadvantage many women.

These obstacles to economic equality and security impede both women and the state from reaching their full potential.

## Employment and Earnings

Women in South Carolina rank 36th overall on the Employment and Earnings composite index, earning the state a grade of D+ on this measure of women's economic status (Table 1; for more information about

force participation rate for women in South Carolina is equal to what it was in the 2002 report, indicating no real progress (although the state's ranking improved somewhat from 35th to 31st in the nation because other states experienced actual declines in women's labor force participation). South Carolina's women have seen some progress, however. The state experienced a large increase in the percent of women 25 and older with a college education or more (progress on this indicator is measured since 1989, the year of the data used for the 2002 report), its rank moving from 40th to 37th. Progress in South Carolina also includes some improvement in the wage ratio, a modest increase in the share of working women in managerial and professional occupations, and a small climb in the share of women-owned businesses in the state (although its rankings on these three indicators either stagnated or fell relative to other states).

In South Carolina, disparities along racial and ethnic lines impede women's economic progress. While white women are the largest group of women in the state (64.9 percent), African American women

**Table 1. Overview of the Economic Status of Women in South Carolina**

	National Rank*	Regional Rank*	Grade
<b>Composite Employment and Earnings Index</b>	<b>36</b>	<b>8</b>	<b>D+</b>
Women's Median Annual Earnings, 2005 <sup>a</sup> (\$27,700)	40	8	
Ratio of Women's to Men's Earnings, 2005 <sup>a</sup> (73.7%)	33	9	
Labor Force Participation, 2004 <sup>b</sup> (59.5%)	31	4	
Percent in Managerial/Professional Occupations, 2002 <sup>c</sup> (34.2%)	18	5	
<b>Composite Social and Economic Autonomy Index</b>	<b>39</b>	<b>8</b>	<b>D</b>
Percent of Women with Health Insurance, 2005 <sup>a</sup> (80.7%)	34	6	
Percent of Women 25 and Older with a Four-Year College Degree or More, 2005 <sup>a</sup> (23.6%)	37	8	
Women-Owned Businesses, 2002 <sup>d</sup> (26.2%)	34	8	
Percent of Women Above the Poverty Line, 2005 <sup>a</sup> (85.0%)	39	8	

Notes: \*The national rankings are of a possible 51, referring to the 50 states and the District of Columbia. The regional rankings are a maximum of 9 and refer to the states in the South Atlantic region (DC, MD, VA, DE, GA, FL, NC, SC, and WV).

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

Calculated by the Institute for Women's Policy Research.

**Table 2. Overview of the Economic Status of Women of Color in South Carolina  
American Community Survey Data**

	All Women	White, Non-Hispanic Women	African American Women	Asian American Women	Native American Women	Hispanic Women
<b>Employment and Earnings</b>						
Median Annual Earnings (for full-time, year-round employed women), 2005 <sup>a</sup>	\$27,500	\$30,400	\$22,700	N/A	N/A	N/A
Earnings Ratio Between Women and White Men, 2005 <sup>a</sup>	66.1%	73.1%	54.6%	N/A	N/A	N/A
Women's Labor Force Participation, 2005 <sup>a</sup>	58.3%	57.1%	60.9%	58.1%	N/A	58.7%
Women in Managerial and Professional Occupations, 2005 <sup>a</sup>	35.2%	40.6%	24.8%	N/A	N/A	N/A
<b>Social and Economic Autonomy</b>						
Percent of Women with a College Education, 2005 <sup>a</sup>	21.8%	25.5%	12.7%	N/A	N/A	N/A
Percent of Women Above the Poverty Line, 2005 <sup>a</sup>	83.8%	89.3%	72.4%	86.7%	N/A	70.2%
Percent of Women with Health Insurance, 2005 <sup>b*</sup>	80.7%	82.9%	78.4%	N/A	N/A	N/A

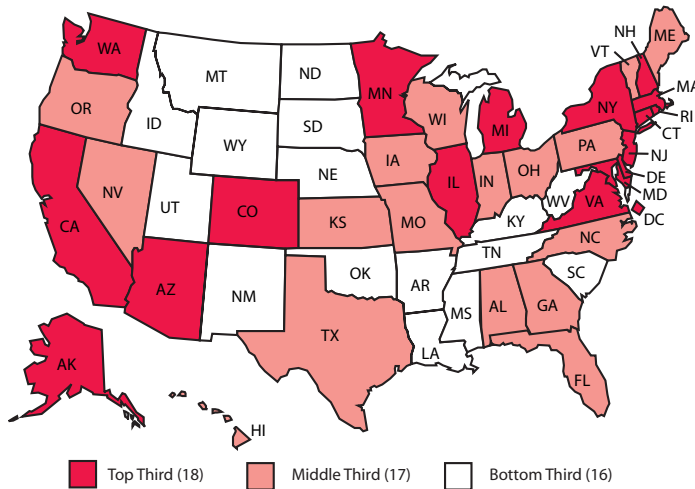
Notes: \*Data for women with health insurance come from the Current Population Survey. See Appendix II for more sources and methodology. N/A = Not Available.

Hispanics may be of any race or two or more races. Racial categories African American, Asian American, and Native American include Hispanics. Data for women's business ownership are not available by race and ethnicity.

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

**Compiled by the Institute for Women's Policy Research.**

**MAP 3: Women's Median Annual Earnings**



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

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

**Calculated by the Institute for Women's Policy Research.**

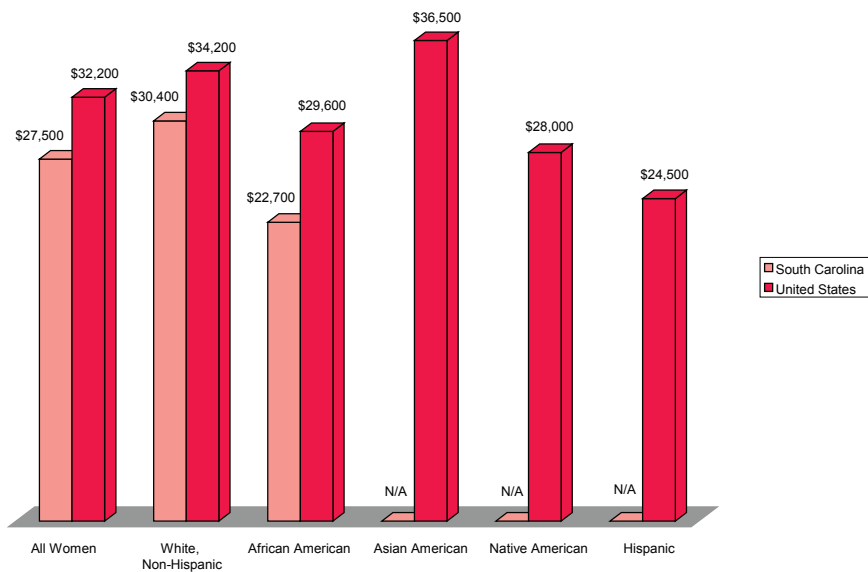
the methodology for the composite indices see Appendix II). South Carolina ranks in the bottom third for women's median annual earnings, at 40th in the nation, but in the middle third for its ratio of women's to men's earnings, at 33rd (Maps 3 and 4). The state also falls among the middle third of states for women's labor force participation, at 31st. It ranks best on the percent of women in managerial and professional occupations, at 18th in the nation, just barely missing in the top third, (Maps 5 and 6). These four indicators reflect women's ability to enter and secure equal standing in the labor market.

South Carolina women clearly face substantial barriers to employment and good-paying jobs. Despite South Carolina's

<sup>2</sup>For this indicator, the percentage shown is for the United States as a whole rather than an average of the values for each of the fifty states and the District of Columbia. Therefore, the national value for this indicator may fall above or below the middle point for the states.

<sup>3</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.

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



Notes: N/A=Not available.

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

Compiled by the Institute for Women’s Policy Research.

relatively higher ranking for the proportion of working women in managerial and professional occupations, its low rankings on the other indicators in this composite paint an overall disappointing picture of women’s economic opportunity and underline a great need for improvement.

### Women’s Earnings in South Carolina

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

South Carolina women working full-time, year-round earned substantially less than women nationally in 2005<sup>2</sup>, at \$27,700, compared with \$31,800 (Table 1 and Appendix IV).<sup>3</sup> These earnings place South Carolina in the bottom third of states at 40th. Their earnings are also far lower than those of women in the District of Columbia (\$42,400) and Maryland (\$39,300), which rank first and second in the nation. They are somewhat higher than the earnings of women in Arkansas and Montana (\$24,800), which tie for last place nationally (see Appendix IV). In the South Atlantic region, South Carolina ranks 8th for women’s median annual earnings, faring better only than West Virginia, where women earned \$27,600.

Women’s earnings vary greatly by race and ethnicity. In 2005, white women in

South Carolina earned \$30,400 for full-time year-round work.<sup>4</sup> In stark contrast, African American women with the same work effort earned only \$22,700 annually (see Table 2). Data for Asian American, Native American, and Hispanic women were not included due to small sample sizes, but nationally Asian American women earn about the same or more than white women and Native American and Hispanic women, like African American women, earn far less.

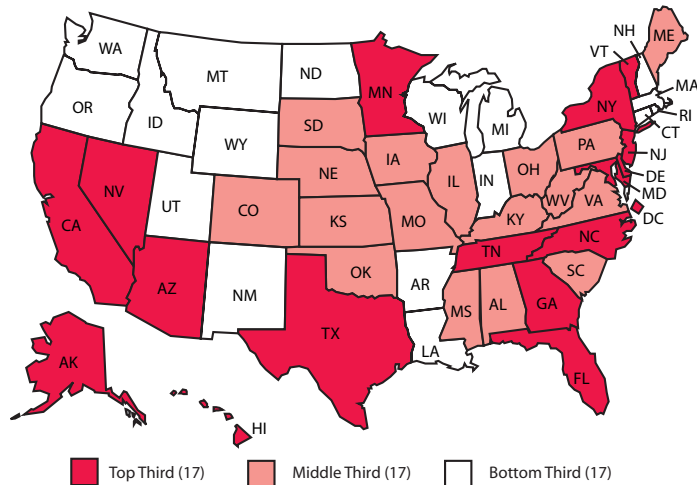
As shown in Figure 1, both white and African American women in South Carolina earned less than their national counterparts in 2005, pointing to the overall low earnings potential for women in the state. African American women in the state experience the greatest disadvantage, however. While white women earned about 89 percent of what their national counterparts earned, African American women earned only about 77 percent of what African American women earned nationally.

### The Wage Gap in South Carolina

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

<sup>4</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 therefore directly comparable to the health insurance data for all women and men used to rank and grade the states. For more on sources and methodology, see Appendix II.

**MAP 4: Earnings Ratio Between Employed Women and Men**



Note: Ratio of median annual earnings between women and men, aged 16 and older, who work full-time, year-round, 2003-2005.  
 Source: Institute for Women's Policy Research 2006b.  
 Calculated by the Institute for Women's Policy Research.

in earnings between men and women in 2000 occurred within given occupations (Cotter, Hermsen, and Vanneman 2004). The findings from these two studies suggest that sex discrimination continues to play a role in maintaining the gap between women's and men's earnings.

In South Carolina, the wage ratio between women and men in 2005 was 73.7 percent. South Carolina ranks 33rd on this indicator, far behind the nation's frontrunners, including the District of Columbia and Arizona, where women earn 85.5 percent and 83.8 percent of what men earn, respectively. South Carolina falls ahead of Utah and Wyoming, the bottom states on this indicator, where women earn 65.3 and 60.7 percent of what men earn (Appendix IV). The state ranks last in the South

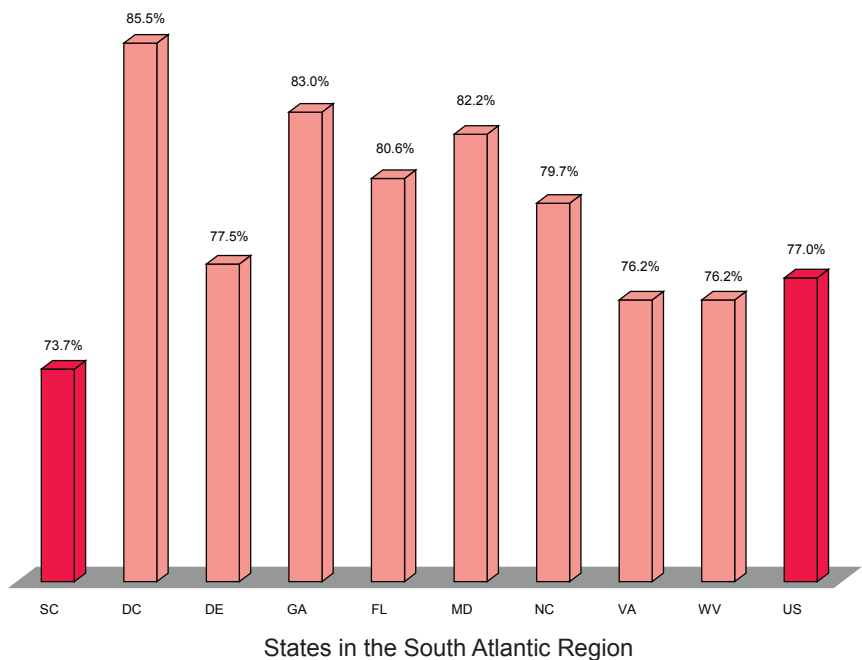
education, job training, and workforce experience, and women and men continue to differ in the amount and types of these experiences they attain.

Atlantic region and falls behind the nation as a whole for the ratio of women's to men's earnings (see Figure 2).<sup>5</sup>

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

Race- and gender-based earnings disparities in South Carolina become clear when the wages of women

**Figure 2. Ratio of Women's to Men's Full-Time/Year-Round Median Annual Earnings in the South Atlantic Region and the United States, 2005, Current Population Survey**



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

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. A separate study of decennial Census data found that most of the gap

<sup>5</sup> For this indicator, the percentage shown is for the United States as a whole rather than an average of the values for each of the fifty states and the District of Columbia. Therefore, the national value for this indicator may fall above or below the middle point for the states.

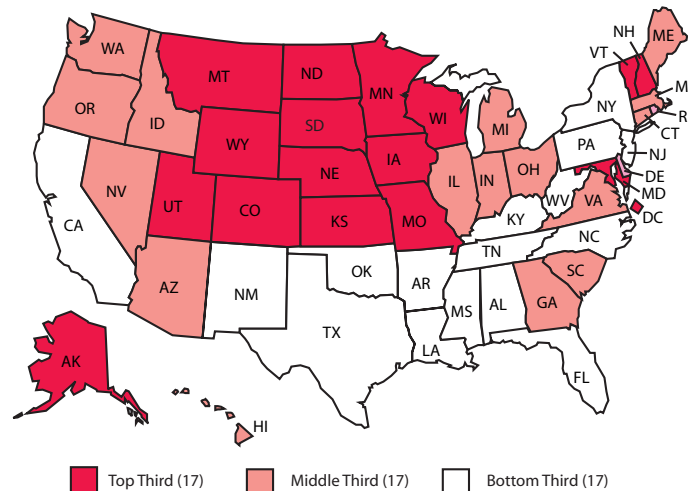
workers are compared to those of white men, typically the highest earners. White women, the highest earning group of women in South Carolina, earned just 73.1 percent of what white men earned in 2005. African American women earned a strikingly low 54.6 percent of what white men earned (data for Asian American, Native American, and Hispanic women were not included due to small sample sizes). Such large gaps in earnings between women and white men underscore the ways in which gender and race intersect to disadvantage women in South Carolina, particularly African American women.

### Women's Participation in the Labor Force in South Carolina

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

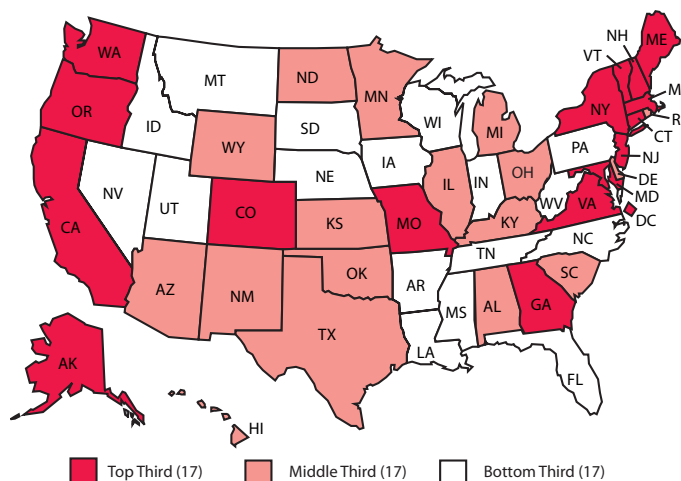
South Carolina falls below the midpoint of all states (31st) for the percent of women in the labor force (in other words, women who are employed or unemployed but actively looking for work) in 2004, at 59.5 percent (Table 1). It is just above the average for the nation as a whole (59.2 percent) but behind the nation's leading states, including South Dakota (69.4 percent), Minnesota (69.0 percent), and Nebraska (68.5 percent; Appendix IV). South Carolina ranks fourth among the South Atlantic states for the percent of women in the labor force behind the District of Columbia and Maryland (62.3 percent), Delaware (61.1 percent), and Virginia (60.8 percent), but ahead of Georgia (59.2 percent), North Carolina (58.8 percent), Florida (55.4 percent),

MAP 5: Women's Labor Force Participation



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

MAP 6: Women in Professional and Managerial Occupations



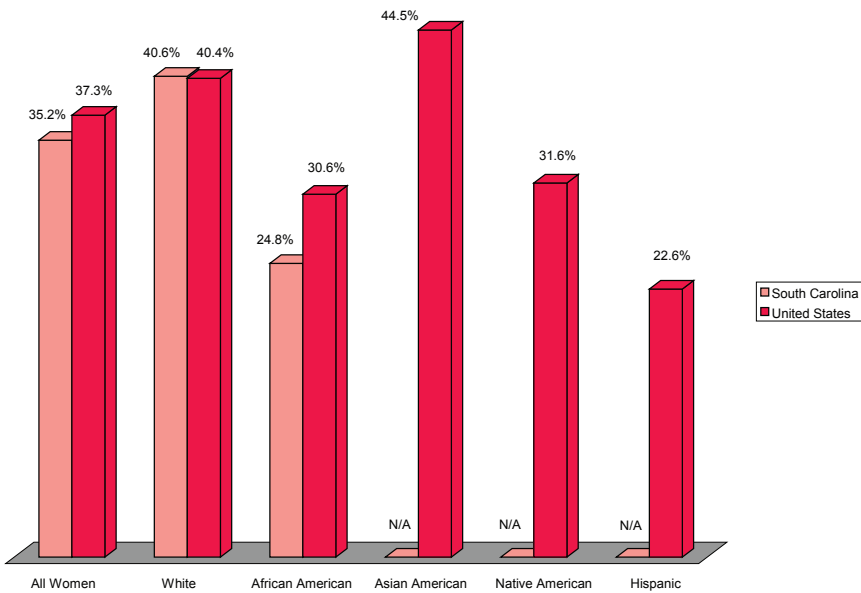
Note: Percent of all women workers aged 16 and older who are employed in managerial or professional specialty occupations, 2002.  
Source: US Department of Labor, Bureau of Labor Statistics 2004.  
Compiled by the Institute for Women's Policy Research.

and West Virginia (49.1 percent; Appendix IV).<sup>6</sup>

Labor force participation rates differ by women's race and ethnicity as well. In 2005, white women had the lowest labor force participation rates among South Carolina's women, at 57.1 percent. African American women had the greatest attachment to the labor force, with 60.9 percent working or actively looking for work. Asian American and Hispanic women, at 58.1 percent and 58.7 percent, fell between these two groups.

<sup>6</sup> For this indicator, the percentage shown is for the United States as a whole rather than an average of the values for each of the fifty states and the District of Columbia. Therefore, the national value for this indicator may fall above or below the middle point for the states.

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



Notes: N/A=Not Available.  
 Source: U.S. Department of Commerce, Bureau of the Census Bureau 2006c.  
 Compiled by the Institute for Women's Policy Research.

### South Carolina Women in Managerial and Professional Occupations

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

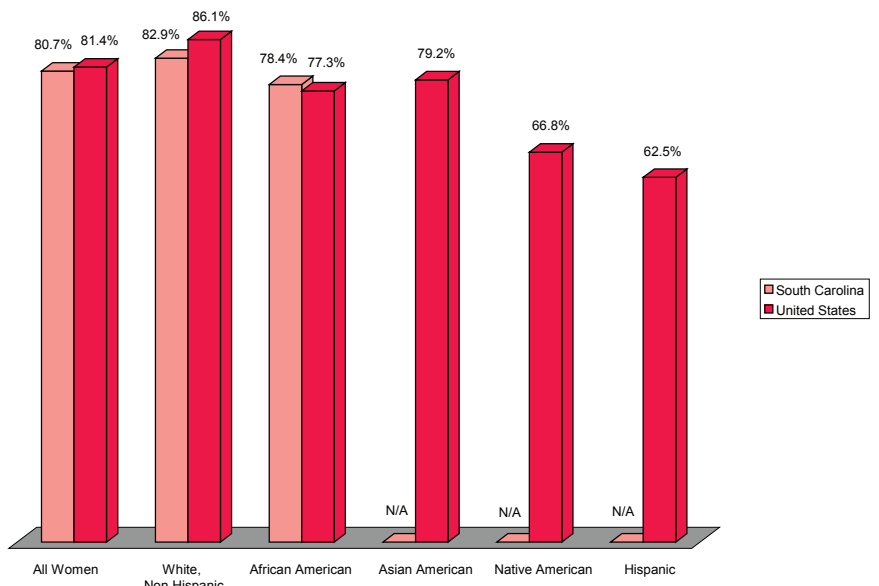
South Carolina ranks 18th in this category, with 34.2 percent of women workers employed in managerial and professional occupations (Table 1). This is the only indicator of women's economic status for which South Carolina places in the top half of the country, though it is still below the national average of 35.5 percent, and far below the highest-ranked jurisdictions: the District of Columbia (52.5 percent), Maryland (43.1 percent), and Virginia (40.3 percent; Appendix IV).

While the South Atlantic region includes the top three ranked jurisdictions leading the nation in the share of working women in managerial or professional jobs, the region also includes states that perform less well on this measure, like Delaware, Florida, North Carolina, and West Virginia. Georgia falls just below the national average, at 35.1 percent, but above South Carolina (Appendix IV). Women living in the South Atlantic states have widely varying access to a category of positions that provide good pay, professional growth, and a host of benefits that would positively impact their economic well-being.

Women's access to employment in professional and managerial jobs also varies by race and ethnicity. As Figure 3 shows, employed white women in South Carolina were much more likely to be in professional and managerial positions than the state's African American women. Whereas only a quarter of African American women held such jobs, 40.6 percent of white women did.

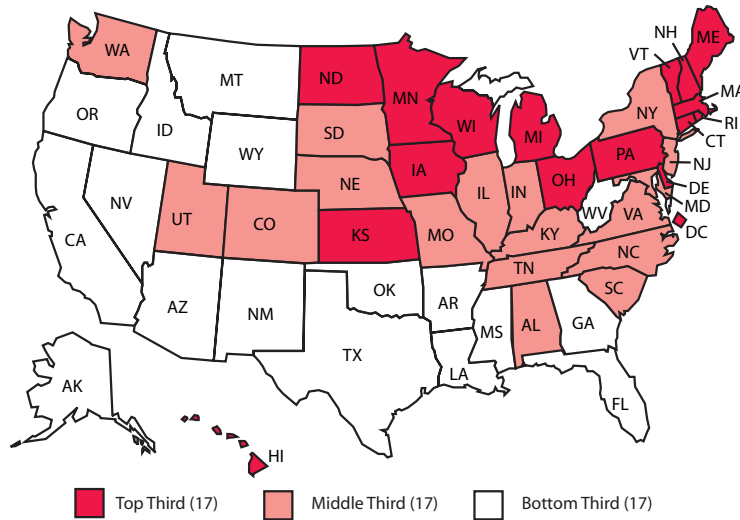
African American women are also substantially less likely to be in managerial and professional jobs than their national counterparts. Only 24.8 percent of African American women in the state held such jobs, compared

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



Notes: N/A=Not Available.  
 Source: Institute for Women's Policy Research 2006b.  
 Calculated by the Institute for Women's Policy Research.

## MAP 7: Women with Health Insurance



Note: Percent of all women aged 18 to 64 with health insurance, 2003-2005.  
Source: Institute for Women's Policy Research 2006b.  
Calculated by the Institute for Women's Policy Research.

## South Carolina Women and Health Insurance

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

South Carolina ranks 34th in the nation for the percent of women ages 18 to 64 with health insurance coverage, at 80.7 percent in 2005 (Table 1). This level of coverage places South Carolina near but below the national average of 81.4 percent. The state falls far behind states like Minnesota, however, which ranks first at 91.0 percent, and Hawaii and Wisconsin, which tie for second at 88.6 percent (Appendix

IV). South Carolina ranks 6th among the nine South Atlantic states on this indicator, faring better than Georgia (79.6 percent), West Virginia (77.1 percent), and Florida (76.4 percent; Appendix IV).

As shown in Figure 4, white women in South Carolina were slightly less likely to be insured than their national counterparts and African American women were slightly more likely. Data for Asian American, Native American, and Hispanic women were excluded due

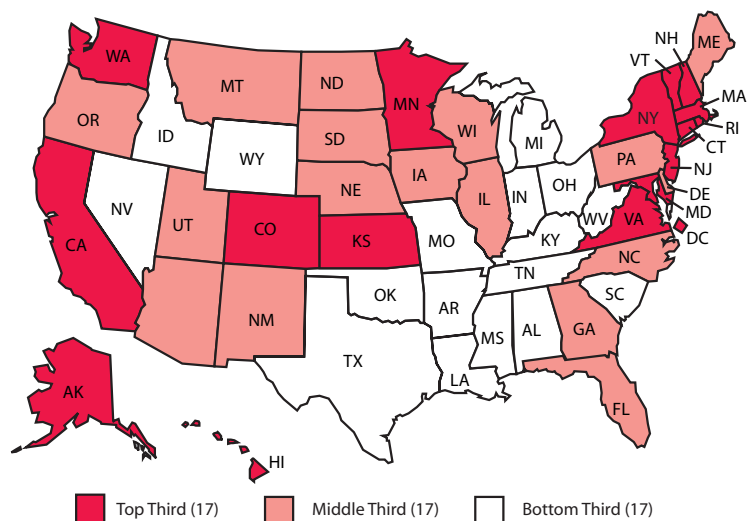
with 30.6 percent nationally. Data for Asian American, Native American and Hispanic women in South Carolina were excluded due to small sample sizes, but nationally Native American and Hispanic women are much less likely to be in management and other professional jobs than white and Asian American women (Figure 3).

## Social and Economic Autonomy

Women in South Carolina rank 39th in the nation on the Social and Economic Autonomy Composite Index, earning a grade of D. The state's rankings of 34th for both women's health insurance coverage and women's business ownership bring it just into the middle third of states (Maps 7 and 8). The state, however, ranks in the bottom third for women's educational attainment, at 37th, and women above poverty, at 39th (Maps 9 and 10).

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

## MAP 8: Women with Higher Education

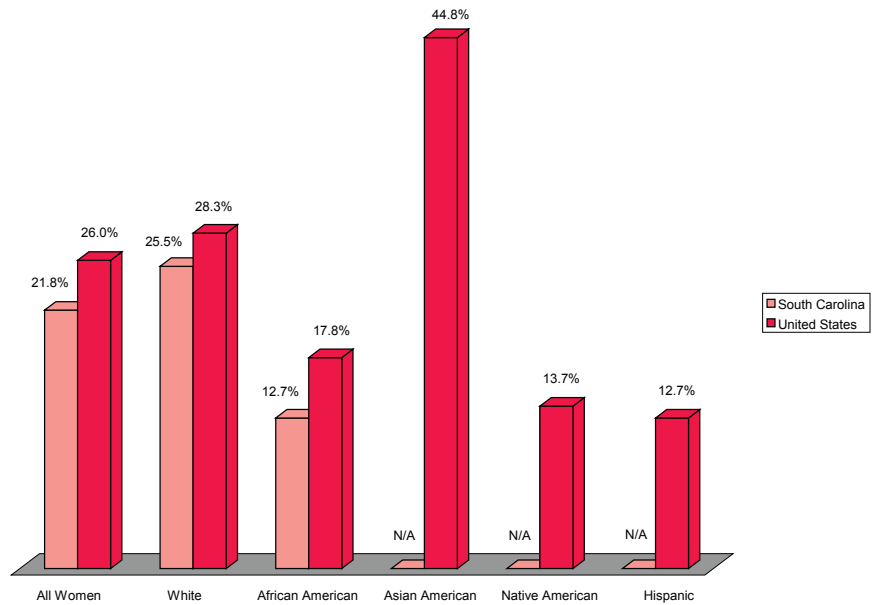


Note: Percent of women aged 25 and older with a four-year college degree or more, 2003-2005.  
Source: Institute for Women's Policy Research 2006a.  
Calculated by the Institute for Women's Policy Research.

to small sample size, but nationally these groups, particularly Native American and Hispanic women, have low levels of health insurance coverage.

Among women in the state, 82.9 percent of white women contrasted with 78.4 percent of African American women had health insurance in 2005. Low rates of insurance coverage for the state's women in general and African American women in particular may be attributable to their greater prevalence in jobs that lack health benefits, such as lower-level service jobs. An examination of 2000 Census data by the Institute for Women's Policy Research shows that nationally around a quarter of African American, Hispanic, and Native American women, and approximately 16 percent of white and Asian American women, worked in service occupations (Caiazza, Shaw, and Werschkul 2004).

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



Notes: N/A=Not Available.  
 Source: U.S. Department of Commerce, Bureau of the Census 2006c.  
 Compiled by the Institute for Women's Policy Research.

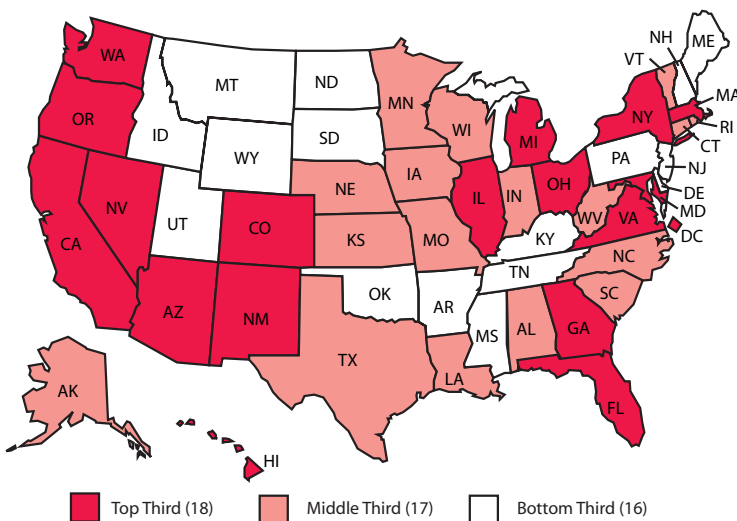
### Women's Educational Attainment in South Carolina

Women's access to education influences their access to the labor market, earnings, and career advancement. Women in the United States have made steady progress in increasing their levels of education. The proportion of women 25 and older with a college degree or more has nearly doubled from 13.6 percent in 1980

(compared with 20.9 percent of men) to 26.5 percent in 2005 (compared with 28.9 percent of men; U.S. Department of Commerce, Bureau of the Census 2006c). Women's more equal footing with men in higher education has certainly helped to increase their earnings. Despite these gains in credentials, though, women continue to lag behind men in their earning power, and occupational segregation persists.

This leaves a great deal of room for improvement, particularly for many women of color, who continue to lack access to higher education.

### MAP 9: Women-Owned Businesses



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

South Carolina ranks in the bottom 15 states in the nation for women's educational attainment, at 37th. Less than a quarter (23.6 percent) of women 25 and older in the state held a four-year college degree or more in 2005. This puts women in the state behind their national counterparts (26.5 percent of whom hold at least a college degree), and far behind the nation's frontrunners, such as the District of Columbia (45.3 percent and 1st in the nation) and Massachusetts (35.6 percent and 2nd). South Carolina ranks 8th among the South Atlantic states for women's educational attainment, ahead only of West Virginia, where a mere 15.2 percent of women hold a college degree or more.

Disparity in educational attainment by race in South Carolina is striking. While 25.5 percent of white women hold at least a four-year college degree, only 12.7 percent of African American women do (data for Asian American, Native American, and Hispanic women were excluded due to unreliability of sample sizes; see Figure 5). In other words, whereas 1 in 4 white women has a college degree, only 1 in 8 African American women does. The low rate of educational attainment for African American women has serious implications for their ability to move out of low-wage jobs, which they are more likely to hold, and poverty, which they are more likely to experience. Also shown in Figure 5, both white and African American women do worse than their national counterparts on this indicator. The share of white women with a college degree or more is 2.8 percentage points lower than the national average and the share of African American women is 5.1 percentage points lower.

### Women’s Business Ownership in South Carolina

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, from being a large shareholder in a corporation, to consulting, to much less lucrative activities like providing child care in one’s home. Overall, both the number and proportion of businesses owned by women have been growing.

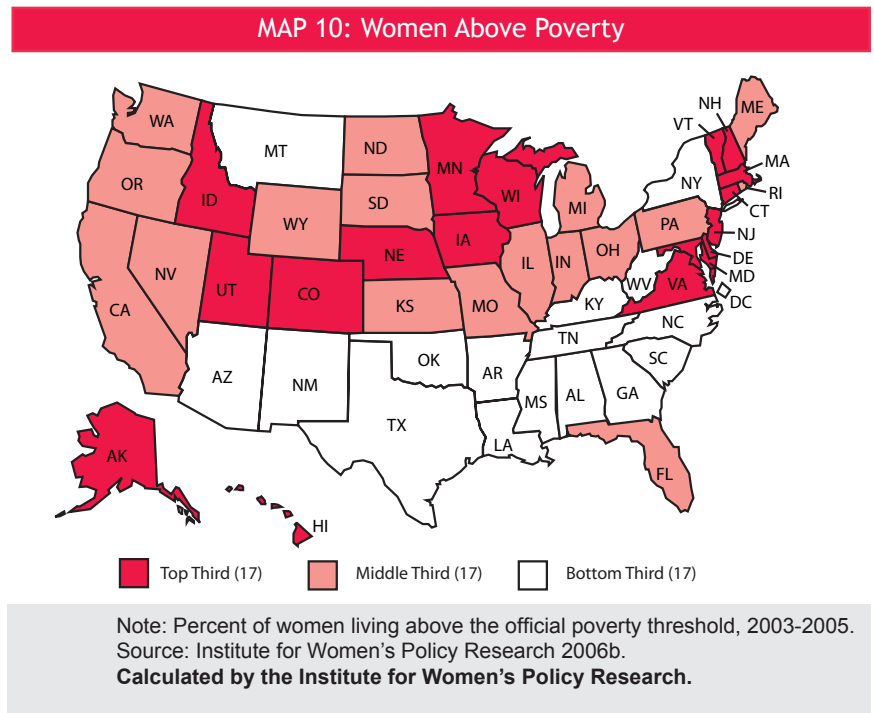
Like women’s business ownership overall, women’s self-employment (one type of business ownership) has also been growing in recent decades. A past IWPR study of self-employed women found that they tend to be older and married, have no young children, have higher levels of education, and be covered by another person’s health insurance (Spalter-Roth, Hartmann, and Shaw 1993). Unfortunately, most self-employment is not especially well-paying for women, and about half of self-employed women combine this work with another job, either a wage or salaried job or a second type of self-employment (for example, babysitting and catering). 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).

Overall, however, research finds that the rapid increase between 1970 and 1990 in the number of married women who were self-employed can be attributed mostly to the rising earnings potential of women in self-employment compared with wage and salary work. In other words, while women’s earnings from self-employment are often still low, they have increased relative to wage and salary work. Married women are also more likely to choose self-employment over wage-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).

South Carolina ranks 34th in the nation for women’s business ownership. In 2002, 26.2 percent of businesses in the state were women-owned, lower than the national average of 28.2 percent<sup>7</sup> and the nation’s leaders: the District of Columbia at 33.2 percent, Maryland at 31.0 percent, and New Mexico at 30.9 percent (Appendix III). The state ranks 8th in the South Atlantic region on this indicator, ahead of Delaware where only 24.1 percent of businesses are women-owned.

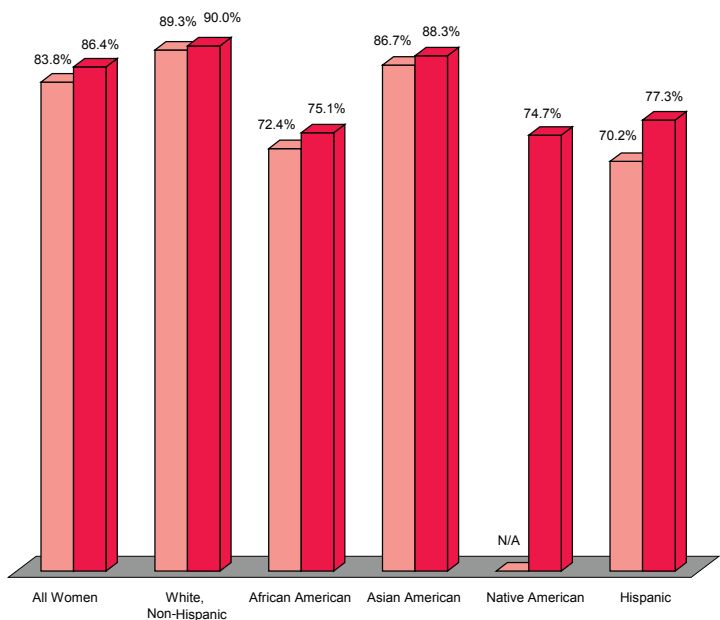
### South Carolina Women and Poverty

Women bear substantial responsibility for their families’ economic well-being, and factors such as the wage gap, women’s prevalence in low-paid, female-dominated occupations, and their low relative hours of



<sup>7</sup>For this indicator, the percentage shown is for the United States as a whole rather than an average of the values for each of the fifty states and the District of Columbia. Therefore, the national value for this indicator may fall above or below the middle point for the states.

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



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

paid work all impede their ability to ensure their families' financial security, particularly for single mothers. In 2005, female-headed families made up 54.1 percent of all families living in poverty nationally (U.S. Department of Commerce, Bureau of the Census 2006c).

In 2005, 85.0 percent of women in South Carolina lived above poverty, compared with 87.3 percent nationally, placing the state at 39th in the nation. Women in South Carolina were much more likely to be poor than women in New Hampshire and Minnesota, the best states, where 93.4 percent and 92.6 percent of women live above the poverty line, respectively (Appendix IV).<sup>5</sup> South Carolina ranks 6th in the South Atlantic region on this indicator, where North Carolina (84.7 percent), West Virginia (83.8 percent), and the District of Columbia (82.2 percent) fared the worst.

Poverty disproportionately affects women of color in South Carolina, as it does all across the United States. In 2005, 89.3 percent of white women in South Carolina lived above poverty, while 86.7 percent of Asian American women did (see Figure 6). In stark contrast, only 72.4 percent of African American women and 70.2 percent of Hispanic women lived above poverty (data for Native American women were excluded due to small

sample sizes). Their greater likelihood of being poor underscores the disadvantages these women face in the job market, particularly for African American and Hispanic women who are the most likely to participate in the labor force (be working or actively looking for work).

## Conclusions and Policy Recommendations

The economic status of South Carolina's women is quite low. The state ranks in the bottom half of all states on seven of eight indicators and the bottom third of all states for both the Employment and Earnings and Social and Economic Autonomy composite indices. South Carolina's scores on these composites and their indicators reflect fundamental issues of gender inequality and unequal access to economic opportunity. Furthermore, disparities by race and ethnicity continue to impede many women of color in

the state from equal and sufficient access to decent pay, better jobs, higher education, health care, and an above-poverty standard of living. The state's African American women in particular lack access to opportunity and resources that allow for economic security and stability, despite their substantial commitment and contribution to the labor market.

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

### Economic Autonomy

**Women's Entrepreneurship.** Promoting women's business ownership and self-employment can bring women increased control over their working lives and open up important financial opportunities for them.

- Women's business ownership can be encouraged by increasing contract set-asides for women-owned businesses at all levels of government.
- Funding to provide technical assistance and loans to small businesses can also be augmented.

<sup>5</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 2006i).

- Technical assistance to women entrepreneurs should also include a system for helping women to identify opportunities for successful and profitable businesses.
- Large corporations can enhance their business development policies for contractors and suppliers to improve the success of women-owned businesses.

**Work Supports and Training for Women.** High-quality, affordable child care services are critical to women’s ability to enter the labor market and to find and retain employment.

- Expanding eligibility for child care assistance to 200 percent of the Federal poverty line will help to ensure that more low-income South Carolina women have access to safe, reliable, and nurturing environments for their children without exhausting their family income. In 2007, child care assistance eligibility in the state was 145 percent of poverty (Schulman and Blank 2007).
- South Carolina should invest in and expand non-traditional job training opportunities for women, to help move them out of the low-wage labor market and into jobs that are stable, and family-friendly, and provide health and other benefits.

**Educational Opportunities.** South Carolina’s policies should ensure better access to education, which brings with it opportunities for better jobs and better pay for women.

- Policies and outreach 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 both white women and women of color in South Carolina.
- African American women’s educational opportunities in the state should be a particular focus of investment, including targeted scholarship and grant programs.

**Workplace Fairness.** Earnings are a central component of the economic security and independence of women and their families and policies and practices that promote fair pay can help to ensure women receive the compensation they have earned.

- Businesses and government agencies in South Carolina should regularly evaluate their wage and promotion practices to ensure that men and women of all races and ethnicities are fairly compensated for their work.
- Employers could be required by federal, state, or

local policies to show that comparable jobs are paid fairly, using tools such as job evaluation systems that measure job content on many dimensions.

## Health and Well-Being

**Paid Leave Policies.** Women workers in South Carolina would benefit from paid time off programs, including sick days, parental leave, and time for family care—benefits often least available to the lowest-paid workers.

- Access to paid leave benefits can be expanded through federal and state policies such as minimum paid-time-off standards, new temporary disability programs, and extension of existing programs to include family care benefits.

**Access to Health Care.** Women in South Carolina need policies that will help to ensure them access to medical treatment and that will keep them and their families safe from financial hardship due to health problems or accidents.

- South Carolina would do well to expand its Medicaid eligibility for working parents, to ensure that low-income families (those between 100 and 200 percent of the federal poverty line) also have access to health care. In 2006, Medicaid coverage is limited to working parents with incomes up to 97 percent of poverty (Ross, Cox, and Marks 2007).

## Political Participation

**Women’s Representation at the Decision-Making Table.** South Carolina 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.

- More space for women at the state’s decision-making tables will help bring a more balanced perspective to public policymaking by affording women a greater opportunity to raise the visibility of and address the social and economic issues they face in their communities. Currently, South Carolina is 50th in the nation for women’s political representation in state legislatures, with two women serving in the State’s Senate and 13 women serving in the State’s House of Representatives (Center for American Women in Politics 2008).
- South Carolina’s political parties and advocacy groups should recruit and encourage women to run for political office.

## Appendix I. Basic Demographic Statistics for South Carolina and the United States

	South Carolina	United States
<b>Total Population, 2005<sup>a</sup></b>	4,113,961	288,378,137
Number of Women, All Ages, 2005 <sup>a</sup>	2,127,633	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>	38.3	37.6
Proportion of Women Over Age 65, 2005 <sup>a</sup>	13.7%	13.5%
<b>Distribution of Women by Race and Ethnicity, All Ages, 2005<sup>a</sup></b>		
White, Non-Hispanic	64.9%	66.8%
Black or African American	29.8%	12.5%
American Indian and Alaska Native	0.4%	0.7%
Asian alone	1.1%	4.3%
Native Hawaiian and Other Pacific Islander	N/A	0.1%
Some other race	1.2%	0.3%
Two or more races	1.1%	1.4%
Hispanic	2.8%	13.9%
<b>Distribution of Households by Type, 2005<sup>a</sup></b>		
Total Number of Family and Nonfamily Households	1,635,907	111,090,617
Married-Couple Families (with and without their own children)	48.2%	49.7%
Female-Headed Families (with and without their own children)	15.2%	12.6%
Male-Headed Families (with and without their own children)	4.1%	4.6%
Nonfamily Households	32.6%	33.1%
<b>Distribution of Women Aged 15 and Older by Marital Status, 2005<sup>a</sup></b>		
Never married	24.8%	25.5%
Now married	53.7%	53.6%
Separated	8.5%	2.6%
Other	4.0%	2.0%
Widowed	10.8%	9.4%
Divorced	10.7%	11.5%
<b>Number of Lesbian Unmarried Partner Households, 2000<sup>b</sup></b>		
	4,806	293,365
<b>Proportion of Women Aged 21-64 with a Disability, 2005<sup>a</sup></b>		
	16.0%	12.9%
<b>Percent of Families with Children Under Age 18 Headed by Women, 2005<sup>a</sup></b>		
	31.5%	24.5%
<b>Proportion of Women Living in Metropolitan Areas, All Ages, 2000<sup>c</sup></b>		
	74.8%	82.8%
<b>Proportion of Women Who Are Foreign-Born, All Ages, 2005<sup>a</sup></b>		
	3.8%	12.1%
<b>Percent of Federal and State Prison Population Who Are Women, 2005<sup>d</sup></b>		
	6.5%	7.0%

Notes: Hispanics may be of any race or two or more races. Racial categories, except whites, may include Hispanics.

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

c) Population Reference Bureau 2000; d) U.S. Department of Justice, Bureau of Justice Statistics 2006.

Compiled by the Institute for Women's Policy Research.

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

### Composite Employment and Earnings Index

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

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

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

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

**Ratio of Women's to Men's Earnings:** Median yearly earnings (in 2005 dollars) of noninstitutionalized women aged 16 and older who worked full-time, year-round (more

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

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

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

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

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

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

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

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

**Educational Attainment:** Percent of civilian noninstitutionalized women aged 25 and older with a four-year college degree or higher. Three years of data were used in order to ensure a sufficiently large sample for each state. Although all the data presented combine data from 2003, 2004, and 2005, they are labeled 2005 in the report. Source: Calculations of the 2004-06 Annual Social and Economic Supplement Demographic Files from the

Current Population Survey for calendar years 2003-05; Institute for Women's Policy Research 2006b.

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

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

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

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

Hispanics, while reported separately, may be of any race except white (which we label white, non-Hispanic). Most data produced by the Census Bureau include Hispanics in whatever racial group they report and then, in addition, note the number who also report being Hispanic. As a result, the numbers in this report for white women will generally differ from Census Bureau numbers.

This report includes Native Hawaiians and Pacific

Islanders in the Asian American category for all indicators disaggregated by race and ethnicity except poverty. The Census Bureau does not combine these two groups, and as a result Census Bureau numbers for Asian Americans may differ from those reported here.

The ACS, as any other survey, is subject to statistical error. In this report, IWPR presents data only for those groups where the margin of error (based on a 90 percent confidence interval) did not exceed 10 percent of the estimate reported by the ACS. This cut off 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 nominator and denominator met our margin of error cut off.

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

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

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

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

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

State	Median Annual Earnings for Full-Time, Year-Round Employed Men, 2005 <sup>a</sup>	Percent of Men Living Above Poverty, 2005 <sup>a</sup>	Percent of Men in the Labor Force, 2004 <sup>b</sup>	Percent of Men with Four or More Years of College, 2005 <sup>a</sup>
Alabama	\$40,000	89.5%	70.0%	22.3%
Alaska	\$46,500	92.3%	76.6%	25.4%
Arizona	\$38,200	89.7%	73.1%	28.2%
Arkansas	\$34,700	89.5%	70.1%	19.3%
California	\$42,500	89.9%	73.9%	32.4%
Colorado	\$44,600	91.5%	80.5%	37.3%
Connecticut	\$53,100	93.2%	73.3%	36.8%
Delaware	\$41,300	94.2%	72.0%	27.0%
District of Columbia	\$49,600	87.9%	73.9%	48.9%
Florida	\$37,200	91.4%	69.6%	28.4%
Georgia	\$38,200	91.1%	76.0%	27.5%
Hawaii	\$40,000	92.9%	69.7%	28.8%
Idaho	\$39,900	92.1%	74.8%	27.4%
Illinois	\$43,500	90.9%	73.3%	31.1%
Indiana	\$41,300	93.2%	73.1%	22.4%
Iowa	\$39,500	92.0%	75.3%	25.0%
Kansas	\$40,000	91.2%	78.9%	32.8%
Kentucky	\$38,000	88.3%	68.9%	20.8%
Louisiana	\$40,000	88.1%	67.7%	21.2%
Maine	\$40,000	90.6%	71.4%	24.9%
Maryland	\$47,800	92.9%	75.0%	36.8%
Massachusetts	\$51,700	91.9%	73.7%	40.5%
Michigan	\$46,700	90.7%	72.8%	26.7%
Minnesota	\$45,000	93.5%	80.3%	34.6%
Mississippi	\$35,000	86.3%	68.4%	19.9%
Missouri	\$40,900	91.7%	74.1%	27.9%
Montana	\$34,000	88.3%	71.2%	26.0%
Nebraska	\$38,200	91.7%	80.7%	25.9%
Nevada	\$37,900	92.2%	74.2%	24.3%
New Hampshire	\$47,800	96.1%	77.9%	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%
<b>National</b>	<b>\$41,300</b>	<b>90.8%</b>	<b>71.8%</b>	<b>29.1%</b>

See Appendix I for Methodology.

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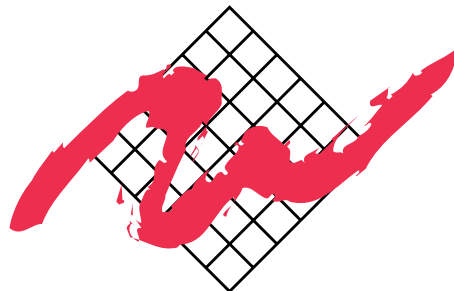
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