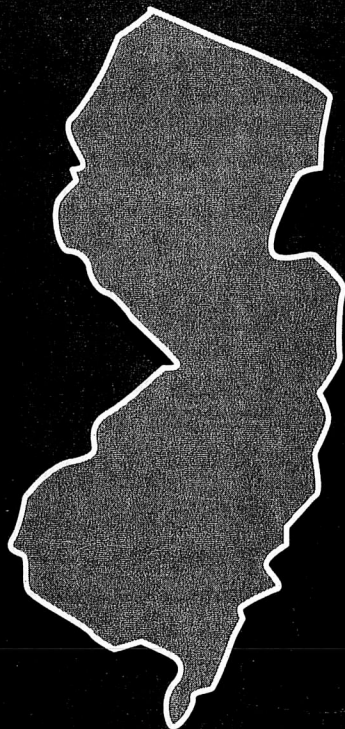


The Status of Women in New Jersey

POLITICS • ECONOMICS • HEALTH • DEMOGRAPHICS



INSTITUTE FOR WOMEN'S POLICY RESEARCH



About this Report

The Status of Women in New Jersey is a result of a research project conducted by the Institute for Women's Policy Research (IWPR) to establish baseline measures for the status of women in New Jersey as well as in several other states. The effort is part of a larger IWPR Economic Policy Education Program, funded by the Ford Foundation, that is intended to improve the ability of advocates and policymakers at the state level to address women's economic issues.

The data used in each report come from a variety of sources, primarily government agencies (although other organizations also provided data where relevant). Many individuals and organizations in New Jersey assisted in locating data and reviewing this report, and three organizations have joined in co-publishing the report.

While every effort has been made to check the accuracy and completeness of the information presented, please do not hesitate to contact the Institute with any questions or comments. The Board of Directors and staff of IWPR and our New Jersey partner hope the people of New Jersey will find this information useful.

About the Institute for Women's Policy Research

The Institute for Women's Policy Research is an independent, nonprofit, scientific research organization founded in 1987 to meet the need for women-centered, policy-oriented research. The Institute works with policymakers, scholars, and advocacy groups around the country to design, execute, and disseminate research findings that illuminate policy issues affecting women and families and to build a network of individuals and organizations that conduct and use women-oriented policy research. Members and affiliates of the Institute's Information Network receive regular reports and information. The Institute is a 501(c)(3) tax-exempt organization.

About IWPR's Partners in this Project

In producing these reports, the Institute for Women's Policy Research called upon many individuals and organizations in the states. Mary Hartman, Director of the Institute for Women's Leadership at Rutgers University, served as Chair of New Jersey's Advisory Committee. This position involved coordinating the various individuals on the Committee, who represented organizations from all over the state. These individuals provided suggestions for ensuring that the data contained in the report would be usable, and they helped to disseminate the report across the state. Each report also benefitted from a National Advisory Committee.

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Institute for Women's Leadership
Douglass College, Rutgers University
College Hall, P.O. Box 270
New Brunswick, NJ 08903-0270
phone: 908/932-1463, fax: 908/932-4739

or

Women's Agenda of New Jersey, Inc.
7 North Jackson Avenue
Wenonah, NJ 08090
phone: 609/468-7733, fax: 609/468-6158

or

American Association of University Women, New Jersey
12 Whittier Drive
Mt. Holly, NJ 08060
phone: 609/261-0255, fax: 609/267-1888

Institute for Women's Policy Research
1400 20th Street, N.W., Suite 104
Washington, DC 20036
phone: 202/785-5100, fax: 202/833-4362

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Advisory Committee

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Institute for Women's Leadership, Rutgers University

Muriel Calvanelli

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Division on Women, New Jersey Department of Community Affairs

Evelyn Field

National Council of Negro Women, New Jersey

Bear Atwood

National Organization of Women, New Jersey

Amelia Kressler

Women's Agenda of New Jersey

Paula Rottbenberg

New Jersey Project, William Patterson College

Alice Meyer

New Jersey Women Lawyers Association

Jeannine LaRue

New Jersey Women's Summit, Inc.

Myra Terry

Women's Fund of New Jersey

Deirdre Webster

Association of Black Women Lawyers of New Jersey

Marie Thompson

Business and Professional Women Federation

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Jacqueline Chu, Research Associate at IWPR, led the research team that collected and analyzed the data, developed the indicators, and drafted the reports for all of the states and the District of Columbia. These research team members included Martha Stapleton, Research Fellow; Liz Rinker, Intern; Arian Giantris, Intern; and Jodi Burns, Research Assistant. Jodi Burns also coordinated the work of the National Advisory Committee and the State Advisory Committees. Jill Braunstein, Director of Communications and Outreach, led the major effort of

producing and disseminating 14 reports simultaneously. Others who assisted in inputting, checking data and copyediting the reports were Marlene Kenney, Intern; Rachel Gardunio, Intern; Stacey Friedman, Research Fellow; Meaghan Mountford, Research News Reporter Fellow; and Kanya Dorland, Research Fellow. The project was carried out under the general direction of Heidi Hartmann, President of the Institute for Women's Policy Research.

Other IWPR staff who provided technical expertise throughout this project include Hsiao-Ye Yi, Research Associate, and Young-Hee Yoon, Senior Research Associate. Roberta Spalter-Roth, former Research Director at IWPR, and Stephanie Aaronson, Consulting Economist, helped conceptualize the project in its early stages. Susan M. Dynarski conducted data analysis for IWPR as part of her graduate work at Harvard University.

We also thank several colleagues who read and commented on various drafts of this manuscript: Prue Hyman, Visiting Fellow from Victoria University of Wellington, New Zealand; Brigid O'Farrell, Visiting Fellow, Mount Vernon College; and Lois Shaw, Senior Consulting Economist at IWPR.

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Preface

The Status of Women in the State of New Jersey is a study conducted by the Institute for Women's Policy Research (IWPR) in an effort to establish baseline measures for the status of women in our state and for use as a resource to help guide policy decisions affecting the lives of women. The project has been funded by the Ford Foundation and reviewed by an Advisory Committee representing various New Jersey organizations.

Members of the New Jersey Advisory Committee feel strongly that the collecting and reporting of data by gender is critical to the future of our state. Accurate information on every aspect of women's lives as well as public analysis of the information are essential to the formation of equitable policies and effective programs. The IWPR study that follows represents the first comprehensive attempt to examine the status of women on a state-by-state basis, and fourteen states were included in this initial phase. Advisory Committee members were generally pleased with the content of the study, despite its being limited to data that are also available for each of the fourteen states.

The Status of Women in the State of New Jersey provides extensive data for policy discussions at all levels and, at the same time, illustrates the need for further analysis of this data by race and ethnicity. For example, we learn from the report that the median annual earnings for men and women in New Jersey (\$34,572 and \$22,700, respectively) are higher than the national earnings levels (\$27,430 and \$18,780, respectively), yet the ratio of women's earnings to men's is slightly less than the national average. Nationally, women earn 69 cents for every dollar earned by men, while in New Jersey women earn 66 cents to every dollar earned by their male counterparts. How would our understanding of this picture change if we could see the figures in the report broken down by race and ethnicity? The deeper understanding gained would surely help in shaping programs and policies and in showing how New Jersey is doing relative to other states. Such analyses would also be extremely helpful in other critical areas including access to health care, economic autonomy, and education.

It is also important for New Jerseyans to note that while the state rankings are of interest in making comparisons, they will require further reflection and interpretive refinement. With women's median annual earnings at \$22,700, for example, New Jersey ranks fourth highest in the United States. However, IWPR's ranking for New Jersey was unable to account for the high cost of living in our state and therefore may not be the most accurate indicator of the economic well-being of women here.

The first step in an inclusive movement to improve the status of women in New Jersey is the systematic identification of areas of need through studies such as this. The Advisory Committee urges readers to consider the portrait of women in our state presented in this report, to celebrate those areas in which New Jersey is shown to be making strides, and to join us in a concerted effort to improve women's political participation, employment and earnings, economic autonomy, reproductive rights and health to ensure a better future for all New Jerseyans.

Mary S. Hartman

Institute for Women's Leadership at
Douglass College, Rutgers University

Introduction

The changes that have occurred in women's economic roles during the current century are among the most significant and sweeping transformations of U.S. society and indeed of societies around the world. The 1995 Fourth World Conference on Women heightened awareness of the progress women have made in achieving equal rights and opportunities, of the barriers remaining, and of the need to monitor women's progress.

The staff of the Institute for Women's Policy Research (IWPR) have prepared this report on the *Status of Women in New Jersey* to inform New Jersey residents about the progress of New Jersey's women relative to women in other states, to men, and to national trends. In addition to this report, IWPR staff have produced reports on 12 other states and the District of Columbia, as well as a shorter national report that summarizes key findings for all 50 states and the District of Columbia.

In each report, various indicators describe women's status in political participation, employment and earnings, economic autonomy, reproductive rights, and health. Basic demographic data are also provided. In addition to presenting descriptive data about women in the state and in the United States as a whole, the reports for each state also show how the state ranks relative to each of the other states and the District of Columbia. Each state report also provides rankings on the key indicators for all 50 states and the District of Columbia.

The data used in each report come from a variety of sources, primarily government agencies (although other organizations also provided data where relevant). Most of the figures reported come either from the 1990 Census, which provides a very large number of cases for each state, making reliable comparisons across the states possible, or from combining several years or months of data since 1990 from the U.S. Census Bureau's Current Population Survey, a procedure which also makes state comparisons possible. In cases where the figures reported here come from only one Current Population Survey interview rather than several, the Census Bureau's judgment in publishing state-by-state data was relied upon. In comparing indicators or variables based on data from

different years, it is important to keep in mind that the 1990 to 1995 period was characterized by a major economic recession at the start of the period, followed by, in most states, a slow and gradual recovery. In some cases, the differences reported between two states or between the state and the nation for a given indicator or variable are statistically significant (unlikely to have occurred by chance) and in other cases they are not (likely to have occurred by chance). Measures of statistical significance were neither calculated nor reported. For any given sample size, the larger the difference, relative to the base value, the more likely the difference is to be statistically significant. Sample sizes differ among the states and indicators. A description of the data sources and methodology used to create the indicators and rank the states, as well as lists of regional and national resources, can be found at the end of the report.

In producing any report of this nature, it is necessary to select some data for inclusion and leave out other data, to choose some indicators of women's status and reject others. In making these decisions, the IWPR research team kept in mind several principles and constraints: parsimony, representativeness and reliability, and comparability of data across all the states and the District of Columbia. The indicators chosen were selected to provide the most concise summaries of women's status in several important areas. The treatment of several topics was necessarily limited by the lack of reliable and comparable data at the state level: these topics include domestic violence, older women, pension coverage, and the experiences of women in different racial and ethnic groups. In the area of health care, the amount of data is vast, and developing and summarizing one index to represent women's health status was not attempted. Identifying and reporting on regional differences within the states was also beyond the scope of this project.

The data presented are designed to provide baseline information on a broad range of topics in a concise format. This report is intended to serve as a useful reference to guide policy decisions affecting the lives of women in New Jersey. □

Overview of the Status of Women in New Jersey

According to two of four indicators, women in New Jersey enjoy relatively high status when compared with women in the other 49 states, the District of Columbia, and the United States, as a whole. As Chart I ("How New Jersey Ranks on Key Indicators") shows, on two (employment and earnings and reproductive rights) of the four important aspects of women's well-being for which the Institute for Women's Policy Research calculated composite indicators, New Jersey ranks in the top ten. Its best rank is in the area of reproductive rights, on which it ranks fifth in the nation. It ranks ninth in employment and earnings. New Jersey still has room for improvement in the status of its women, however, especially their political participation, an area in which the state ranks in the middle or below.

New Jersey is part of the Middle Atlantic region (consisting of New York and Pennsylvania in addition to New Jersey). New Jersey ranks first in its region on several composite indicators. In the areas of employment and earnings, economic autonomy, and political participation, New Jersey ranks first, and in the area of reproductive rights it ranks second.

The UN Fourth World Conference on Women, held in Beijing in September 1995, heightened awareness of women's status around

the world and pointed to the importance of government action and public policy for the well-being of women. At the conference, representatives from 189 countries, including the United States, unanimously adopted the Beijing Declaration and Platform for Action, pledging their governments to action on behalf of women. The Platform for Action outlines the critical issues of concern to women and the remaining obstacles to women's advancement.

In the United States, the President's Inter-agency Council on Women continues to follow up on U.S. commitments made at the Fourth World Conference on Women. According to the Council (1996), many of the laws, policies, and programs that already exist in the United States meet the goals of the Platform for Action and establish the rights of women identified in the Platform. However, in other areas, the United States and many individual states have an opportunity to improve women's rights.

Chart II, "Women's Rights Checklist," shows how New Jersey rates on selected indicators of women's rights. The indicators chosen are some of those that directly result from state policy decisions. As the chart shows, women in New Jersey have many of the rights that have been identified as important for women's well-being.

Chart I. How New Jersey Ranks on Key Indicators

	National Rank*	Regional Rank*
COMPOSITE POLITICAL PARTICIPATION INDEX	33	1
Women's Voter Registration, 1992-1994	32	1
Women's Voter Turnout, 1992-1994	38	2
Women in Elected Office Composite, 1996	23	1
Women's Institutional Resources, 1996	10	2
COMPOSITE EMPLOYMENT AND EARNINGS INDEX	9	1
Women's Median Annual Earnings, 1990	4	1
Ratio of Women's to Men's Earnings, 1990	37	2
Women's Labor Force Participation, 1994	38	1
Women in Managerial and Professional Occupations, 1994	6	1
COMPOSITE ECONOMIC AUTONOMY INDEX	12	1
Percent with Health Insurance Among Nonelderly Women, 1991-1992	23	2
Educational Attainment: Percent of Women with Four or More Years of College, 1990	10	1
Women's Business Ownership, 1992	42	2
Percent of Women Above the Poverty Level, 1990	3	1
COMPOSITE REPRODUCTIVE RIGHTS INDEX	5	2

See Appendix I for a detailed description of the methodology and sources used for the indices presented here.

** The national rankings are of a possible 51, referring to the 50 states and the District of Columbia, except for the Political Participation indicators which do not include District of Columbia. The regional rankings are of a maximum of three and refer to the states in the Middle Atlantic region (New Jersey, New York, and Pennsylvania).*

Calculated by the Institute for Women's Policy Research.

Chart II. Women's Rights Checklist

	Yes	No	Other
REPRODUCTIVE RIGHTS			
Does New Jersey allow access to abortion services without mandatory parental consent laws?	✓		
Does New Jersey allow access to abortion services without a waiting period?	✓		
Does New Jersey provide public funding for abortions under any circumstances if a woman is eligible?	✓		
Does New Jersey have a maternity stay law*?	✓		
Does public funding cover infertility treatments?		✓	
Does state allow gay/lesbian couples to adopt?			State is neutral
DOMESTIC VIOLENCE LEGISLATION			
Does New Jersey have mandatory arrest laws?	✓		
CHILD SUPPORT			
Percent of child support cases with orders for collection in which child support has actually been collected.			35.8%
WELFARE (as of August 1996)[†]			
Child Exclusion/Family Caps: Does New Jersey extend AFDC benefits to children who are born or conceived while the mother was on welfare?		✓	
Does New Jersey allow AFDC recipients to retain more of their earnings?	✓		
Has New Jersey raised its asset limits?		✓	
EMPLOYMENT/UNEMPLOYMENT BENEFITS			
Is New Jersey's minimum wage higher than or equal to that of the United States as of August 1996? ^{††}	✓		
Does New Jersey have mandatory temporary disability insurance?	✓		
Does New Jersey have inclusive criteria for unemployment insurance eligibility?	✓		
Has New Jersey implemented adjustments to achieve pay equity in its civil service?	✓		
INSTITUTIONAL RESOURCES			
Does New Jersey have a Commission on the Status of Women?	✓		

See Appendix II for a detailed description and sources for the items on this checklist.

* New federal legislation, passed in September 1996, requires insurance companies to pay for minimum hospital stays in maternity cases.

[†] As this report goes to press, new federal legislation on welfare that gives states much more autonomy in shaping their welfare programs has been passed. The policies a state adopted under the former federal law may indicate the direction its welfare policy will take under the new law, which went into effect October 1, 1996. States have until July 1997 to comply; however, states may continue to carry out programs approved by the Department of Health and Human Services prior to passage of the new law.

^{††} As of October 1, 1996, the federal minimum hourly wage was increased to \$4.75. It will increase to \$5.15 on September 1, 1997. New Jersey's minimum wage was \$5.05 as of June 1996, substantially higher than the federal standard at that time. New Jersey's relatively higher minimum wage in the past may indicate that New Jersey's lawmakers will seek to revise the state's minimum wage again.

Compiled by the Institute for Women's Policy Research.

The Status of Women in New Jersey

Political Participation

This section describes several aspects of political life that are important to women: voter registration and turnout, women elected officials on the state and federal level, and women's institutional resources in the state (commissions for women or other bodies). Political participation is important because only through participation can citizens affect the design and implementation of public policies and legislation.

In recent years, a growing gender gap — the tendency for women and men to vote differently — has focused attention on the ways in which women's and men's interests and policy needs might differ. There is also growing support

among voters, both male and female, for electing women to political office. Research has found that regardless of party affiliation, women officeholders are more likely than male officeholders to support women's agendas (Center for the American Woman and Politics, CAWP, 1991).

Women need to be at the table when policies affecting women's lives are discussed to ensure that women's unique perspectives are being included in the debate and their needs addressed. The institutional resources focused on women's interests that are available in a state are important in making women's voices heard.

Chart III.
Political Participation: National and Regional Ranks

Indicators	National Rank* (of 50)	Regional Rank* (of 3)
COMPOSITE POLITICAL PARTICIPATION INDEX	33	1
Women's Voter Registration (percent of women 18 and older who reported registering to vote in 1992 and 1994) ^a	32	1
Women's Voter Turnout (percent of women 18 and older who reported voting in 1992 and 1994) ^a	38	2
Women in Elected Office Composite Index (percent of state and national elected officeholders who are women, 1996) ^{b,c}	23	1
Women's Resources (number of institutional resources for women in the state, 1996) ^c	10	2

For methodology see Appendix I.

* The national rank is of a possible 50, because the District of Columbia is not included in this ranking. The regional rank is of a maximum of three and refers to the states in the Middle Atlantic region (New Jersey, New York, and Pennsylvania).

^a U.S. Bureau of the Census, 1993, 1996; ^b CAWP, 1996a, 1996b, 1996c, 1996d, and Council on State Governments, 1996; ^c Compiled by IWPR, based the Center for Policy Alternatives, 1995.

Calculated by the Institute for Women's Policy Research.

Voter Registration and Turnout

In 1920, the 19th Amendment, giving women the right to vote, was officially ratified, and approximately eight million women of 51.8 million women of all ages voted for the first time in the November 1920 election (NWPC, 1995). In the 1992 presidential election, over 60 million women voted, constituting 62 percent of women eligible to vote, compared with 53 million men, constituting 60 percent of men eligible to vote. Women today are more likely to register to vote and to actually vote than men and have had consistently higher registration and voter turnout rates than men since 1980 (U.S. Bureau of the Census, 1993). New Jersey's voter registration rates for women and men in 1994 were similar to those of the United States, at 62.3 percent and 62.7 percent respectively (see Table 1). Unlike the United States as a whole, men in New Jersey had a marginally higher voter registration rate than women in 1994. In 1992, the reverse was true with 69.3 percent of women and 66.6 percent of men registering to

vote. Voter registration for men and women in New Jersey, as well as in the United States, fell between the 1992 elections and the 1994 November elections, as voter interest usually declines in non-presidential elections (see Table 1).

Since 1964, women voters in the United States have outnumbered male voters, but voter turnout is relatively low for both sexes. Sixty-two percent of all women who were eligible to vote reported that they did so in the 1992 presidential election, and women constituted 54 percent of the total vote. In New Jersey, 62 percent of eligible women reported that they voted in 1992 and 41 percent of all women said they voted in 1994. New Jersey's rank for women's combined voter turnout in 1992 and 1994 was 38th in the nation (see Chart III). In the 1994 election, voter turnout rates dropped for both sexes in New Jersey and in the nation. In New Jersey women's voter turnout fell to 40.8 percent, lower than the rate for men in New Jersey as well as the rate for women in the United States.

Table 1.

Voter Registration* for Women and Men in New Jersey and the United States

	New Jersey		United States	
	Percent	Number	Percent	Number
1994 Voter Registration^{at}				
Women	62.3	1,931,000	63.7	63,257,000
Men	62.7	1,767,000	61.2	55,737,000
1992 Voter Registration^{at}				
Women	69.3	2,131,000	69.3	67,324,000
Men	66.6	1,841,000	66.9	59,254,000
Number of Unregistered Women Eligible to Vote, 1996^b	n/a	778,700	n/a	23,775,050
Percent and Number of Eligible Public Assistance Recipients Who Are Registered, 1996^b		data not available	14.1	1,311,848

* Voter Registration data presented here are self-reports from the Current Population Survey. These tend to overstate actual voter registration.

† Percent of all women and men ages 18 and older who reported registering, based on data from the 1993 and 1995 November Supplement of the Current Population Surveys.

^a U.S. Bureau of the Census, 1993, 1996; ^b HumanSERVE, 1996.

Compiled by the Institute for Women's Policy Research.

Table 2.
Women's and Men's Voter Turnout* in New Jersey and the United States

	New Jersey		United States	
	Percent	Number	Percent	Number
1994 Voter Turnout[†]				
Women	40.8	1,266,000	45.3	44,986,000
Men	41.2	1,161,000	44.7	40,716,000
1992 Voter Turnout[†]				
Women	62.0	1,905,000	62.3	60,554,000
Men	60.3	1,667,000	60.2	53,312,000
Percent and Number of Registered Women Who Did Not Vote Over the Past Three Presidential Elections[‡]				
	10.8	n/a	12.1	n/a

* Voter Turnout data presented here are self-reports from the Current Population Survey. These tend to overstate actual voter turnout.

† Percent of all women and men ages 18 and older who reported voting, based on data from the 1993 and 1995 November Supplement of the Current Population Survey.

‡ U.S. Bureau of the Census, 1993, 1996; ^b Women's Vote Project, Council of Presidents, 1996.

Compiled by the Institute for Women's Policy Research.

Two groups that typically have been underserved by the voter registration system are the poor and the disabled. The National Voter Registration Act (NVRA), which went into effect in January 1995, addresses this problem by requiring states to offer to register people to vote when they get or renew their drivers' licenses or when they apply for AFDC, Food

Stamps, Medicaid, WIC, and disability services. The NVRA has succeeded in enrolling or updating the voting addresses of over 11 million people, 1.3 million of them through public assistance agencies (HumanSERVE, 1996). Still, there are nearly 24 million eligible unregistered women in the United States, 779,000 of whom are in New Jersey.

Table 3.
Women in Elected Office

	New Jersey	United States
Number of Women in Statewide Executive Elected Office	1*	81
Number of Women in the U.S. Congress		
U.S. Senate	0 of 2	9 of 100
U.S. House	1 of 13	49 of 435 [†]
Percent of State Legislators Who Are Women	15.0%	20.8%

* The Governor.

† Includes the delegate from the District of Columbia.

Source: CAWP, 1996a, 1996b, 1996c, 1996d.

Compiled by the Institute for Women's Policy Research.

Elected Officials

Though women are still a minority in elected office at both national and state levels, their presence has grown steadily over the years. Currently, a record nine women serve in the United States Senate (104th Congress). Also in the 104th Congress, women fill 49 of the 435 seats in the U.S. House of Representatives (this includes Eleanor Holmes Norton, the delegate from the District of Columbia). One New Jersey woman serves in the House (of a possible 13 representatives; see Table 3). As of this writing, New Jersey is the only state with a woman governor. New Jersey ranked 23rd among all states in terms of number of women in elected office (see Chart III).

Institutional Resources

Women's institutional resources play an important role in providing information and attracting the attention of policymakers and the public to women's issues. New Jersey has both a government-appointed Commission on the Status of Women and a nonprofit organization that calls attention to women's agendas (see Table 4). The women members of the state legislature have, however, not organized a caucus.

Table 4. Institutional Resources for Women		
Does New Jersey Have a ...	Yes	No
Commission on the Status of Women?	✓	
Women's State Agenda Project?	✓	
Legislative Caucus in the State Legislature? in the Assembly?		✓
in the Senate?		✓

Source: Center for Policy Alternatives, 1995; updated by the Institute for Women's Policy Research in 1996.

Compiled by the Institute for Women's Policy Research.

Employment and Earnings

This section focuses on the economic issues surrounding women's participation in the labor market. Topics include women's earnings; the female/male earnings ratio; women's educational attainment and the impact of education on women's earnings, labor force participation, and unemployment rates; and the industries and occupations in which women in the state are concentrated. Earnings and economic well-

being are inextricably linked for all people and increasingly so for women. Women's employment status and earnings have grown in importance to women and their families as demographic changes have occurred — more married couple families rely on both the husband's and wife's earnings to survive, more women are heading their own households alone, and more women are in the labor force.

Chart IV.
Employment and Earnings: National and Regional Ranks

Indicators	National Rank* (of 51)	Regional Rank* (of 3)
COMPOSITE EMPLOYMENT AND EARNINGS INDEX	9	1
Women's Median Annual Earnings (for full-time, year-round workers, aged 18-65, 1990) ^a	4	1
Ratio of Women's to Men's Earnings (median yearly earnings of full-time, year-round women and men workers, aged 18-65, 1990) ^a	37	2
Women's Labor Force Participation (percent of all women, aged 16 and older, in the civilian non-institutional population who are either employed or looking for work, 1994) ^b	38	1
Women in Managerial and Professional Occupations (percent of all employed women, aged 16 and older, in managerial or professional specialty occupations, 1994) ^b	6	1

For methodology, see Appendix I.

* The national rank is of a possible 51, referring to the 50 states plus the District of Columbia. The regional rank is of a maximum of three and refers to the states in the Middle Atlantic region (New Jersey, New York, and Pennsylvania).

^a Institute for Women's Policy Research, 1995; ^b U.S. Department of Labor, 1995b.

Compiled by the Institute for Women's Policy Research.

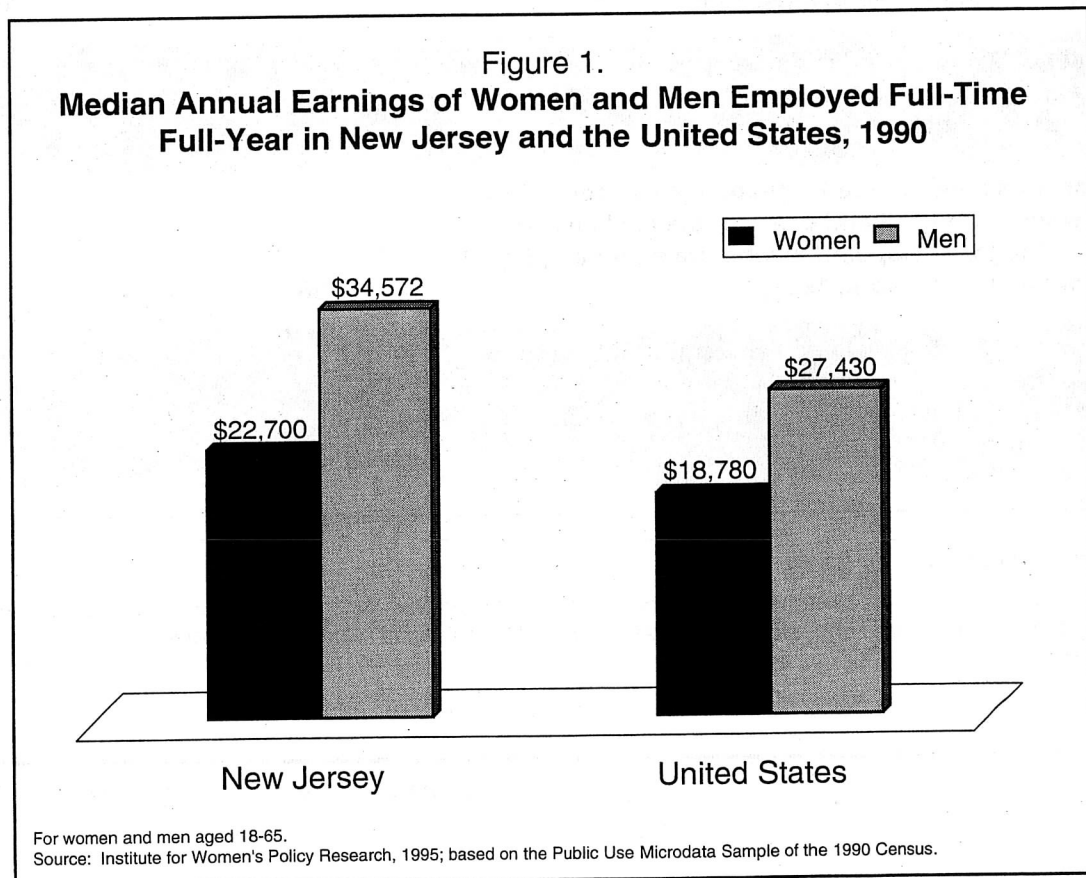
Women's Earnings

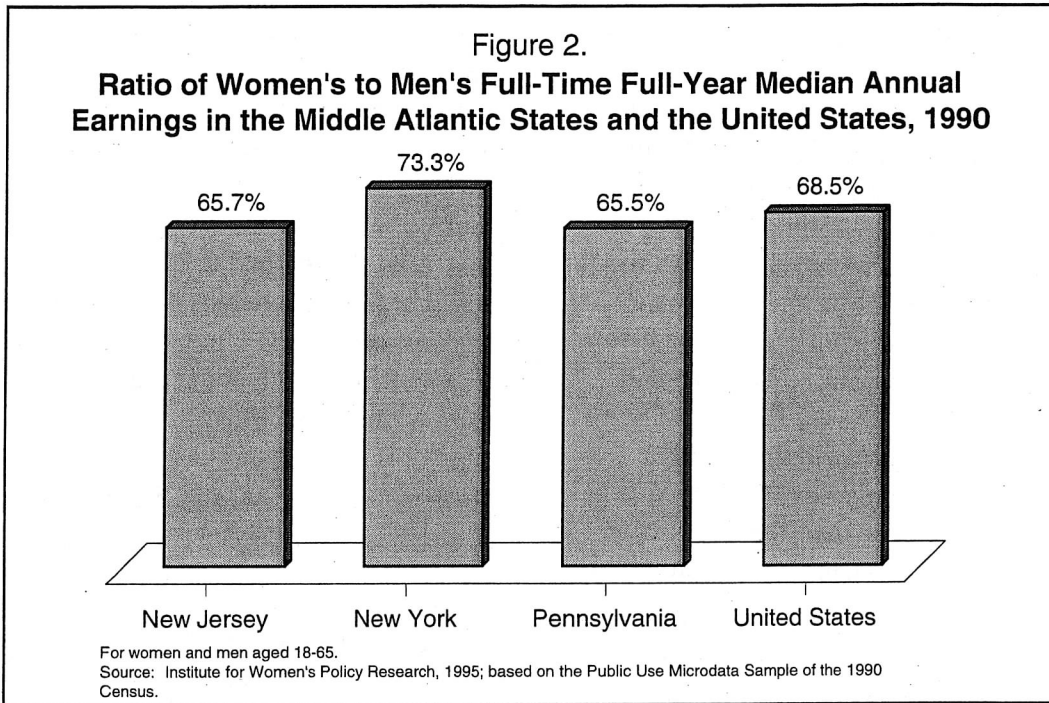
Women in New Jersey working full-time, full-year have substantially higher median annual earnings than women in the United States (\$23,000 versus \$19,000; see Figure 1). Median yearly earnings for men in New Jersey are also considerably higher than for the United States as a whole (\$35,000 and \$27,000, respectively). The median annual earnings for women in New Jersey ranked fourth in the United States and first in the Middle Atlantic region. The District of Columbia ranked the highest in women's earnings, at \$24,500. Between 1980 and 1990, women in New Jersey saw their annual median earnings grow strongly. A 29 percent increase (in constant dollars), gave New Jersey a rate of growth that was the highest in the Middle Atlantic region and the fifth highest in the nation.

The Wage Gap

The Wage Gap and Women's Relative Earnings

In 1990, the ratio of the earnings of women to those of men in the United States for full-time, year-round workers aged 18 to 65 was 68.5 percent. In other words, women were earning about 69 cents for every dollar earned by their male counterparts. At the same time, women in New Jersey were earning only 65.7 percent of what men in New Jersey were earning. Compared with the earnings ratio for the nation as whole, New Jersey women experience substantially less earnings equality with men primarily because men in New Jersey outearn men nationally by a wide margin (see Figure 2). New Jersey ranks only thirty-seventh in the nation, in the bottom third of all the states and the District of Columbia. The District of Columbia has the highest earnings ratio at 87.5 percent. Compared with the other states in the Middle Atlantic

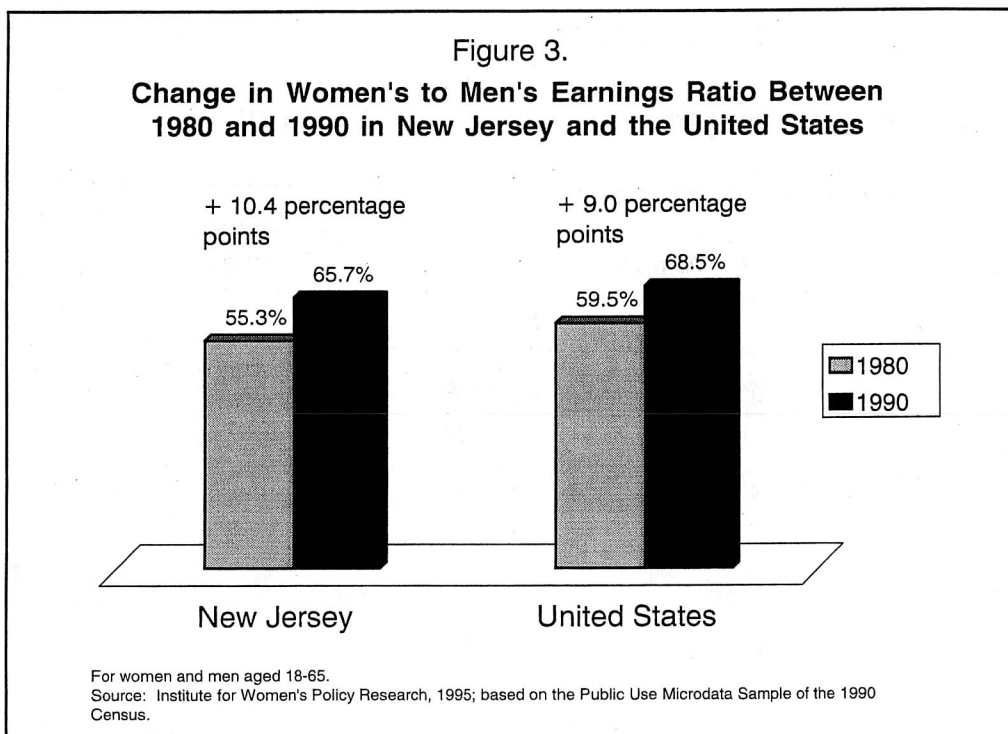




region, New Jersey ranks second behind New York (73.3 percent). Pennsylvania follows New Jersey, with an earnings ratio of 65.5 percent. The wage gap remains large in New Jersey and elsewhere in the nation.

Narrowing the Wage Gap

Throughout the 1960s and 1970s, the ratio of women's to men's earnings in the United States remained fairly constant at around 60 percent. During the 1980s, however, women made progress in narrowing the gap between men's



earnings and their own. Women increased their educational attainment and their time in the labor market and entered better paying occupations in large numbers, partly because of equal opportunity laws. But at the same time, adverse economic trends such as declining wages in the low-wage sector of the labor market began to make it more difficult to close the gap, since women still tend to be concentrated at the low end of the earnings distribution. Had women not increased their relative skill levels and work experience as much as they did during the 1980s, those adverse trends might have led to a widening of the gap rather than the significant narrowing that did occur (Blau and Kahn, 1994).

Unfortunately, part of the narrowing that did occur was due to an actual fall in men's real wages. According to research done by the Institute for Women's Policy Research, only about one-third (34 percent) of the closing in the national female/male earnings gap between 1979 and 1994 is due to women's rising real wages and about two-thirds (66 percent) is due to men's falling real wages (in constant dollar terms, adjusting for inflation; Institute for Women's Policy Research, 1996).

New Jersey outpaced the United States as a whole in increasing women's earnings relative to men's between 1980 and 1990 (see Figure 3). In New Jersey, the earnings ratio increased by more than 10 percentage points, compared with an increase of nine percentage points in the United States. New Jersey had the fourteenth highest increase in the ratio between women's and men's earnings in the United States between 1980 and 1990, and had the highest increase in its region (data not shown).

Earnings and Earnings Ratios by Educational Levels

Between 1980 and 1990, women at all educational levels in New Jersey saw their absolute and relative earnings increase. In general, women with higher levels of education saw their annual earnings increase at greater rates than women with less educational attainment. As Table 5 shows, increases ranged from 4 percent for high school dropouts, to more than 33 percent for those with post-college education (adjusted for inflation). Women's relative

Table 5.
Women's Earnings and the Earnings Ratio in New Jersey by Educational Attainment, 1980 and 1990

Educational Attainment	Women's Median Annual Earnings, 1990	Percent Growth in Earnings, 1980-1990*	Female/Male Earnings Ratio, 1990	Percent Point Change in the Earnings Ratio, 1980-1990
Less than High School	\$15,692	+ 4.0	62.8%	+ 2.8
High School Only	\$20,000	+ 19.3	66.7%	+ 10.0
Some College	\$23,000	+ 17.3	67.6%	+ 6.1
College	\$29,900	+ 32.1	71.2%	+ 14.9
College Plus	\$38,000	+ 33.4	69.1%	+ 7.3

All figures are for full-time, full-year working women and men aged 18-65.

* In constant dollars.

Source: Institute for Women's Policy Research, 1995; based on the Public Use Microdata Sample of the 1980 and 1990 Censuses.

Compiled by the Institute for Women's Policy Research.

earnings (as measured by the female/male earnings ratios) also increased for all groups. However, the increases in relative earnings did not follow the same pattern as the increases in real earnings, in that increases in relative earnings were not greater with higher education levels. What is striking about the data in Table 5 is the relatively small amount of variation in the female to male wage ratio across educational groups.

Labor Force Participation

One of the most notable changes in the U.S. economy over the past decades has been the rapid rise in women's participation in the labor force. Between 1965 and 1990, women's labor force participation (the proportion of the civilian noninstitutional population aged 16 and older who are employed or looking for work) increased from 39 to 58 percent (U.S. Department of Labor, 1995). Women now make up nearly half the U.S. labor force (full-time and part-time combined). According to projections by the Bureau of Labor Statistics, women's share of the labor force will continue to increase, growing

from 46 to 48 percent between 1994 and 2005 (U.S. Department of Labor, Bureau of Labor Statistics, 1995a).

In 1994, 57.4 percent of women in New Jersey were in the labor force, compared with 58.8 percent of women in the United States (see Figure 4). While women's labor force participation rate in New Jersey is slightly lower than the national participation rate for women, men's labor force participation rate in New Jersey is exactly the same as that for men in the United States as a whole (see Figure 4).

Unemployment and Per Capita Personal Income

A larger percentage of workers in New Jersey as compared with the nation are unemployed. In 1994, the unemployment rate for women in New Jersey was 6.8 percent, compared with the nation's 6.0 percent unemployment rate (see Figure 5). Women in New Jersey had the highest unemployment rate of all the states in the Middle Atlantic region and among the highest rates of all the states and the District of Columbia (New Jersey women had the 10th

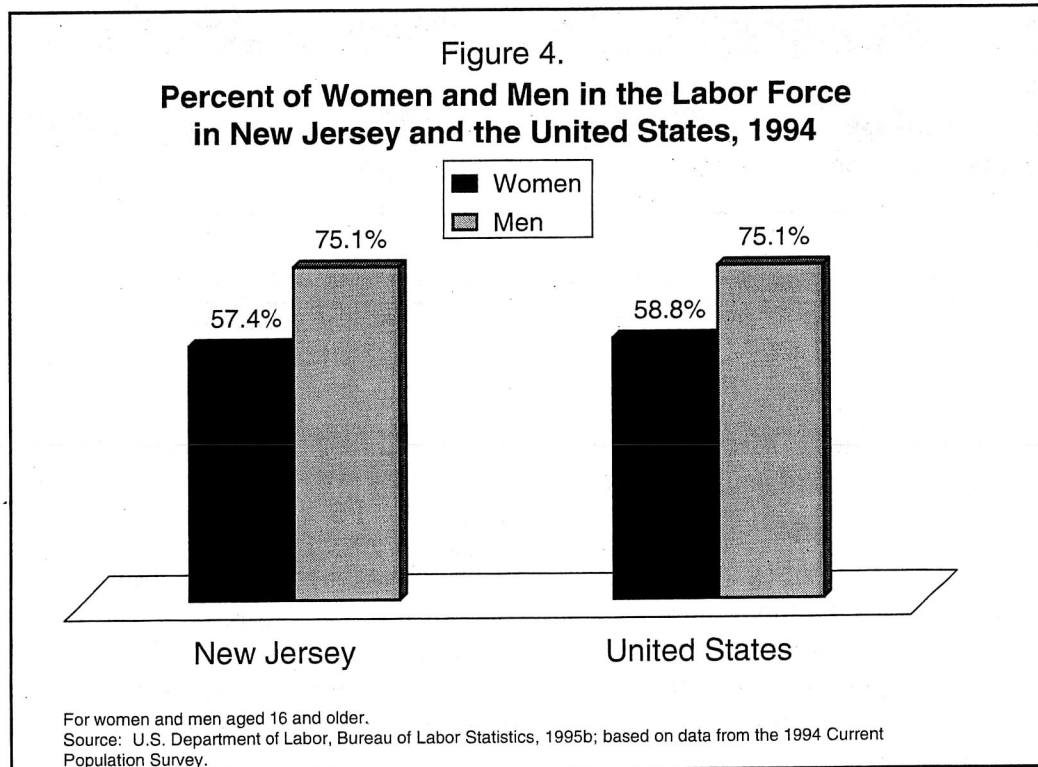
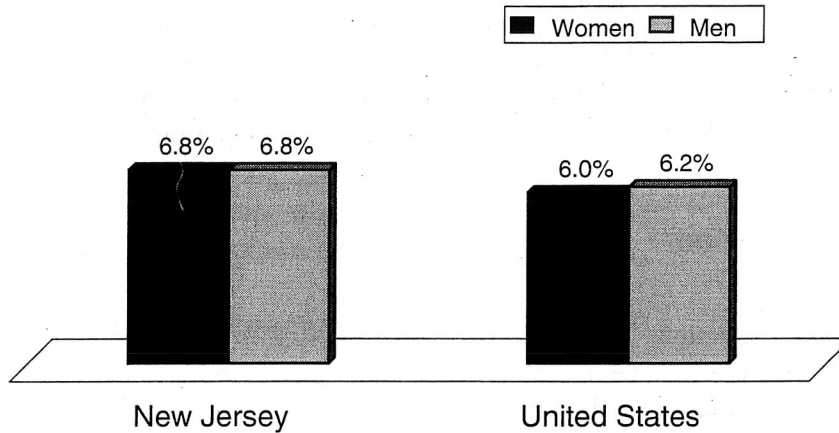


Figure 5.
Unemployment Rates for Women and Men in New Jersey and the United States, 1994



For women and men aged 16 and older.
 Source: U.S. Department of Labor, Bureau of Labor Statistics, 1995b; based on data from the 1994 Current Population Survey.

Table 6.
Per Capita Personal Income for Both Women and Men in New Jersey and in the United States, 1994

	New Jersey	United States
Personal Income per Capita, 1994	\$28,038	\$21,809
Personal Income per Capita, Percent Change*		
Between 1990 and 1994	+ 2.3%	+ 3.0%
Between 1980 and 1990	+ 30.9%	+ 18.4%

* In constant dollars.

Source: U.S. Department of Commerce, 1995b; based on data from the U.S. Bureau of Economic Analysis.

Compiled by the Institute for Women's Policy Research.

highest unemployment rates). Men in New Jersey had the second highest unemployment rate of the Middle Atlantic region and ranked eleventh in the nation.

Despite relatively high unemployment rates, New Jersey's per capita personal income was among the fastest growing in the country in the 1980s (see Table 6). Low unemployment

levels and high growth in per capita personal income are two indicators of a strong economy. Per capita personal income increased by nearly 31 percent during the 1980s (in constant dollars), considerably faster than the increase for the nation. Between 1990 and 1994, per capita personal income growth in New Jersey was slightly slower than for the United States as a whole, growing by 2.3 percent.

Table 7.

Full-Time, Part-Time, and Unemployment Rates for Women and Men in New Jersey and the United States, 1995

Labor Force Status	New Jersey		United States	
	Female Labor Force	Male Labor Force	Female Labor Force	Male Labor Force
Total Number in the Labor Force	1,811,000	2,180,000	60,239,000	70,817,000
Percent Employed Full-Time	69.9	84.5	67.9	83.0
Percent Employed Part-Time*	23.6	8.6	26.0	10.8
Percent Voluntary Part-Time	19.7	6.3	21.0	8.0
Percent Involuntary Part-Time	2.3	1.9	3.2	2.2
Percent Unemployed	6.8	6.8	6.0	6.2

For men and women aged 16 and older.

* Percent part-time includes workers normally employed part-time who were temporarily absent from work the week of the survey. Those who were absent that week are not included in the numbers for voluntary and involuntary part-time. Thus, these two categories do not add to the total percent working part-time.

Source: U.S. Department of Labor, Bureau of Labor Statistics, 1995b; based on data from the 1994 Current Population Survey.

Compiled by the Institute for Women's Policy Research.

Table 8.

Labor Force Participation of Women in New Jersey and the United States by Race/Ethnicity, 1990

	New Jersey		United States	
	Total Number of Women	Percent in the Labor Force	Total Number of Women	Percent in the Labor Force
All Races	3,203,756	58.8	99,559,747	56.8
White	2,438,029	57.2	77,436,552	56.4
African-American	396,319	65.3	11,344,218	59.6
Hispanic	260,466	61.7	7,256,540	55.9
Asian-American	103,525	62.8	2,809,897	60.2
Native American	5,417	59.7	712,540	55.4

For women aged 16 and older.

Source: Population Reference Bureau, 1993; based on the Public Use Microdata Sample of the 1990 Census.

Compiled by the Institute for Women's Policy Research.

Part-Time and Full-Time Work

Both women and men in New Jersey are more likely to work full-time and less likely to work part-time than women and men nationally. Also, a lower percentage of women in New Jersey work part-time involuntarily — that is, they would prefer full-time work were it available, (2.3 percent in New Jersey and 3.2 percent in the United States; see Table 7). This is somewhat surprising since involuntary part-time work has been shown to be nearly perfectly correlated with unemployment rates and New Jersey has higher female unemployment rates than the nation (Blank, 1990).

Labor Force Status of Women by Race/Ethnicity

In 1994, women in New Jersey had a slightly lower labor force participation rate than women in the United States. However, four years earlier the pattern had been the reverse, with women in New Jersey participating in the labor market at a greater rate than the average for women in the United States (58.8 percent and 56.8 percent, respectively, in 1990).

According to U.S. Census data for 1990, over six out of 10 women in New Jersey, aged 16 and older, were in the labor force regardless of race or ethnicity. African-American women have historically had higher labor force participation rates than average; they have by far the highest participation rates of all the race/ethnic groups in New Jersey (65.3 percent; see Table 8). Asian-American women have the second highest participation of all race/ethnic groups in New Jersey (62.8 percent). Hispanic and Native American women also have high rates of labor force participation in New Jersey, relative to the national averages for these groups. White women's labor force participation rate is only slightly higher in New Jersey than in the United States (57.2 percent compared with 56.4 percent).

While women in New Jersey were more likely to participate in the labor force in 1990 than were women nationwide, there were also larger disparities in women's labor force participation rates by race and ethnicity. In New Jersey, difference among the groups with the lowest and highest labor force participation rates was 8.1 percentage points compared with 4.8 percentage points for the United States as a whole.

Table 9.
Labor Force Status of Women with Children in New Jersey and the United States, 1990

	New Jersey		United States	
	Total Number of Women	Percent in the Labor Force	Total Number of Women	Percent in the Labor Force
With Children Under Age 18*	933,537	66.0	31,646,008	67.7
With Children Under Age 6*	441,710	55.3	15,183,228	59.7

Women aged 16 and over.

* Children under age 6 are also included in children under 18.

Source: Population Reference Bureau, 1993; based on the Public Use Microdata Sample of the 1990 Census.

Compiled by the Institute for Women's Policy Research.

Labor Force Participation of Women with Children

Mothers represent the fastest growing group in the U.S. labor market (Brown, 1994). In 1992, 54 percent of women with children under age one were in the labor force compared with 31 percent in 1976 (Bachu, 1993).

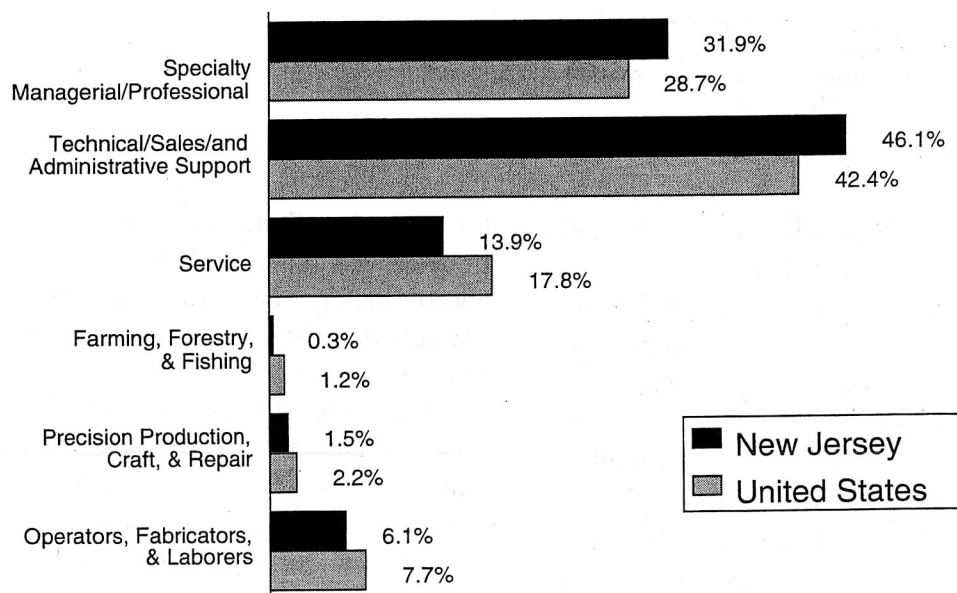
In general, the labor force participation rate for women with children in the United States tends to be higher than the rate for all women. This is partially explained by the fact that the overall labor force participation rate is for women over age 16, whereas mothers tend to be in their prime working years (ages 18-44). This is true in New Jersey as well, but much less so. With 66.0 percent of mothers with children under age 18 participating in the New Jersey labor force, compared with 67.7 percent in the

United States as whole, it is clear that in New Jersey, women with children have lower labor force participation rates (see Table 9). This is surprising given that New Jersey women have a similar demographic profile to women nationally. What is most striking about New Jersey is that women with children under age six are much less likely to engage in labor market activity than are mothers of young children in the United States as a whole.

Occupation and Industry

The distribution of women in New Jersey across occupations is similar to that for the United States, but New Jersey women are more likely to have white collar jobs. Women workers in New Jersey are especially likely to be in technical, sales, and administrative support occupations (46.1 percent in New Jersey and

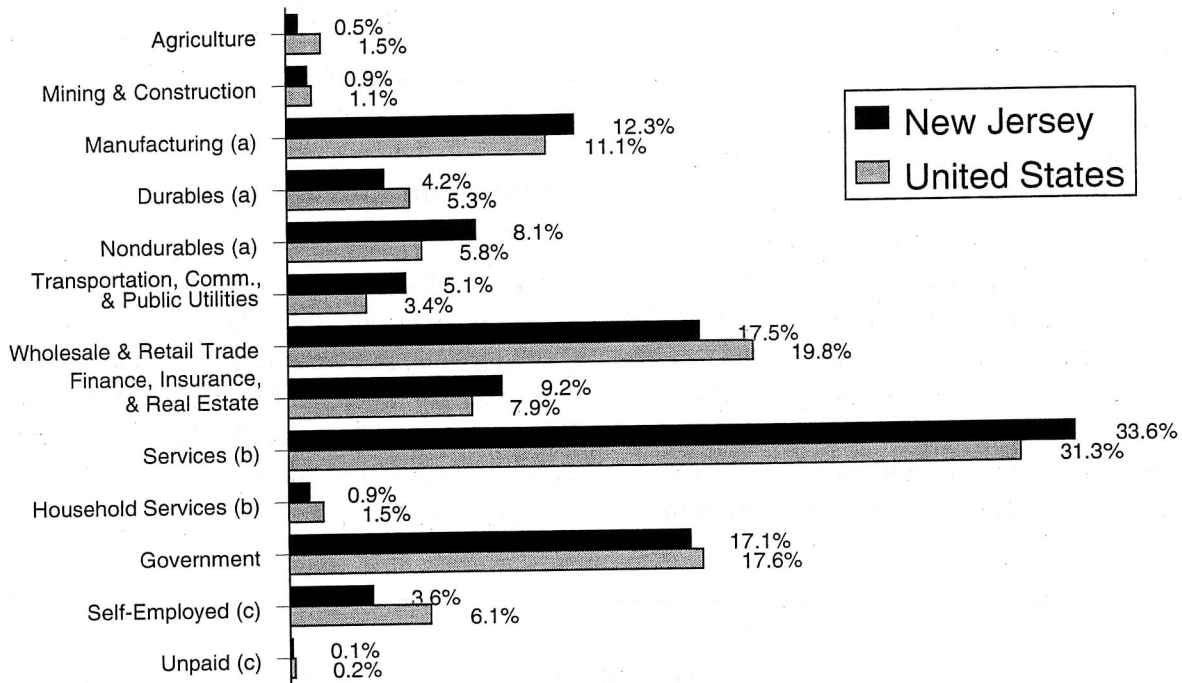
Figure 6a.
Distribution of Employed Women Across Occupations in New Jersey and the United States, 1994



For women aged 16 and older.

Source: U.S. Department of Labor, Bureau of Labor Statistics, 1995b; based on data from the 1995 Current Population Survey.

Figure 6b.
Distribution of Employed Women Across Industries in
New Jersey and the United States, 1994



For women aged 16 and older.
 Source: U.S. Department of Labor, Bureau of Labor Statistics, 1995b; based on data from the 1995 Current Population Survey.

- (a) Durables and Nondurables are included in Manufacturing.
- (b) Household Services are included in Services.
- (c) Self-employed and Unpaid workers could also be distributed among these industries. The industrial breakdown shown here is for wage and salary workers only.

42.4 percent nationally; see Figure 6a). Women in New Jersey are also more likely to work in managerial and professional specialty occupations than are women in the United States as a whole (31.9 percent versus 28.7 percent). New Jersey women are somewhat less likely to work in service occupations than women nationally (13.9 percent versus 17.8 percent). New Jersey ranks sixth of the 50 states and the District of Columbia for the proportion of its female labor force employed in professional and managerial occupations, and first of the three states in the Middle Atlantic region.

Like occupations, the distribution of women in New Jersey across industries is similar to that

for the United States as a whole (see Figure 6b). In both New Jersey and the United States, approximately one-third of all women are employed in the service (including business, professional and personnel services) industries. Eighteen percent of employed women in New Jersey (compared with 20 percent in the nation) work in the wholesale and retail trade industries and another 17 percent of women work in government (see Figure 6b). New Jersey women are more likely to work in the finance, insurance, and real estate (F.I.R.E.) industries and the transportation, communications, and public utilities industries, but less likely to work in the agriculture industries than women in the United States as a whole.

Economic Autonomy

This section highlights the issues, in addition to employment and earnings, that relate to women's ability to act independently, exercise choice, and control their lives. Topics include access to health insurance, educational attainment, women's business ownership and self-employment, and women living in poverty. Access to health insurance plays a role in determining the overall quality of health care for women in the state and governs the extent of choice women have in selecting health care services. Educational attainment relates to

economic autonomy in many ways, through labor force participation, hours of work, earnings, child-bearing decisions, and career advancement. Women who own their own businesses or are self-employed control many aspects of their working lives. Women in poverty unfortunately have limited choices; if they receive public income support, they must answer to their caseworkers; they do not have the economic means to travel freely; and they often do not have the skills and tools necessary to improve their economic situation.

**Chart V.
Economic Autonomy: National and Regional Ranks**

	National Rank* (of 51)	Regional Rank* (of 3)
COMPOSITE ECONOMIC AUTONOMY INDEX	12	1
Percent with Health Insurance (among nonelderly women, 1991-1993) ^a	23	2
Educational Attainment (percent of women aged 25 and older with four or more years of college, 1990) ^b	10	1
Women's Business Ownership (percent of all firms owned by women, 1992) ^c	42	2
Percent of Women Above Poverty (percent of women living above the poverty threshold, 1990) ^b	3	1

See Appendix I for methodology.

* The national rank is of a possible 51, referring to the 50 states plus the District of Columbia. The regional rank is of a maximum of three and refers to the states in the Middle Atlantic region (New Jersey, New York, and Pennsylvania).

^a Winterbottom et al., 1995; ^b Population Reference Bureau, 1993; ^c U.S. Department of Commerce, 1996;

Calculated by the Institute for Women's Policy Research.

Access to Health Insurance

While women in New Jersey enjoy among the highest earnings of all women in the United States, they are only slightly less likely to be uninsured than women in the United States (11.5 percent in New Jersey, as compared with 13.8 percent in the United States; see Table 10), ranking in about the middle among all the states. Women workers in New Jersey are substantially more likely to have employer-based health insurance than women in the United States as a whole (70.5 percent compared with 63.7 percent). Both men and women in New Jersey are less likely to be covered by Medicaid compared with men and women in the United States probably because of New Jersey's relatively low poverty rate. Women in New Jersey, in particular, appear to rely on employer-based health insurance, which correlates with their high full-time labor force participation (part-time employment often does not provide health insurance).

Education

In the United States as a whole, women have made steady progress in achieving higher levels of education. Between 1980 and 1990, the percentage of women in the United States with a high school education or more increased by about one-fifth, with comparable percentages of men and women having completed high school (81.0 percent of men versus 80.5 percent of women in 1994). During the 1980s, the percentage of adult women with four or more years of college increased by 44 percent, from 13 percent to 18 percent, compared with 24.4 percent of men in 1990, bringing women closer to closing the education gap (U.S. Department of Labor, 1995b).

In general, women in New Jersey are more likely to complete four or more years of college than the national average (21.0 percent versus 17.6 percent; see Figure 7), but are less likely to

Table 10.

Percent of Women and Men without Health Insurance and with Different Sources of Health Insurance in New Jersey and the United States, 1990-1992

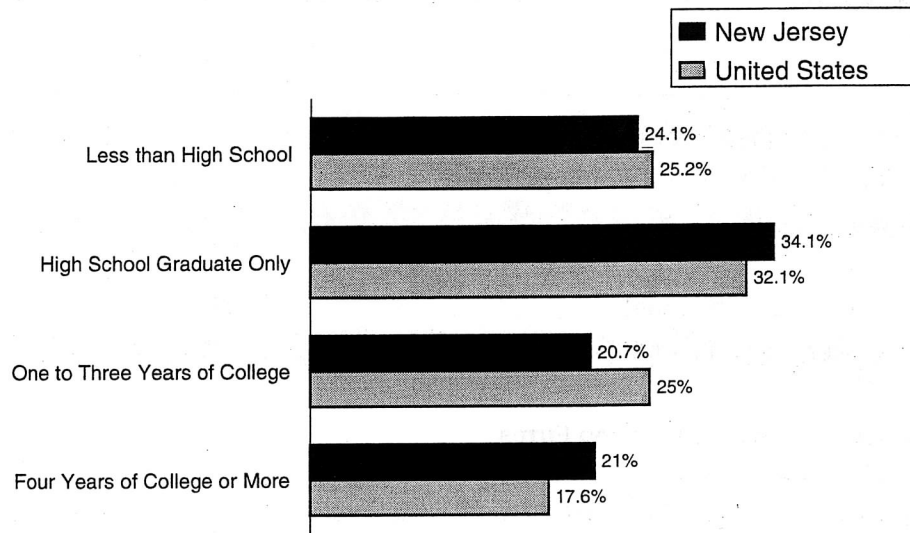
	New Jersey		United States	
	Women	Men	Women	Men
Number	3,367,000	3,385,000	109,961,000	108,625,000
Percent Uninsured	11.5	13.9	13.8	17.8
Percent with Employer-Based Health Insurance	70.5	71.6	63.7	63.8
Percent with Medicaid	9.6	6.7	13.0	8.8
Percent with Other Coverage	8.3	7.8	9.5	9.7

Women and men below age 65 (including those under age 18).

Source: Winterbottom et al., 1995; based on data from the 1991-1993 Current Population Surveys.

Compiled by the Institute for Women's Policy Research.

Figure 7.
Educational Attainment of Women, Aged 25 and Older,
in New Jersey and the United States, 1990



Source: Population Reference Bureau, 1993; based on the Public Use Microdata Sample of the 1990 Census.

have had fewer than four years of college. Women in New Jersey are more likely to have only a high school education or less; however most of these women have completed high school (the proportion of women over 25 in New Jersey without high school diplomas is slightly less than that of women in the United States as a whole, 24.1 percent and 25.2, respectively).

Women Business Owners and Self-Employment

In January 1996, the U.S. Department of Commerce announced that women owned over 6.4 million firms in the United States, employing over 13 million persons and generating \$1.6 trillion in business revenues (these numbers include all women-owned businesses, including C corporations — see notes for Table 11 for further explanation). Between 1987 and 1992, the number of women owned businesses grew at a rate of over 40 percent in New Jersey, which is somewhat less than the growth rate of women-owned businesses in the United States as a

whole (see Table 11). By 1992, women owned 164,798 firms in New Jersey. In New Jersey, 52 percent of women-owned firms were in the service industries and the next highest proportion, 16 percent, were in wholesale trade (see Figure 8). The business receipts of women-owned businesses in New Jersey rose by 60 percent (in constant dollars) between 1987 and 1992. This compares with an increase of 87 percent in business receipts for women-owned firms nationally, and 35 percent for all firms in the United States during this time period, also adjusted for inflation (data not shown).

Like women's business ownership, self-employment for women has also been rising over recent decades. Self-employed is a larger category than business women and includes many individuals who do not consider themselves as operating their own businesses, such as independent contractors in construction or business services who have, in essence, only one customer. In 1975, women represented only one in every four self-employed workers, and in 1990, they were one in three. The decision to

Table 11.

Women-Owned Firms* in New Jersey and the United States, 1992

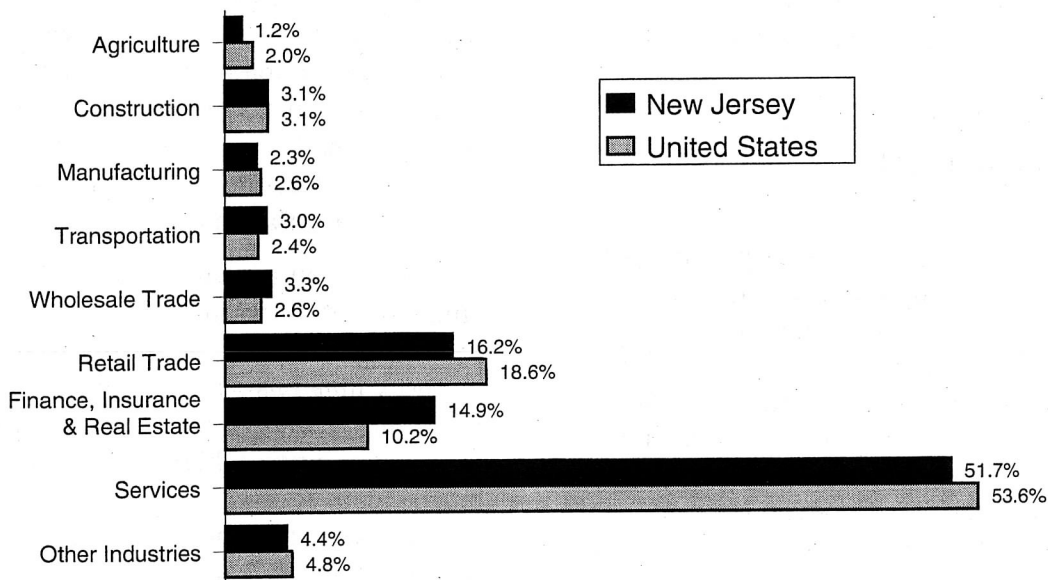
	New Jersey	United States
Number of Women-Owned Firms	164,798	5,888,883
Percent of All Firms that Are Women-Owned	31.9%	34.1%
Percent Increase, 1987-1992	40.4%	43.1%
Total Sales & Receipts (in billions)	\$26.7	\$642.5
Percent Increase (in constant dollars), 1987-1992	59.3%	87.0%
Number Employed by Women-Owned Firms	217,427	6,252,029

* For reasons of comparability, the statistics in Table 11 do not include data on C corporations. Because data on C corporations were collected for the first time in the most recent Economic Census (1992), there are no comparable numbers for C corporations in the 1987 Economic Census. In 1992, there were over 517,000 women-owned C corporations nationally. C corporations are legally incorporated businesses that are non-subchapter S — i.e., unlike subchapter S corporations, which must have 35 or fewer shareholders to qualify for taxation as individual shareholders rather than as corporations, C corporations have no restrictions.

Source: U.S. Department of Commerce, Bureau of the Census, 1996; based on the 1992 Economic Census.

Compiled by the Institute for Women's Policy Research.

Figure 8.
Distribution of Women-Owned Firms Across Industries in New Jersey and the United States, 1992



Source: U.S. Department of Commerce, Bureau of the Census, 1996; based on the 1992 Economic Census.

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become self-employed is influenced by many factors. According to recent research, self-employed women tend to be older and married, have no young children, and have higher levels of education than the average. They are also more likely to be covered by another's health insurance. Self-employed women are also more likely to work flexible hours, with 42 percent of married self-employed women and 34 percent of nonmarried self-employed women working part-time (Devine, 1994). Women in New Jersey are much less likely to be self-employed than women in the United States as a whole. In New Jersey, 3.6 percent of employed women are self-employed, compared with 6.1 percent of women nationally (see Figure 6b). New Jersey ranks as the lowest state, tied with Rhode Island, in terms of the percentage of self-employed women.

Women's Economic Security and Poverty

As women's responsibility for their families' economic well-being grows, the continuing wage gap and women's prevalence in low-paid female-dominated occupations may frustrate women's ability to ensure their families' financial security, particularly for single mothers. In the United States, the median family income for single-mother-headed households was \$12,000, while that for married couples with children was \$41,000 (see Figure 9). Figure 9 also shows that family incomes were higher, on average, for all family types in New Jersey than in the United States as a whole. Married couples and single males did equally well in New Jersey.

The proportion of women in poverty in New Jersey is much lower than that of women in the United States (7.8 percent and 13.2 percent, respectively; see Figure 10). The proportion of

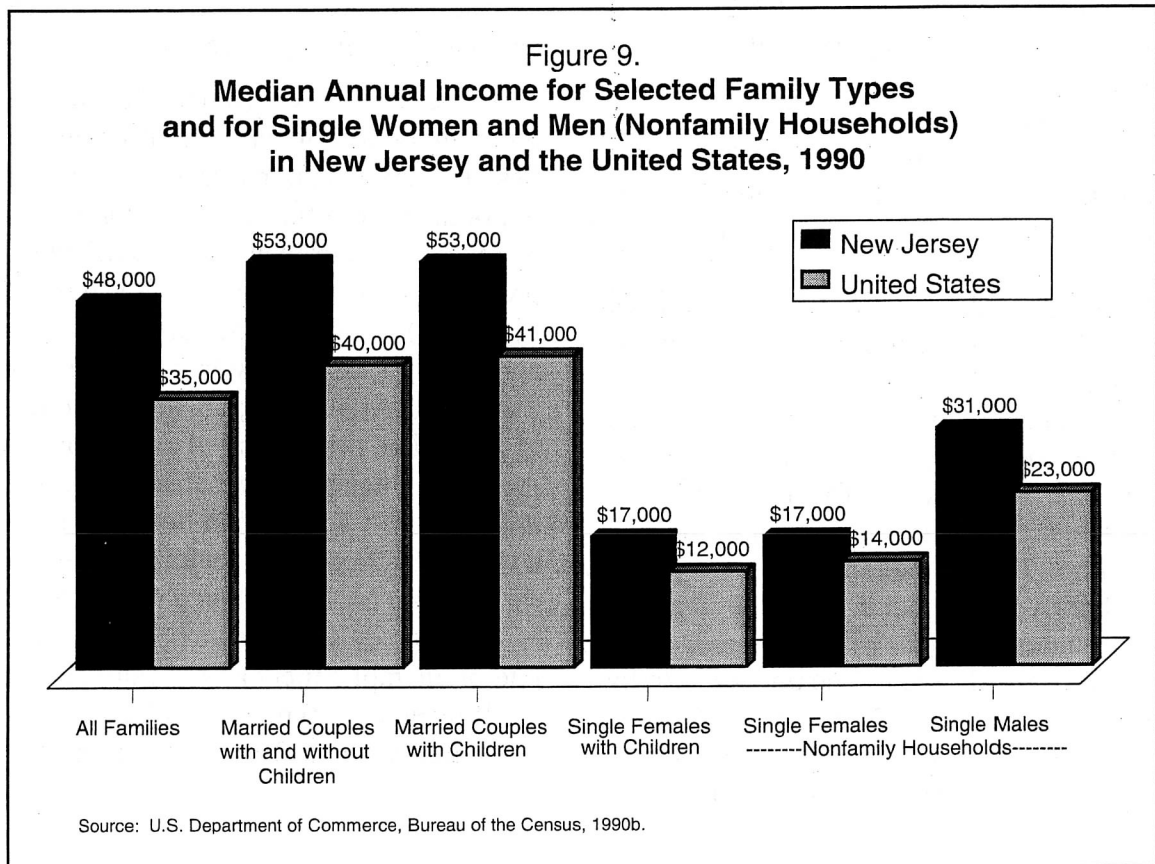
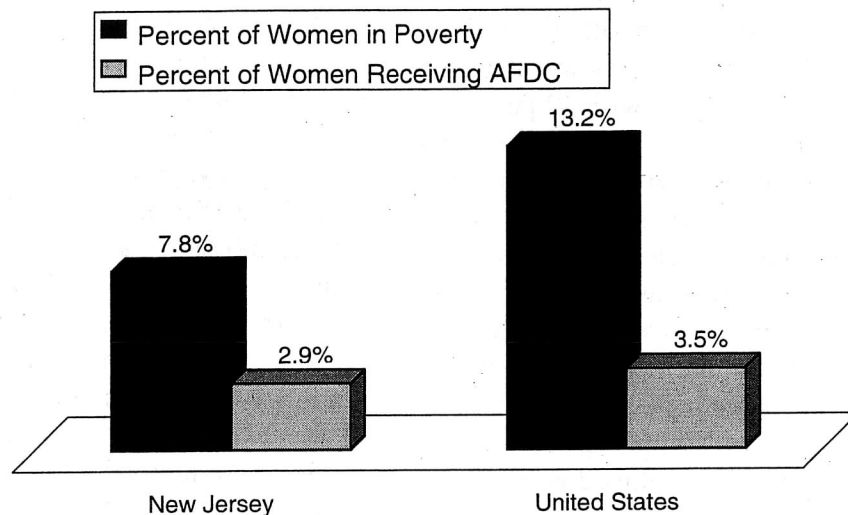


Figure 10.
Percent of Women in Poverty and Percent Receiving AFDC
Aged 18 and Older in New Jersey and the United States, 1990



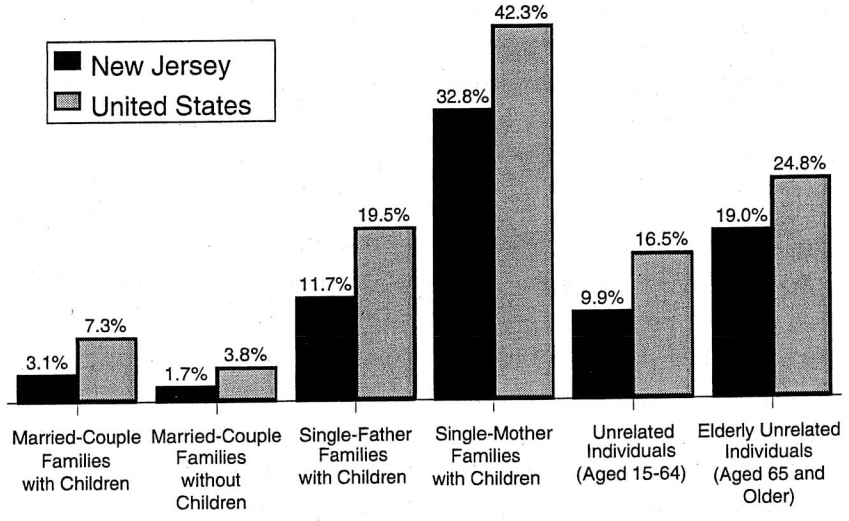
Source: Poverty data from the Population Reference Bureau, 1993; based on the Public Use Microdata Sample of the 1990 Census. AFDC reciprocity data are from the U.S. Department of Health and Human Services, 1990.

women receiving AFDC in New Jersey is slightly lower than the proportion of women receiving AFDC in the United States, most likely due to New Jersey's lower poverty rate. Approximately 104,000 women and 237,428 million children in New Jersey received AFDC benefits in 1993 (U.S. Department of Health and Human Services, 1993). The level of AFDC benefits for a family of three in New Jersey was \$424 in 1993. AFDC and Food Stamp benefits combined equalled 66 percent of the poverty threshold. In comparison, in the United States, the average AFDC benefit for a family of three was \$393 and combined AFDC and Food Stamps benefits equalled 62 percent of the poverty line. Thus among the states, New Jersey does a slightly better than average job in providing a minimum sufficiency level for poor women and their children. The poverty rate for single-mother families is 33 percent in New Jersey, as compared with 42 percent nationwide; New Jersey's rate, while substantially lower than

the national rate, is still much higher than for any other family type (see Figure 11).

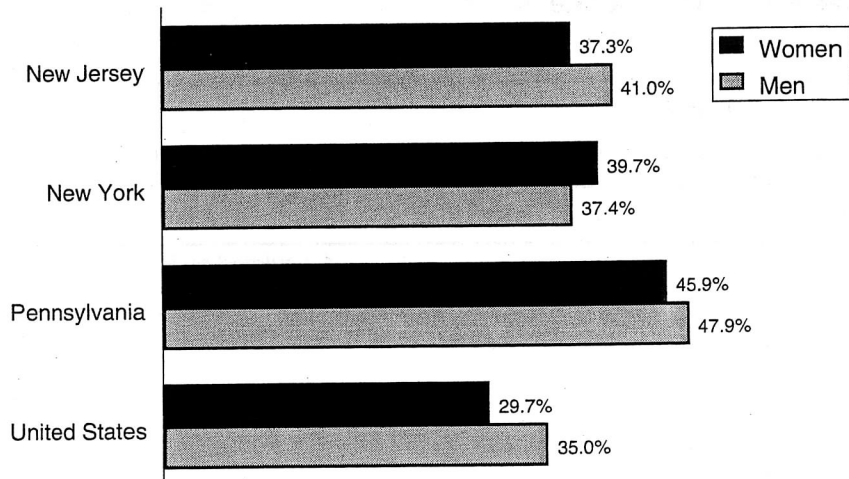
As the earnings of women play an increasingly important role in the well-being of families, unemployment insurance becomes an important part of the safety net for women. New Jersey does better than the United States in providing a safety net for employed women (see Figure 12). While the percent of women who are unemployed in New Jersey is the highest in the Middle Atlantic region, and the tenth highest in the nation, the percent of unemployed women receiving Unemployment Insurance (UI) is also higher in New Jersey than in the United States as a whole (37.3 compared with 29.7 percent). The same is true for unemployed men in New Jersey — New Jersey's men have both a relatively high rate of unemployment and a relatively high rate of UI receipt (41.0 percent in New Jersey compared with 35.0 percent nationally).

Figure 11.
Poverty Rates for Selected Family Types and for Unrelated Individuals in New Jersey and the United States, 1990



Source: Unpublished data, U.S. Department of Commerce, Bureau of the Census, based on the 1990 Census.

Figure 12.
Proportion of Unemployed Women and Men with Unemployment Insurance in the Middle Atlantic States and in the United States, 1994



Source: Unpublished data, U.S. Department of Labor, Employment and Training Administration, Unemployment Insurance Service.

Reproductive Rights

This section includes information on legislation relating to access to legal abortions, public funding for abortions and infertility treatments, the position of the governor and state legislature on reproductive choice, and maternity stay laws, among other factors related to reproductive rights.

Reproductive rights include more than the legal right to abortion; they also include the ability to exercise that right in practice. Ease of access to abortions is critical. Legal issues that relate to access to abortion include parental notification and waiting periods. The number of abortion providers in each county within the state also plays an important role in providing access to abortions. The stances of the governor

and state legislative body are also important in maintaining access to legal abortions in the face of concerted antiabortion campaigns. There are also economic issues relating to abortion, such as public funding for abortions for women who qualify. In addition, abortion is not the only reproductive issue of importance to women. Maternity stay laws (which provide a minimum length of hospitalization after childbirth), the right of gay and lesbian couples to adopt children, and public funding for infertility treatments all affect the reproductive lives of women. The reproductive rights composite index shows that New Jersey ranks near the top both within its region and in the nation.

Chart VI. Panel A
Reproductive Rights: National and Regional Ranks

	National Rank* (of 51)	Regional Rank* (of 3)
Reproductive Rights Composite Index	5	2

For methodology see Appendix I.

* The national rank is of a possible 51, referring to the 50 states plus the District of Columbia. The regional rank is of a maximum of three and refers to the states in the Middle Atlantic region (New Jersey, New York, and Pennsylvania).

Calculated by the Institute for Women's Policy Research.

**Chart VI. Panel B
Components of the Reproductive Rights Composite Index**

	Yes	No
Does the state allow access to abortion services without mandatory parental consent laws for minors? ^a	✓	
Does the state allow access to abortion services without a waiting period? ^a	✓	
Does the state provide public funding for abortions under any circumstances if a woman is eligible? ^a	✓	
What percent of counties in the state have abortion providers? ^b	76%	
Is New Jersey's state government pro-choice? ^a		
Governor	✓	
Senate		✓
Assembly		✓
Does public funding cover infertility treatments? ^c		✓
Does the state have a maternity stay law? ^{d*}	✓	
Does state allow gay/lesbian couples to adopt? ^e		State is neutral

* New federal legislation, passed in September 1996, requires insurance companies to pay for minimum hospital stays in maternity cases.

^a NARAL Foundation and NARAL, 1995; ^bHenshaw and Van Vort, 1994; ^cKing and Meyer, 1996; ^dAmerican Political Network, Inc., 1996; ^eHuman Rights Campaign, forthcoming.

Compiled by the Institute for Women's Policy Research.

Explanation of the Components in the Reproductive Rights Composite Index

Mandatory consent laws require that minors notify one or both parents of the decision to have an abortion or gain the consent of one or both parents before a physician can perform the procedure. Of 35 states with such laws on the books as of January 1995, 24 enforced their laws, which usually included some type of procedure allowing courts or physicians to waive the notice or consent requirement in cases of undue burden.

New Jersey has no mandatory consent law (NARAL Foundation and NARAL, 1995).

Waiting-period legislation mandates that a physician cannot perform an abortion until a certain number of hours after the woman has been notified of her options in dealing with a pregnancy. The waiting periods range from one to 72 hours. Of the 15 states with mandatory waiting periods as of January 1995, seven (with waiting periods ranging from eight to 24 hours) enforced their laws. New Jersey has no waiting period (NARAL Foundation and NARAL, 1995).

In some states, public funding for abortions is available only under specific circumstances, such as rape or incest, life endangerment to the mother, or limited health circumstances of the fetus. Seventeen states, including New Jersey, fund abortions in all or most circumstances (NARAL Foundation and NARAL, 1995).

The percent of counties with abortion providers includes all counties that have at least one abortion provider. This proportion ranges from two to 88 percent across the states. New Jersey's proportion of counties with providers is relatively high (Henshaw and Van Vort, 1994).

Maternity stay laws require that a minimum length of time under hospitalization be provided to a new mother. Such laws follow the recommendations of the American Medical Association, which suggests a minimum hospital stay of 48 hours after an uncomplicated vaginal birth and of 96 hours after a cesarean section. If the doctor and the mother agree to an early release, such legislation generally requires that the relevant insurance company provide one home visit (American Political Network, Inc., 1996). New Jersey has a maternity stay law. In September 1996, new federal legislation was passed that mandates that insurance companies pay for the recommended stays.

The governor and members of the State Senate and State Assembly were asked by NARAL if they would uphold a judicial restriction on abortion rights and availability. If they answered "yes," they were considered anti-choice. If they answered "no," they were considered pro-choice. In addition, the official comments made by the Governor's office were taken into account in determining abortion rights positions (NARAL Foundation and NARAL, 1995). New Jersey's governor is pro-choice, while both houses of the state legislature are not anti-choice.

While increasing numbers of private health insurance plans cover infertility treatments, few states in the United States allow for infertility treatments under publicly funded health plans such as Medicaid, although they tend to cover a wide range of contraceptive services. New Jersey follows the general trend (King and Meyer, 1996).

Some states have specific legislation prohibiting discrimination against gay and lesbian couples in adoption procedures. One state, New Mexico, has passed legislation to allow the nonbiological parent in a gay or lesbian couple to adopt the child, while four states have passed legislation explicitly prohibiting adoption in such circumstances. New Jersey is neutral on this issue (Human Rights Campaign, forthcoming).

Health and Vital Statistics

This section focuses on the quality of health of the population in the state. Topics include fertility and infant health, the consumption of preventive health services, environmental and cancer risks, and Health Management Organization (HMO) enrollment. Health is an important aspect of the economic status of women. Illness can be costly and painful and can interrupt the daily tasks people take for granted. The healthier the inhabitants of an area are, the more productive those inhabitants are likely to be.

As stated in the 1994 Policy Report of the Commonwealth Fund Commission on Women's Health, women and men face different health problems, even outside of reproductive differences. Women tend to see physicians more routinely, and they use preventive services at twice the rate that men do. Women also suffer more chronic illness, are more likely to suffer from depression, and are prescribed more drugs by their physicians, but they live longer than men do (Commonwealth Fund, 1994). Average life expectancy in the United States in 1992 was 79.1 years for women and 72.3 years for men. The median age for women at the time of their first birth was 23.8 years, and the age at first marriage was 24 years.

As women, particularly mothers, have entered the labor force in record numbers, their health care needs have changed. Many studies have focused on the link between women's work and their health, and many have found a positive relationship between women's employment and better health (Hartmann et al., 1996). As women's employment rates continue to rise, studies have increasingly looked at the extent and type of access women have to health insurance coverage. The Institute for Women's Policy Research has found that about 12 million women of working age lack health insurance of any kind (Yoon et al., 1994). Women in New Jersey are more likely to have insurance than women nationally, and more likely to have access through their employment (see Table 10).

Infant mortality rates in New Jersey are similar to those in the United States (8.3 per 1,000 births compared with 8.4 per 1,000 births for the United States). Fertility rates are also similar (65.9 births per 1,000 women in New Jersey compared with 66.7 births per 1,000 women; see Table 12). The percent of babies with low birth weights is also similar in New Jersey and the United States. In terms of births to teenage mothers and unmarried mothers, New Jersey's rates are lower, although New Jersey has followed the overall trends. In the United States, births to teenage mothers as a percent of all births fell from 15.6 percent in 1980 to 12.7 in 1992 while births to unmarried mothers rose from 18.4 percent in 1980 to 32.6 percent in 1994, indicating that, increasingly, unwed motherhood extends across all age groups. In New Jersey, births to teenage mothers also fell while births to unmarried mothers rose.

New Jersey also does relatively well on a number of preventive health care measures. Of women over age 40, 79 percent have had a mammogram, higher than the median rate for women in the United States. Of adult women, 87 percent have had a pap smear, which is somewhat lower than the median rate for the United States (93 percent). And, nearly three-quarters of all young children in New Jersey have been vaccinated.

In recent years, the trend toward HMOs has grown, with national enrollment rising from 9.1 million in 1980 to 45.2 million at the end of 1993 (U.S. Department of Commerce, 1995b). This major trend requires monitoring from the point of view of how well the new arrangements meet women's health care needs. In addition, concerns have been raised about how well HMOs meet the needs of the medically needy, such as the disabled or those with severe or long-term illnesses.

Similarly, there has been an increasing trend toward HMOs among Medicaid and Medicare

Table 12.

Health and Vital Statistics in New Jersey and the United States

	New Jersey	United States
FERTILITY AND INFANT HEALTH		
Fertility Rate in 1994 (live births per 1,000 women aged 15-44) ^a	65.9	66.7
Infant Mortality Rate in 1993 (deaths of infants under age one per 1,000 live births) ^b	8.3	8.4
Percent of Counties with at Least One Abortion Provider, 1992 ^c	76.0%	16.0%
Percent of Low Birth Weight Babies (less than 5 lb. 8 oz.), 1994 ^a		
Among Whites	6.1%	6.1%
Among African-Americans ^a	13.5%	13.2%
Births to Teenage Mothers as a Percent of All Births, 1992 ^d	8.0%	12.7%
Births to Unmarried Mothers as a Percent of All Births, 1992 ^a	28.1%	32.6%
PREVENTIVE HEALTH CARE		
Percent of Women Who Have Ever Had a		
Mammogram (aged 40 and older), 1993 ^e	78.7%	77.9%*
Pap Test (aged 18 and older), 1993 ^e	87.0%	93.4%*
Vaccination Coverage of Children Aged 19-35 Months (estimated percentage of those receiving four doses of diphtheria and tetanus toxoids and pertussis vaccine, three doses of polio virus vaccine, and one dose of measles-mumps-rubella vaccine), 1994 ^f	71.0%	75.0%
ENVIRONMENTAL AND CANCER RISKS		
Toxic Chemicals that Could Cause Birth Defects (pounds per person), 1992 ^f	14.9 lbs	36.0 lbs
Average Annual Mortality Rate (per 100,000) Due to		
Female Breast Cancer, 1988-1992 ^g	31.6	27.1
Cervical and Uterine Cancer, 1988-1992 ^g	3.1	3.0
Ovarian Cancer, 1988-1992 ^g	9.0	7.8
Estimated Number of New Cases of Female Breast, Cervical, and Uterine Cancers, 1996 ^h	7,540	200,000
OTHER		
As of July 1995, has New Jersey enacted legislation that attempts to ensure universal access to health insurance? ⁱ	no	

* Median rate for the 50 states and the District of Columbia.

^a Centers for Disease Control, 1996a; ^b Centers for Disease Control, 1996b; ^c Henshaw and Van Vort, 1994; ^d U.S. Department of Commerce, 1995b; ^e American Cancer Society, 1995; ^f McCloskey et al., 1995; ^g National Cancer Institute, 1995 (rates are age adjusted to the 1970 U.S. standard population); ^h American Cancer Society, 1996.

Compiled by the Institute for Women's Policy Research.

Table 13.
Percent of Total Population, Medicare, and Medicaid Recipients Enrolled in Health Maintenance Organizations (HMOs), 1994

	New Jersey	United States
Total Population	7,904,000	260,341,000
Percent of Total Population Enrolled in HMOs	16.9	19.5
Percent of Total Population Receiving Medicare	14.7	14.0
Percent of Medicare Recipients Enrolled in HMOs	2.7	9.2
Percent of Total Population Receiving Medicaid	10.0	13.1
Percent of Medicaid Recipients Enrolled in HMOs	3.3	21.4

Source: McCloskey et al., 1995, and unpublished tables for 1994 from the U.S. Department of Commerce.

Compiled by the Institute for Women's Policy Research.

beneficiaries, although the impact of managed-care systems on cost-effectiveness and quality of service for Medicare and Medicaid programs is still in question (Urban Institute, 1996; Jacobs Institute of Women's Health, 1996).

There is a great deal of variation in HMO membership across states. HMOs tend to play a more important role in the states of California, Massachusetts, Minnesota, and Oregon and are much less prevalent throughout the South (Winterbottom et al., 1995).

The percentage of the population enrolled in HMOs in New Jersey is slightly lower than that

of the United States as a whole (16.9 percent versus 19.5 percent; see Table 13). A similar proportion of the population in New Jersey receives Medicare as in the United States as a whole. However, Medicare recipients in New Jersey are much less likely to be enrolled in an HMO than the national average — 2.7 percent and 9.2 percent, respectively. While a similar proportion of the total population receives Medicaid in New Jersey compared with the United States, Medicaid recipients in New Jersey are also much less likely to be enrolled in an HMO (3.3 percent compared with 21.4 percent nationally).

Basic Demographics

This section includes data on different populations within the state. Statistics on age, the sex ratio, and the elderly female population are presented, as are the distribution of women by race/ethnicity and family types and information on women in prisons. These data present an image of the state's female population and can be used to provide insight on the topics covered in this report. For example, New Jersey has a similar distribution of women by race and ethnicity and a similar distribution of households by household type as the nation, but has a slightly older female population. Demographic changes also have implications for the location of economic activity, the types of jobs available, the growth of markets, and the types of public services that are needed.

New Jersey has the ninth largest population among all the states in the United States. Between 1980 and 1990, the population of New Jersey grew by 5.0 percent, which is half as fast as the nation as a whole (9.8 percent; U.S. Department of Commerce, 1995). Compared with its surrounding states, New Jersey's population growth rate was the highest during the 1980s, ahead of New York (2.5 percent) and Pennsylvania (0.2 percent). In recent years, population growth has slowed down in New Jersey, with population increasing by 2.2 percent between 1990 and 1994, which is slower than the nation (4.7 percent) but faster than the Middle Atlantic region (1.4 percent).

There were nearly four million women in New Jersey in 1990, 3.2 million of whom were aged 16 and older. Women in New Jersey are slightly older than the average woman in the United

States. New Jersey has a similar proportion of women over age 65 than that of the United States (15.5 percent versus 14.7 percent in the United States). The female population in New Jersey is slightly more ethnically diverse than the nation as a whole, with minorities comprising about 26 percent of women in the state compared with 24 percent for the United States.

The proportion of single or widowed women in New Jersey is slightly higher than for the country as a whole (see Figure 13). Fifty-five percent of women in New Jersey are married, compared with 56 percent of women in the United States. The distribution of family types is similar to that of the nation as a whole; although New Jersey has a slightly larger proportion of married-couple families (58 percent compared with 56 percent) as well as a slightly greater proportions of male-headed (3.5 percent) and female-headed families (11.7 percent; see Table 14). New Jersey has somewhat smaller proportion of single person and nonfamily households. Among families with children, female-headed families in New Jersey comprise 17.6 percent (see Figure 14). The percent of New Jersey families with children under 18 that are female-headed is slightly larger than that of the United States (17.6 percent compared with 19.5 percent; see Figure 14).

All women in New Jersey live in metropolitan areas. A much higher proportion of women in New Jersey are foreign-born than are women nationally (12.6 percent versus 7.9 percent). The percent of New Jersey's prison population that is female is about the same as that for the nation as a whole (4.6 percent versus 4.9 percent).

Table 14.
Basic Statistics*

	New Jersey	United States
Total Population, 1995 ^a	7,931,000	263,434,000
Number of Women, All Ages ^b	3,980,335	127,212,264
Sex Ratio (women to men, aged 18 and older) ^c	1.11:1	1.09:1
Median Age of All Women ^c	35.7 years	34.1 years
Proportion of Women Over Age 65 ^b	15.5%	14.7%
Distribution of Women by Race and Ethnicity, All Ages^b		
White [†]	74.4%	75.9%
African-American [†]	13.1%	12.1%
Hispanic ^{††}	8.9%	8.3%
Asian-American [†]	3.5%	2.9%
Native American [†]	0.2%	0.8%
Distribution of Households by Type, 1990^b		
Total Number of Family and Nonfamily Households	2,788,450	91,770,958
Married-Couple Families (with and without their own children)	57.7%	56.2%
Female-Headed Families (with and without their own children)	11.7%	11.2%
Male-Headed Families (with and without their own children)	3.5%	3.2%
Nonfamily Households: Single-Person Households	22.9%	24.4%
Nonfamily Households: Other	4.1%	4.9%
Proportion of Women Living in Metropolitan Areas, All Ages (1990) ^b	100%	83.1%
Proportion of Women Who Are Foreign-Born, All Ages (1990) ^b	12.6%	7.9%
Percent of Federal and State Prison Population Who Are Women (1993) ^d	4.6%	4.9%

* Data are for 1990 unless otherwise specified.

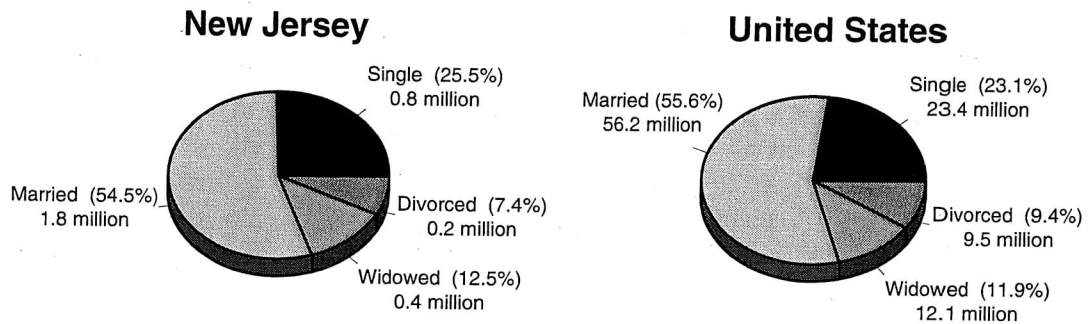
† Non-Hispanic.

†† Hispanics may be of any race.

^a McCloskey et al., 1995; ^b Population Reference Bureau, 1993; ^c Institute for Women's Policy Research, 1995; ^d U.S. Department of Justice, 1995.

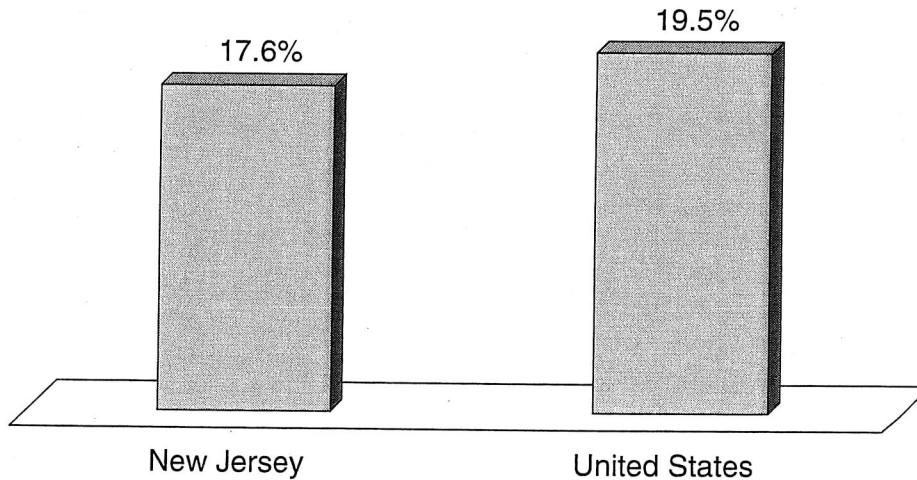
Compiled by the Institute for Women's Policy Research.

Figure 13.
Distribution of Women by Marital Status in New Jersey and the United States, 1990



For women aged 15 and older.
Source: Population Reference Bureau, 1993; based on the Public Use Microdata Sample of the 1990 Census.

Figure 14.
Proportion of Households with Children Under Age 18 Headed by Women in New Jersey and the United States, 1990



Source: Institute for Women's Policy Research, 1995; based on the Public Use Microdata Sample of the 1990 Census.

Appendix I:

Methodology, Terms, and Sources for Chart I (the Composite Indices)

Composite Political Participation Index: This composite index reflects four areas of political participation: voter registration; voter turnout; women in elective office, including state legislatures, state-wide elective office, and positions in the U.S. Congress; and institutional resources available for women (such as a state agenda project, a commission on the status of women, or a legislative caucus).

To construct this composite index, each of the component indicators was standardized to remove the effects of different units of measurement for each state's score on the resulting composite index. Each component was standardized by subtracting the mean value (for all 50 states) from the observed value and dividing by the standard deviation. The standardized scores were then given different weights. Voter registration and voter turnout were each given a weight of 1.0. The component indicator for women in elected office is itself a composite reflecting different levels of officeholding and was given a weight of 3.0. The last component indicator, women's institutional resources, is also a composite of scores indicating the presence or absence of each of three resources: a women's agenda project, a commission on the status of women, and a women's legislative caucus. It received a weight of 1.0. The resulting weighted, standardized values for each of the four component indicators were summed for each state to create the composite political participation index.

Voter Registration and Voter Turnout: These two component indicators show the average percent (for the two elections) of all women aged 18 and older (in the civilian noninstitutionalized population) who reported registering or voting. Source: U.S. Bureau of the Census (1993, 1996), based on the Current Population Survey.

Women in Elected Office: This component indicator is based on a methodology developed by the Center for Policy Alternatives (1995).

This composite has four components and reflects office-holding at the state and national levels. For each state the proportion of office holders who are women was computed for several levels: state representatives, state senators, state-wide elected executive officials and U.S. representatives, and U.S. senators and governors. The percentages were then converted to scores that ranged from 0 to 1 by dividing the observed value for each state by the highest value for all states. The scores were then weighted according to the degree of political influence of the position: state representatives were given a weight of 1.0, state senators were given a weight of 1.25, statewide executive elected officials and U.S. representatives were each given a weight of 1.5, and U.S. senators and state governors were each given a weight of 1.75. The resulting weighted scores for the four components were added to yield the total score on this composite for each state. The highest score of any state for this composite office-holding indicator was 4.45. These scores were then used to rank the states on the indicator for women in elected office. Source: Data were compiled by the Institute for Women's Policy Research (IWPR) from several sources, including the Center for the American Woman and Politics (1996) and the Council of State Governments (1996).

Women's Institutional Resources: This indicator measures the number of institutional resources for women available in the state from a maximum of three, including commissions on the status of women (which are established by legislation or executive order), women's state agenda projects (usually voluntary, nonprofit organizations), and legislative caucuses for women (organized by women legislators in either or both houses of the state legislature). States receive 1.0 point for each institutional resource present in their state and 0.5 point if a legislative caucus exists in one house but not the other. Source: Center for Policy Alternatives, 1995, updated in 1996 by IWPR.

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 "standardized" — i.e., 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 ratios were summed for each state to create the composite index; thus, each of the four component indicators has equal weight in the composite.

Women's Median Annual Earnings: 1989 median yearly earnings of noninstitutionalized women aged 18-65 who worked more than 49 weeks during the year and more than 34 hours per week. Source: IWPR calculations of the Public Use Microdata Sample of the 1990 Census of Population.

Ratio of Women's to Men's Earnings: 1989 median yearly earnings of noninstitutionalized women aged 18-65 who worked more than 49 weeks per year and more than 34 hours per week divided by the 1989 median yearly earnings of noninstitutionalized men aged 18-65 who worked more than 49 weeks per year and more than 34 hours per week. Source: IWPR calculations of the Public Use Microdata Sample of the 1990 Census of Population.

Women's Labor Force Participation (proportion of the adult female population that is in the labor force): Percent of civilian noninstitutionalized women aged 16 and older who were, in 1994, employed or looking for work. 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, 1995a, based on the Current Population Survey.

Women in Managerial and Professional Occupations: Percent of civilian noninstitutionalized women aged 16 and older who, in 1994, were employed in executive, administrative, manage-

rial, or professional specialty occupations. Source: U.S. Department of Labor, Bureau of Labor Statistics, 1995, based on the Current Population Survey.

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

To construct this composite index, each of the component indicators was "standardized" — i.e., for each indicator, the observed value for the state was divided by the comparable value for the United States as a whole. The resulting ratios were summed for each state to create the composite index. Each component was given a weight of 1.0.

Access to Health Insurance: Percent of civilian noninstitutionalized women under age 65 who are insured. The state-by-state percentages are based on the averages of three years of pooled data from the 1991, 1992, and 1993 Current Population Survey from the Bureau of the Census. Source: Winterbottom et al., 1995.

Educational Attainment: In 1989, the percent of women aged 25 and older with four or more years of college. Source: Population Reference Bureau, 1993, based on the Public Use Microdata Sample of the 1990 Census of Population.

Women's Business Ownership: In 1992, the percent of all firms (legal entities engaged in economic activity during any part of 1992 that filed an IRS form 1040, Schedule C; 1065; or 1120S) that were owned by women. Sex of the owner was determined by sending their social security numbers to the Social Security Administration for a list of sex codes. Source: U.S. Department of Commerce, 1996, based on the 1992 Economic Census.

Women Above Poverty Level: In 1989, the percent of women living above the official poverty threshold, which varies by family size and composition. In 1989, the poverty level for a family of four was \$12,675. Source: Population Reference Bureau, 1993, based on the Public Use Microdata Sample of the 1990 Census of Population.

Composite Reproductive Rights Index: This composite index reflects a variety of indicators of women's reproductive well-being and autonomy. These include access to abortion services without mandatory parental consent laws for minors, access to abortion services without a waiting period, public funding for abortions under any circumstances if a woman is eligible, percent of counties that have at least one abortion provider, whether the governor or state legislature is pro-choice, public funding of infertility treatments, existence of a maternity stay law, and whether gay/lesbian couples can adopt. For more complete definitions of the components of this index and sources, see Appendix II.

To construct this composite index, each component indicator was rated on a scale of 0 to 1 and assigned a weight. The notification and waiting-period indicators were each given a weight of 0.5. The indicator of public funding for abortions was given a weight of 1.0. For the indicator of the

percent of counties with abortion providers, states were given a scaled score ranging from 0 to 1. For the indicator of whether the governor, upper house, or lower house is pro-choice, each state receives 0.33 points per governmental body (up to a maximum of 1.0 point). The indicator for public funding for infertility treatments was given a weight of 1.0. For the maternity stay law indicator, the state received a score of 0.5 if it had legislation pending. For the indicator of whether gay/lesbian couples can adopt, states were given 1.0 point if legislation prohibiting discrimination against these couples in adoption proceedings exists and 0.5 points if the state has no official position on the subject. The maternity stay law and gay/lesbian adoption law were each given a weight of 0.5. The weighted scores for each component indicator were summed to arrive at the value of the composite index score for each state. The states and the District of Columbia were then ranked according to those values.

Appendix II: Terms and Sources for Chart II (Women's Rights Checklist)

Reproductive Rights

Mandatory Consent: Mandatory consent laws require that minors notify one or both parents of the decision to have an abortion or gain the consent of one or both parents before a physician can perform the procedure. Of the 35 states with such laws on the books as of January 1995, 24 enforce their laws. Of the 24, 20 allow for a judicial bypass of notification if the minor appears before a judge and provides a reason that notification would place an undue burden on the decision to have an abortion. Three states provide for physician bypass of notification; only Utah had no bypass procedure as of January 1995 (NARAL Foundation and NARAL, 1995).

Waiting Period: Waiting-period legislation mandates that a physician cannot perform an abortion until a certain number of hours after the woman has been notified of her options in dealing with a pregnancy. The waiting periods range from one to 72 hours. Of the 15 states with mandatory waiting periods as of January 1995, seven (with waiting periods ranging from eight to 24 hours) enforced their laws (NARAL Foundation and NARAL, 1995).

Restrictions on Public Funding: In some states, public funding for abortions is available only under specific circumstances, such as rape or incest, endangerment to the mother's life, or limited health circumstances of the fetus. As of January 1995, 17 states and the District of Columbia funded abortions in all or most circumstances (NARAL Foundation and NARAL, 1995).

Maternity Stay Laws: Maternity stay laws require that a minimum length of time under hospitalization be provided to a new mother. The laws follow the recommendations of the American Medical Association, which suggests a minimum hospital stay of 48 hours after an uncomplicated vaginal birth and 96 hours after a cesarean section. Usually, the laws provide that if the doctor and the

mother agree to an early release, the relevant insurance company must provide one home visit (American Political Network, Inc., 1996). In September 1996, new federal legislation was passed to require that insurance companies pay for the recommended minimum hospital stays in maternity cases.

Fertility Treatments and Public Funding: While increasing numbers of private health insurance plans cover infertility treatments, few states in the United States allow for infertility treatments under publicly funded health plans such as Medicaid, although they tend to cover a wide range of contraceptive services (King and Meyer, 1996).

Same-Sex Couples and Adoption: Some states have specific legislation prohibiting discrimination against gay and lesbian couples in adoption procedures. For situations in which only one member of the couple is the biological parent, states can adopt legislation that allows the nonbiological parent in a gay or lesbian couple to adopt the child. One state, New Mexico, has passed legislation to allow the nonbiological parent in a gay or lesbian couple to adopt the child, while four states have passed legislation explicitly prohibiting adoption in such circumstances (Human Rights Campaign, forthcoming).

Domestic Violence

Mandatory Arrest: As of 1992, the codes of 14 states and the District of Columbia mandate arrest for perpetrators when a responding officer concludes that domestic violence has occurred. Generally, arrest is mandated only under specific circumstances; for instance, when an assault results in bodily injury to the victim, when the intent of the abuser was to cause fear of serious injury or death, or when the officer believes that domestic violence is likely to continue (Hart, 1992). Michigan and Virginia also recently passed pro-arrest laws.

Child Support

Cases with Collection: According to the U.S. Department of Health and Human Services Office of Child Support Enforcement, 55 percent of all child support cases that go to trial are granted a support order by a judge. Only in 33 percent of the cases with orders (or 18 percent of all child support cases) was child support actually collected. A case is counted as having a collection if as little as one cent is collected during the year. The enforcement efforts made by state and local agencies can affect the extent of collections (Gershenson, 1993).

Welfare

Note: As this report goes to press, new federal legislation on welfare that gives states much more autonomy in shaping their welfare programs has been passed. The policies a state adopted under the former federal law may indicate the direction its welfare policy will take under the new law, which went into effect October 1, 1996. States have until July 1997 to comply; however, states may continue to carry out programs approved by the Department of Health and Human Services prior to the passage of the new law.

Child Exclusion/Family Caps: Under child exclusion/family cap provisions, additional AFDC benefits are denied to children conceived while the mother was receiving AFDC. As of May 1995, 14 states requested waivers from the federal law to implement child exclusion rules. In most of those states, the exclusion applies to children born more than ten months after the mother first started to receive benefits or to children conceived while the mother was receiving AFDC. Eleven of the states would exempt from the child exclusion requirement children born as a result of incest, rape or sexual assault (Savner and Greenberg, 1995).

Retains More Earnings: Under prior law, AFDC recipients who enter employment are entitled to disregard only a small amount of earnings before their AFDC grants are reduced. The rule has been criticized as creating a disincentive to work. As of May 1995, 28 states had submitted waiver requests to the federal government to liberalize the treatment of earnings for AFDC recipients (Savner and Greenberg, 1995).

Raised Asset Limitations: Under prior law, families with assets exceeding \$1,000 are ineligible for AFDC. However, the asset rule has been criticized for penalizing savings. As of May 1995, 31 states had requested waivers from the federal government to change the asset rules. Increased asset limits range from \$1,500 in Indiana to \$10,000 in Oregon and Missouri (Savner and Greenberg, 1995).

Employment/Unemployment Benefits

Minimum Wage: As of June 1996, 11 states and the District of Columbia had minimum wage rates that were higher than the federal level. Seven states had minimum wage rates lower than the federal level (but the federal level generally applies to most employers in these states). Seven states had no minimum wage law, and 25 states had state minimum wages that were the same as the federal level. According to the Fair Labor Standards Act, the state minimum wage is controlling if the state minimum wage is higher than the federal minimum wage (U.S. Department of Labor, 1996). A federal minimum wage increase was signed into law on August 20, 1996. The federal standard will rise to \$5.15 in two steps — the first step, effective October 1, 1996, is an increase to \$4.75, and the second step, effective September 1, 1997, is an increase to \$5.15 per hour.

Temporary Disability Insurance (TDI): Temporary Disability Insurance provides partial income replacement to employees who leave work because of an illness or accident that is not related to their work. In five states with mandated programs, employees and/or their employers pay a small percentage of the employee's salary into an insurance fund and, in return, employees are provided with partial wage replacement if they become seriously ill or disabled. In states with TDI programs, women workers typically receive 8 to 12 weeks of partial wage replacement for maternity leaves through TDI (Hartmann et al., 1995).

Access to Unemployment Insurance (UI): In order to receive UI, potential recipients must meet several eligibility requirements. Two of these are high quarter earnings and base period earnings requirements. The "base period" is the 12-month period preceding the start of a spell of unemploy-

ment. The base period criterion states that the individual must have earned a minimum amount during the base period. The high quarter earnings criterion requires that individuals earn a minimum amount in one of the quarters within the base period. IWPR research has shown that women are less likely to meet the two earnings requirements than are men and thus are more likely to be disqualified from receipt of UI benefits. IWPR found that nearly 14 percent of unemployed women workers were disqualified from receiving UI by the two earnings criteria; this is more than twice the rate for unemployed men (Yoon et al., 1995). States typically set eligibility standards for UI and can enact policies that are more or less inclusive and more or less generous to claimants.

Pay Equity: The concept of pay equity, also known as comparable worth, refers to a set of remedies designed to raise the wages of jobs that are undervalued at least partly because of the sex or race of the workers who hold those jobs. By 1989, 20 states had implemented programs to raise the wages of workers in female-dominated jobs in their states' civil services (National Committee on Pay Equity, 1995). A study by the Institute for Women's Policy Research found that for states that implemented pay equity remedies, the remedies improved female/male wage ratios (Hartmann and Aaronson, 1994).

Appendix III: National Rankings on Selected Indicators

Political Participation Rankings

STATE	Composite Index		Women in Elected Office Composite Index	
	SCORE	RANK	SCORE	RANK
Alabama	-3.09	41	.60	47
Alaska	2.97	12	2.35	11
Arizona	-2.16	36	2.08	16
Arkansas	-5.46	46	1.16	38
California	4.16	8	3.11	3
Colorado	2.87	13	2.65	5
Connecticut	4.24	7	2.39	9
Delaware	3.16	11	2.80	4
District of Columbia	6.00	n/a	n/a	n/a
Florida	-2.97	40	1.42	32
Georgia	-3.44	42	1.11	39
Hawaii	0.31	23	2.60	6
Idaho	2.86	14	2.23	13
Illinois	0.69	21	2.31	12
Indiana	-0.69	29	1.89	20
Iowa	0.50	22	1.24	35
Kansas	8.78	1	4.45	1
Kentucky	-7.10	49	0.53	49
Louisiana	-4.02	43	0.60	47
Maine	4.84	4	2.46	8
Maryland	4.79	5	2.56	7
Massachusetts	-1.15	30	1.23	37
Michigan	0.28	24	1.39	33
Minnesota	4.98	3	1.93	18
Mississippi	-6.32	48	0.52	50
Missouri	0.91	19	1.46	31
Montana	2.59	15	1.59	26
Nebraska	0.84	20	1.53	27
Nevada	-0.06	27	2.37	10
New Hampshire	-1.23	31	1.51	29
New Jersey	-1.38	33	1.65	23
New Mexico	-1.86	35	1.49	30
New York	-2.26	37	1.39	33
North Carolina	-2.78	38	1.03	41
North Dakota	4.53	6	1.69	22
Ohio	-0.10	28	1.72	21
Oklahoma	-1.64	34	1.09	40
Oregon	3.95	9	1.95	17
Pennsylvania	-5.94	47	0.74	45
Rhode Island	0.04	26	1.63	24
South Carolina	-4.88	44	0.73	46
South Dakota	1.42	18	1.61	25
Tennessee	-7.29	50	0.84	43
Texas	-1.25	32	1.92	19
Utah	0.06	24	1.53	27
Vermont	3.33	10	2.21	14
Virginia	-2.87	39	0.88	42
Washington	7.87	2	3.88	2
West Virginia	-4.98	45	0.82	44
Wisconsin	1.58	17	1.34	35
Wyoming	2.39	16	2.19	15
United States			1.64	

Political Participation Rankings

STATE	Percent of Women Registered to Vote in 1992 and 1994		Percent of Women Who Voted in 1992 and 1994		Number of Institutional Resources Available to Women in the State	
	PERCENT	RANK	PERCENT	RANK	NUMBER	RANK
Alabama	73.2	17	54.4	27	2.5	6
Alaska	73.8	16	64.4	8	1.0	40
Arizona	65.0	34	54.3	29	0.0	48
Arkansas	65.2	33	50.4	43	0.5	46
California	58.1	48	50.6	41	3.0	1
Colorado	72.4	19	58.0	22	1.0	40
Connecticut	74.9	12	62.1	12	2.0	10
Delaware	65.0	34	54.1	31	2.0	10
District of Columbia	73.9	n/a	64.8	n/a	1.0	n/a
Florida	61.3	45	50.5	42	2.0	10
Georgia	60.9	46	46.7	48	3.0	1
Hawaii	57.8	49	51.2	39	1.5	37
Idaho	70.2	25	61.1	14	2.0	10
Illinois	69.2	26	54.7	26	1.0	40
Indiana	63.3	42	52.4	34	2.0	10
Iowa	76.8	7	63.6	9	2.0	10
Kansas	72.6	18	61.6	13	0.0	48
Kentucky	62.9	43	43.6	50	2.0	10
Louisiana	74.0	15	52.0	35	2.0	10
Maine	83.8	2	65.1	6	1.0	40
Maryland	68.9	27	58.0	22	3.0	1
Massachusetts	70.3	24	58.9	19	2.0	10
Michigan	75.4	10	59.9	17	2.0	10
Minnesota	83.3	3	66.0	5	2.5	6
Mississippi	76.6	9	54.4	27	0.0	48
Missouri	75.2	11	62.5	11	2.0	10
Montana	76.7	8	68.8	1	2.0	10
Nebraska	74.4	14	61.1	14	2.0	10
Nevada	57.1	50	50.4	43	2.0	10
New Hampshire	68.0	30	53.8	32	2.0	10
New Jersey	65.8	32	51.4	38	2.0	10
New Mexico	63.4	39	54.3	29	2.0	10
New York	60.9	46	51.8	37	2.5	6
North Carolina	66.1	31	48.0	45	3.0	1
North Dakota	92.4	1	65.1	7	2.0	10
Ohio	68.1	29	56.0	25	2.0	10
Oklahoma	72.1	20	57.5	24	2.0	10
Oregon	77.2	6	68.7	2	2.0	10
Pennsylvania	62.2	44	51.1	40	1.5	37
Rhode Island	68.6	28	58.6	20	2.0	10
South Carolina	64.4	36	51.9	36	2.0	10
South Dakota	79.3	5	67.4	3	1.0	40
Tennessee	64.0	37	47.2	47	0.5	46
Texas	63.4	39	47.9	46	2.0	10
Utah	70.7	23	59.2	18	2.0	10
Vermont	74.7	13	60.7	16	2.0	10
Virginia	63.4	39	53.4	33	3.0	1
Washington	70.8	21	58.1	21	1.5	37
West Virginia	63.6	38	45.5	49	2.5	6
Wisconsin	82.2	4	63.4	10	2.0	10
Wyoming	70.8	21	67.2	4	1.0	40
United States	66.5		53.7		2.0 (median)	

Employment and Earnings Rankings

Median Annual Earnings for Full-Time,
Full-Year Employed Women

STATE	Composite Index		Median Annual Earnings for Full-Time, Full-Year Employed Women	
	SCORE	RANK	EARNINGS	RANK
Alabama	3.52	48	\$15,000	42
Alaska	4.63	2	24,000	2
Arizona	4.00	22	18,000	20
Arkansas	3.57	46	14,000	47
California	4.27	8	22,000	5
Colorado	4.28	6	19,000	14
Connecticut	4.35	5	23,000	3
Delaware	4.13	15	19,600	12
District of Columbia	5.12	1	24,500	1
Florida	3.84	32	17,062	27
Georgia	4.04	18	18,000	20
Hawaii	4.18	12	19,000	14
Idaho	3.73	40	15,000	42
Illinois	4.01	21	19,842	9
Indiana	3.57	46	16,500	32
Iowa	3.79	36	16,000	34
Kansas	3.93	25	16,640	30
Kentucky	3.50	49	15,087	41
Louisiana	3.58	45	15,000	42
Maine	3.88	27	16,536	31
Maryland	4.53	3	22,000	5
Massachusetts	4.45	4	22,000	5
Michigan	3.88	27	19,500	13
Minnesota	4.14	14	19,000	14
Mississippi	3.44	50	14,000	47
Missouri	3.86	30	17,000	28
Montana	3.66	43	14,000	47
Nebraska	3.81	35	15,000	42
Nevada	3.97	23	18,531	19
New Hampshire	4.22	11	19,800	10
New Jersey	4.26	9	22,700	4
New Mexico	3.88	27	15,900	37
New York	4.25	10	22,000	5
North Carolina	3.82	33	16,000	34
North Dakota	3.86	30	14,000	47
Ohio	3.82	33	18,000	20
Oklahoma	3.76	38	16,000	34
Oregon	4.12	17	18,000	20
Pennsylvania	3.79	36	18,000	20
Rhode Island	4.04	18	18,833	18
South Carolina	3.70	41	15,500	39
South Dakota	3.74	39	13,429	51
Tennessee	3.67	42	15,739	38
Texas	4.04	18	18,000	20
Utah	3.97	23	16,500	32
Vermont	4.28	6	18,000	20
Virginia	4.18	12	19,000	14
Washington	4.13	15	19,680	11
West Virginia	3.34	51	14,738	46
Wisconsin	3.92	26	16,981	29
Wyoming	3.62	44	15,200	40
United States			18,778	

Employment and Earnings Rankings

STATE	Earnings Ratio Between Full-Time, Full-Year Employed Women and Men		Percent of Women in the Labor Force		Percent of Employed Women, Managerial or Professional Occupations	
	PERCENT	RANK	PERCENT	RANK	PERCENT	RANK
Alabama	61.2	46	54.8	46	25.7	39
Alaska	75.0	3	67.5	2	31.7	9
Arizona	69.7	17	57.4	38	30.1	17
Arkansas	70.0	15	57.3	40	23.7	48
California	73.3	6	56.9	41	30.3	16
Colorado	70.4	14	65.7	5	32.2	4
Connecticut	67.6	24	61.5	23	31.3	12
Delaware	67.6	24	63.4	15	29.4	19
District of Columbia	87.5	1	60.9	24	43.0	1
Florida	69.6	18	55.4	42	28.0	28
Georgia	72.0	8	60.1	29	29.0	20
Hawaii	76.0	2	62.8	18	28.3	25
Idaho	65.2	40	63.3	16	25.8	38
Illinois	66.1	35	59.7	32	28.0	28
Indiana	61.1	47	62.5	19	21.2	51
Iowa	66.7	30	65.6	8	24.3	45
Kansas	66.6	32	63.8	14	28.3	25
Kentucky	62.9	44	55.3	43	24.2	47
Louisiana	60.0	49	53.3	49	28.7	23
Maine	68.9	21	58.6	36	28.5	24
Maryland	71.0	12	64.2	12	35.4	2
Massachusetts	70.8	13	60.7	25	34.9	3
Michigan	61.8	45	58.7	35	26.9	34
Minnesota	67.9	23	69.8	1	27.4	31
Mississippi	63.6	41	55.2	45	23.6	49
Missouri	67.5	26	60.6	26	27.0	33
Montana	63.6	41	61.8	22	26.7	35
Nebraska	68.2	22	66.9	4	25.2	43
Nevada	71.3	11	62.4	20	25.3	42
New Hampshire	66.3	34	65.7	5	31.1	13
New Jersey	65.7	37	57.4	38	31.9	6
New Mexico	67.3	28	55.3	43	31.8	7
New York	73.3	6	53.2	50	31.8	7
North Carolina	71.7	10	60.4	27	25.6	40
North Dakota	70.0	15	65.6	8	28.1	27
Ohio	63.6	41	57.6	37	27.5	30
Oklahoma	66.7	30	54.7	47	28.8	21
Oregon	69.2	19	62.2	21	31.5	10
Pennsylvania	65.5	38	54.6	48	27.2	32
Rhode Island	67.3	28	59.3	33	29.9	18
South Carolina	67.4	27	59.1	34	25.5	41
South Dakota	74.6	5	65.7	5	23.5	50
Tennessee	66.1	35	60.2	28	24.3	45
Texas	72.0	8	60.1	29	28.8	21
Utah	61.1	47	65.5	10	31.1	13
Vermont	75.0	3	65.3	11	32.1	5
Virginia	69.1	20	63.0	17	31.1	13
Washington	66.5	33	59.9	31	31.3	11
West Virginia	58.9	51	46.6	51	25.9	37
Wisconsin	65.3	39	67.3	3	26.2	36
Wyoming	59.7	50	64.1	13	24.5	44
United States	68.5		58.8		28.7	

Economic Autonomy Rankings

STATE	Composite Index		Percent of Women with Four or More Years of College		Percent of Women without Health Insurance	
	SCORE	RANK	PERCENT	RANK	PERCENT	RANK
Alabama	3.58	46	13.5	45	16.8	39
Alaska	4.23	10	22.2	7	17.9	42
Arizona	4.03	23	17.2	25	16.3	37
Arkansas	3.47	50	11.9	50	18.5	43
California	4.17	14	20.1	13	16.3	37
Colorado	4.49	3	23.5	4	10.6	18
Connecticut	4.49	3	23.8	3	6.8	1
Delaware	4.15	16	18.7	16	13.2	28
District of Columbia	4.85	1	30.6	1	18.9	45
Florida	3.83	37	15.1	36	20.0	47
Georgia	3.89	32	16.8	27	16.2	36
Hawaii	4.42	7	20.9	11	7.8	3
Idaho	3.77	40	14.6	41	17.8	41
Illinois	4.11	18	18.4	17	10.5	16
Indiana	3.82	38	13.4	46	11.0	20
Iowa	3.93	31	15.0	38	8.4	6
Kansas	4.11	18	18.4	17	10.8	19
Kentucky	3.58	46	12.2	49	11.2	21
Louisiana	3.58	46	14.5	42	20.6	49
Maine	3.96	26	17.2	25	11.4	22
Maryland	4.50	2	23.1	6	10.0	14
Massachusetts	4.44	6	24.1	2	9.7	12
Michigan	3.94	28	15.1	36	9.3	10
Minnesota	4.17	14	19.2	15	10.1	15
Mississippi	3.45	51	13.3	47	18.7	44
Missouri	3.86	33	15.2	35	13.0	27
Montana	3.94	28	18.0	20	15.5	35
Nebraska	4.05	21	16.7	28	9.1	9
Nevada	3.77	40	12.8	48	20.1	48
New Hampshire	4.23	10	21.1	9	12.0	24
New Jersey	4.22	12	21.0	10	11.5	23
New Mexico	3.95	27	17.8	22	21.7	51
New York	4.19	13	20.7	12	12.9	26
North Carolina	3.84	36	15.7	32	13.6	30
North Dakota	3.94	28	16.7	28	7.6	2
Ohio	3.86	33	14.4	43	9.7	12
Oklahoma	3.72	43	15.0	38	19.9	46
Oregon	4.12	17	18.1	19	13.5	29
Pennsylvania	3.86	33	15.3	34	8.9	8
Rhode Island	4.04	22	18.0	20	8.2	5
South Carolina	3.72	43	14.7	40	17.0	40
South Dakota	3.77	40	15.5	33	14.8	33
Tennessee	3.67	45	14.0	44	14.0	32
Texas	3.82	38	17.4	24	21.5	50
Utah	4.08	20	17.5	23	10.5	16
Vermont	4.46	5	23.2	5	8.0	4
Virginia	4.25	9	21.3	8	15.3	34
Washington	4.27	8	19.7	14	9.6	11
West Virginia	3.49	49	10.9	51	13.8	31
Wisconsin	3.97	25	16.0	31	8.4	6
Wyoming	3.99	24	16.1	30	12.7	25
United States	4.00		17.6		13.8	

Economic Autonomy Rankings

STATE	Percent of Women in Poverty		Percent of Businesses that are Women-Owned	
	PERCENT	RANK	PERCENT	RANK
Alabama	19.4	46	31.5	47
Alaska	8.5	5	32.9	35
Arizona	14.6	36	37.6	3
Arkansas	19.8	49	31.6	45
California	11.6	17	35.5	12
Colorado	11.9	20	37.6	3
Connecticut	7.0	1	33.6	28
Delaware	9.6	8	35.3	14
District of Columbia	16.5	41	41.3	1
Florida	12.7	28	35.2	16
Georgia	15.1	37	33.6	28
Hawaii	8.2	4	37.6	3
Idaho	13.6	32	33.8	25
Illinois	11.8	19	34.5	21
Indiana	11.5	16	34.4	22
Iowa	12.2	23	34.3	23
Kansas	12.1	22	34.7	19
Kentucky	19.0	45	31.4	48
Louisiana	23.6	50	32.5	37
Maine	12.3	24	32.2	40
Maryland	8.8	6	37.1	6
Massachusetts	9.3	7	33.3	31
Michigan	13.3	31	35.2	16
Minnesota	11.0	13	34.6	20
Mississippi	25.2	51	30.2	51
Missouri	13.8	33	33.8	25
Montana	16.8	42	33.2	32
Nebraska	11.9	20	35.1	18
Nevada	10.7	9	36.9	7
New Hampshire	7.4	2	32.2	40
New Jersey	7.8	3	31.9	42
New Mexico	19.7	48	37.8	2
New York	12.8	30	34.1	24
North Carolina	14.1	34	32.4	38
North Dakota	14.3	35	31.7	44
Ohio	12.6	27	33.7	27
Oklahoma	17.1	43	33.6	28
Oregon	12.7	28	36.8	8
Pennsylvania	11.7	18	31.2	49
Rhode Island	10.9	11	31.6	45
South Carolina	16.4	39	32.8	36
South Dakota	16.2	38	31.9	42
Tennessee	16.4	39	31.1	50
Texas	17.4	44	33.0	34
Utah	12.3	24	35.3	14
Vermont	10.9	11	35.7	11
Virginia	11.2	15	35.4	13
Washington	11.0	13	36.5	9
West Virginia	19.6	47	32.3	39
Wisconsin	10.7	9	33.1	33
Wyoming	12.4	26	35.9	10
United States	13.2		34.1	

Reproductive Rights Rankings

Composite Index

STATE	SCORE	RANK	Notification	Waiting Period
Alabama	0.84	39	0	1
Alaska	2.61	16	0	1
Arizona	1.27	32	0	1
Arkansas	0.79	42	0	1
California	3.00	13	0	1
Colorado	1.32	29	0	1
Connecticut	3.63	9	1	1
Delaware	1.17	33	0	0*
District of Columbia	3.92	4	1	1
Florida	1.31	31	1	1
Georgia	1.39	26	0	1
Hawaii	5.25	1	1	1
Idaho	1.36	28	0	0*
Illinois	2.09	19	0	1
Indiana	0.85	38	0	0*
Iowa	2.54	18	1	1
Kansas	0.81	41	0	0
Kentucky	0.77	43	0	0*
Louisiana	1.83	21	0	1
Maine	2.58	17	1	1
Maryland	4.08	3	0	1
Massachusetts	2.94	15	0	0*
Michigan	0.72	45	0	0*
Minnesota	3.30	11	0	1
Mississippi	0.30	49	0	0
Missouri	1.37	27	0	1
Montana	0.88	36	0	1
Nebraska	0.03	51	0	0
Nevada	0.93	35	0	1
New Hampshire	3.00	13	1	1
New Jersey	3.84	5	1	1
New Mexico	3.68	8	0	1
New York	4.68	2	1	1
North Carolina	3.17	12	1	1
North Dakota	0.27	50	0	0
Ohio	0.60	46	0	0
Oklahoma	1.80	22	1	1
Oregon	3.83	6	1	1
Pennsylvania	1.80	22	0	0
Rhode Island	1.15	34	0	1
South Carolina	1.47	25	0	1
South Dakota	0.77	43	0	0*
Tennessee	0.36	47	0	0*
Texas	1.32	29	1	1
Utah	0.32	48	0	0
Vermont	3.82	7	1	1
Virginia	2.00	20	1	1
Washington	3.36	10	1	1
West Virginia	1.79	24	0	1
Wisconsin	0.82	40	0	1
Wyoming	0.88	36	0	1

* Indicates the legislation is not enforced but remains part of the statutory code.

Reproductive Rights Rankings

STATE	Public Funding	Providers	Maternity Stay	Pro-Choice Gov't.	Infertility	Adoption
Alabama	0	0.09	0	0	0	0.5
Alaska	1	0.28	0.5	0.33	0	0.5
Arizona	0	0.27	0.5	0	0	0.5
Arkansas	0	0.04	0	0	0	0.5
California	1	0.67	0.5	0.33	0	0.5
Colorado	0	0.24	0	0.33	0	0.5
Connecticut	1	0.88	1	0	0	0.5
Delaware	0	0.67	0.5	0	0	0.5
District of Columbia	1	1.00	0	0.67	0	0.5
Florida	0	0.31	0	0	0	0
Georgia	0	0.14	1	0	0	0.5
Hawaii	1	1.00	0	1.00	1	0.5
Idaho	1	0.11	0	0	0	0.5
Illinois	1	0.09	0.5	0	0	0.5
Indiana	0	0.10	1	0	0	0.5
Iowa	0	0.04	0.5	0	1	0.5
Kansas	0	0.06	1	0	0	0.5
Kentucky	0	0.02	1	0	0	0.5
Louisiana	0	0.08	0	0	1	0.5
Maine	0	0.50	1	0.33	0	0.5
Maryland	1	0.50	1	0.33	1	0.5
Massachusetts	1	0.86	1	0.33	0	0.5
Michigan	0	0.22	0.5	0	0	0.5
Minnesota	1	0.05	1	0	1	0.5
Mississippi	0	0.05	0	0	0	0.5
Missouri	0	0.04	0.5	0.33	0	0.5
Montana	0	0.13	0	0	0	0.5
Nebraska	0	0.03	0	0	0	0
Nevada	0	0.18	0	0	0	0.5
New Hampshire	0	0.50	1	0	1	0
New Jersey	1	0.76	1	0.33	0	0.5
New Mexico	1	0.18	1	0	1	1
New York	1	0.60	1	0.33	1	0.5
North Carolina	1	0.34	1	0.33	0	0
North Dakota	0	0.02	0	0	0	0.5
Ohio	0	0.10	0.5	0	0	0.5
Oklahoma	0	0.05	1	0	0	0.5
Oregon	1	0.25	0	0.33	1	0.5
Pennsylvania	0	0.30	0.5	0	1	0.5
Rhode Island	0	0.40	0	0	0	0.5
South Carolina	0	0.22	1	0	0	0.5
South Dakota	0	0.02	1	0	0	0.5
Tennessee	0	0.11	0	0	0	0.5
Texas	0	0.07	0	0	0	0.5
Utah	0	0.07	0	0	0	0.5
Vermont	1	0.57	0	1.00	0	0.5
Virginia	0	0.25	1	0	0	0.5
Washington	1	0.28	1	0.33	0	0.5
West Virginia	1	0.04	0	0	0	0.5
Wisconsin	0	0.07	0	0	0	0.5
Wyoming	0	0.13	0	0	0	0.5

Appendix IV: New Jersey and National Resources

New Jersey Resources

Advisory Commission on the Status of Women
New Jersey Department of Community Affairs
101 South Broad Street, CN 801
Trenton, NJ 08625-0801
Tel (609) 292-8840
Fax (609) 633-6821

Advisory Council on Domestic Violence
96 Paterson Street
New Brunswick, NJ 08901
Tel (908) 249-4900
Fax (908) 249-4901

American Association of University Women,
New Jersey
12 Whittier Drive
Mount Holly, NJ 08060
Tel (609) 261-0255
Fax (609) 267-1888

Association for Children of New Jersey
35 Halsey Street
Newark, NJ 07102
Tel (201) 643-3876
Fax (201) 643-9143

Association of Black Women Lawyers of
New Jersey
5502 Aberdeen Drive
Mount Laurel, NJ 08054
Tel (609) 292-7375

Business and Professional Women Federation
of New Jersey
322 Hillcrest Avenue
Somerset, NJ 08873
Tel (201) 898-2375

Campaign for Choice
211 Livingston Avenue
New Brunswick, NJ 08901
Tel (908) 246-2411
Fax (908) 246-0173

Center for the American Woman in Politics
Eagleton Institute of Politics
Rutgers University, Douglass College
90 Clifton Avenue
New Brunswick, NJ 08901
Tel (908) 828-2210
Fax (908) 932-6778

Center for Urban Policy Research
P.O. Box 489
Piscataway, NJ 08855
Tel (908) 932-3496

Center for Women's Global Leadership
Rutgers University, Douglass College
27 Clifton Avenue
New Brunswick, NJ 08903
Tel (908) 932-8782
Fax (908) 932-1180

Coalition of 100 Black Women
570 Varsity Road
P.O. Box 983
South Orange, NJ 07079-0983
Tel (201) 762-0159

Fund for New Jersey
Kilmer Square
65 Church Street, #200
New Brunswick, NJ 08901
Tel (908) 220-8656
Fax (908) 220-8654

Institute for Research on Women
Rutgers University, Douglass College
27 Clifton Avenue
New Brunswick, NJ 08903
Tel (908) 932-9072
Fax (908) 932-0861

Institute for Women's Leadership
Rutgers University, Douglass College
206 College Hall
P.O. Box 270
New Brunswick, NJ 08903
Tel (908) 932-1463
Fax (908) 932-8877

National Council of Negro Women, New Jersey
545 North Bridge Street
Bridgewater, NJ 08807
Tel (908) 725-2889
Fax (908) 575-8860

National Organization for Women, New Jersey
114 West State Street
Trenton, NJ 08608
Tel (609) 393-0156
Fax (609) 393-8123

National Association of Women Business
Owners, New Jersey
225 Hamilton Street
Bound Brook, NJ 08805-2042
Tel (908) 560-9607
Fax (908) 560-9687

New Jersey Division on Women
Department of Community Affairs
101 South Broad Street, CN801
Trenton, NJ 08625-0801
Tel (609) 292-8840
Fax (609) 633-6821

New Jersey Project
William Patterson College
300 Pompton Road
Wayne, NJ 07470
Tel (201) 595-2296
Fax (201) 585-2974

New Jersey Women's Summit
P.O. Box 307
Sicklerville, NJ 08081-0307
Tel (609) 728-0847

Tri-State Economic Justice Network
P.O. Box 9707 North Station
Newark, NJ 07104
Tel (201) 481-9442

Women's Agenda of New Jersey
7 North Jackson Avenue
Wenonah, NJ 08090
Tel (609) 468-7733
Fax (609) 468-6158

Women's Bureau Regional Office
U.S. Department of Labor
201 Varick Street, Room 601
New York, NY 10014-4811
Tel (212) 337-2389
Fax (212) 337-2394

National Resources

AFL-CIO, Department of Working Women
815 16th Street, NW
Washington, DC 20006
Tel (202) 637-5000
Fax (202) 637-5058

Alan Guttmacher Institute
1120 Connecticut Avenue, Suite 460
Washington, DC 20036
Tel (202) 296-4012
Fax (202) 223-5756

American Association of Retired Persons
601 E Street, NW
Washington, DC 20049
Tel (202) 434-2277
Fax (202) 434-6477
<http://www.aarp.org>

American Association of University Women
1111 16th Street, NW
Washington, DC 20036
Tel (202) 785-7700
Fax (202) 872-1425

American Medical Women's Association
801 North Fairfax Street, #400
Alexandria, VA 22314
Tel (703) 838-0500
Fax (703) 549-3864

American Nurses Association
600 Maryland Avenue, SW, Suite 100W
Washington, DC 20024
Tel (202) 651-7000
Fax (202) 651-7001

American Women's Economic Development
Corporation
71 Vanderbilt Avenue, Suite 320
New York, NY 10169
Tel (212) 692-9100
Fax (212) 692-2718

The Annie E. Casey Foundation
701 St. Paul Street
Baltimore, MD 21202
Tel (410) 547-6600
Fax (410) 223-2927

Asian Women in Business/Asian American
Professional Women
One West 34th Street, Suite 1201
New York, NY 10001
Tel (212) 868-1368
Fax (212) 868-1373

Association of Black Women Entrepreneurs, Inc.
1301 N. Kenter Avenue
Los Angeles, CA 90049
Tel/Fax (310) 472-4927

Business and Professional Women/USA
2012 Massachusetts Avenue, NW
Washington, DC 20036
Tel (202) 293-1100
Fax (202) 861-0298

Black Women United for Action
6551 Loisdale Court, Suite 318
Springfield, VA 22150
Tel (703) 922-5757
Fax (703) 971-5892

Catalyst
250 Park Avenue South
New York, NY 10003-1459
Tel (212) 777-8900

Center for the Advancement of Public Policy,
Washington Feminist Faxnet
1735 S Street, NW
Washington, DC 20009
Tel (202) 797-0606
Fax (202) 265-6245

Center for the American Woman and Politics
Eagleton Institute of Politics, Rutgers University
90 Clifton Avenue
New Brunswick, NJ 08901
Tel (908) 828-2210
Fax (908) 932-6778

Centers for Disease Control and Prevention
6525 Bellcrest Road, Room 1064
Hyattsville, MD 20782
Tel (301) 436-8500
<http://www.cdc.gov/nchswwww/nchshome.htm>

Center for Law and Social Policy
1616 P Street, NW, Suite 150
Washington, DC 20036
Tel (202) 328-5140
Fax (202) 328-5195
<http://epn.org.clasp.html>

Center for Policy Alternatives
1875 Connecticut Avenue, NW, Suite 710
Washington, DC 20009
Tel (202) 387-6030
Fax (202) 986-2539
<http://www.cfpa.org/pub/cfpa/homepage.html>

Center for Reproductive Law and Policy
120 Wall Street
New York, NY 10005
Tel (212) 514-5534
Fax (212) 514-5538

Center for Research on Women
University of Memphis
Clement Hall, Room 339
Memphis, TN 38152
Tel (901) 678-2770
Fax (901) 678-3652

Center for Women's Policy Studies
2001 P Street, NW, Suite 400
Washington, DC 20036
Tel (202) 872-1170
Fax (202) 296-8962

Center on Budget and Policy Priorities
820 First Street, NE, Suite 510
Washington, DC 20002
Tel (202) 408-1080
Fax (202) 408-1056
<http://www.cbpp.org>

Child Care Action Campaign
330 Seventh Avenue, 17th Floor
New York, NY 10001
Tel (212) 239-0138
Fax (212) 268-6515

Children's Defense Fund
25 E Street, NW
Washington, DC 20001
Tel (202) 628-8787 or (800) CDF-1200
Fax (202) 662-3540

Church Women United
475 Riverside Drive, Suite 812
New York, NY 10115
Tel (212) 870-2347
Fax (212) 870-2338

Coalition of Labor Union Women
1126 16th Street, NW
Washington, DC 20036
Tel (202) 296-1200
Fax (202) 785-4563

Coalition on Human Needs
1000 Wisconsin Avenue, NW
Washington, DC 20007
Tel (202) 342-0726
Fax (202) 342-1132

Council of Presidents of National Women's
Organizations
c/o National Committee on Pay Equity
1126 16th Street, NW, Suite 411
Washington, DC 20036
Tel (202) 331-7343
Fax (202) 331-7406

Economic Policy Institute
1660 L Street, NW, Suite 1200
Washington, DC 20036
Tel (202) 775-8810
Fax (202) 775-0819
<http://epinet.org>

Equal Rights Advocates
1663 Mission Street, Suite 550
San Francisco, CA 94103
Tel (415) 621-0672
Fax (415) 621-6744

Family Violence Prevention Fund
383 Rhode Island Street, Suite 304
San Francisco, CA 94103-5133
Tel (415) 252-8900
Fax (415) 252-8991

The Feminist Majority Foundation
1600 Wilson Boulevard, Suite 801
Arlington, VA 22209
Tel (703) 522-2214
Fax (703) 522-2219

General Federation of Women's Clubs
1734 N Street, NW
Washington, DC 20036-2990
Tel (202) 347-3168
Fax (202) 835-0246

Hadassah
50 West 58th Street
New York, NY 10019
Tel (212) 303-8136
Fax (212) 303-4525

Hispanic Women's Council
3509 West Beverly Boulevard
Montebello, CA 90640
Tel (213) 725-1657
Fax (213) 725-0939

HumanSERVE
Campaign for Universal Voter Registration
622 West 113th Street, Suite 410
New York, NY 10025
Tel (212) 854-4053
Fax (212) 854-8727

Institute for Women's Policy Research
1400 20th Street, NW, Suite 104
Washington, DC 20036
Tel (202) 785-5100
Fax (202) 833-4362
<http://www.iwpr.org>

Jacobs Institute of Women's Health
409 12th Street, SW
Washington, DC 20024-2188
Tel (202) 863-4990
Fax (202) 554-0453

Joint Center for Political and Economic Studies
1090 Vermont Ave., NW, Suite 1100
Washington, DC 20005-4961
Tel (202) 789-3500
Fax (202) 789-6390

League of Women Voters
1730 M Street, NW
Washington, DC 20036
Tel (202) 429-1965
Fax (202) 429-0854

MANA - A National Latina Organization
1725 K Street, NW, Suite 501
Washington, DC 20006
Tel (202) 833-0060
Fax (202) 496-0588

Ms. Foundation for Women
120 Wall Street, 33rd Floor
New York, NY 10005
Tel (212) 742-2300
Fax (212) 742-1653

National Abortion and Reproductive Rights Action
League
1156 15th Street, NW
Washington, DC 20005
Tel (202) 973-3000
Fax (202) 973-3097

National Association for Female Executives
30 Irving Place, 5th Floor
New York, NY 10003
Tel (212) 477-2200
Fax (212) 477-8215

National Association of Women Business Owners
1100 Wayne Avenue, Suite 830
Silver Spring, MD 20910
Tel (301) 608-2590
Fax (301) 608-2596

National Association of Black Women Entrepreneurs
P.O. Box 1375
Detroit, MI 48231
Tel (810) 356-3680
Fax (810) 552-6492

National Association of Commissions for Women
1828 L Street, NW, Suite 250
Washington, DC 20036
Tel (202) 628-5030 or (800) 338-9267
Fax (202) 628-0645

National Association of Negro Business and
Professional Women's Clubs, Inc.
1806 New Hampshire Ave., NW
Washington, DC 20036
Tel (202) 483-4206
Fax (202) 462-7253

National Center for American Indian Enterprise
Development
953 East Juanita Avenue
Mesa, AZ 85204
Tel (602) 545-1298
Fax (602) 545-4208

National Center for the Early Childhood Workforce
733 15th Street, NW, Suite 1037
Washington, DC 20005-2112
Tel (202) 737-7700 or (800) U-R-WORTHY
Fax (202) 737-0370

National Committee on Pay Equity
1126 16th Street, NW, Suite 411
Washington, DC 20036
Tel (202) 331-7343
Fax (202) 331-7406

National Conference of Puerto Rican Women
5 Thomas Circle, NW
Washington, DC 20005
Tel (202) 387-4716

National Council for Research on Women
530 Broadway, 10th Floor
New York, NY 10012
Tel (212) 274-0730
Fax (212) 274-0821

National Council of Negro Women
1001 G Street, NW, Suite 800
Washington, DC 20001
Tel (202) 628-0015
Fax (202) 628-0233

National Education Association
1201 16th Street, NW
Washington, DC 20026
Tel (202) 822-7199

National Employment Law Project, Inc.
36 West 44th Street, Suite 1415
New York, NY 10036
Tel (212) 764- 2204
Fax (212) 764-1966

National Foundation of Women Business Owners
1100 Wayne Avenue, Suite 830
Silver Spring, MD 20910
Tel (301) 495-4975
Fax (301) 495-4979

National Organization for Women
1000 16th Street, NW, Suite 700
Washington, DC 20036
Tel (202) 331-0066
Fax (202) 785-8576
<http://www.now.org>

NOW-Legal Defense and Education Fund
99 Hudson Street, Suite 1201
New York, NY 10013
Tel (212) 925-6635
Fax (212) 226-1066

National Political Congress of Black Women
600 New Hampshire Avenue, NW, Suite 1125
Washington, DC 20037
Tel (202) 338-0800
Fax (202) 625-0499

National Resource Center on Domestic Violence
6400 Flank Drive
Harrisburg, PA 17112-2778
Tel (800) 932-4632

National Women's Business Council
409 Third Street, SW, Suite 5850
Washington, DC 20024
Tel (202) 205-3650
Fax (202) 205-6825

National Women's Health Network
514 10th Street, NW, Suite 400
Washington, DC 20004
Tel (202) 347-1140
Fax (202) 347-1168

National Women's Law Center
11 Dupont Circle, NW, Suite 800
Washington, DC 20036
Tel (202) 588-5180
Fax (202) 588-5185

National Women's Political Caucus
1211 Connecticut Avenue, NW, Suite 425
Washington, DC 20036
Tel (202) 785-1100
Fax (202) 785-3605
<http://www.feminists.com/nwpc.htm>

National Women's Studies Association
7100 Baltimore Avenue, Suite 301
College Park, MD 20740
Tel (301) 403-0525
Fax (301) 403-4137

9to5, National Association of Working Women
238 West Wisconsin Avenue, Suite 700
Milwaukee, WI 53203-2308
Tel (414) 274-0925
Fax (414) 272-2870

Older Women's League
666 11th Street, NW, Suite 700
Washington, DC 20001
Tel (202) 783-6686
Fax (202) 638-2356

Pension Rights Center
918 16th Street, NW, Suite 704
Washington, DC 20006
Tel (202) 296-3776
Fax (202) 833-2472

Planned Parenthood Federation of America
810 Seventh Avenue
New York, NY 10019
Tel (212) 541-7800
Fax (212) 247-6453

Population Reference Bureau, Inc.
1875 Connecticut Avenue, NW, Suite 520
Washington, DC 20009-5728
Tel (202) 483-1100
Fax (202) 483-3937
<http://www.prb.org/prb/>

The Urban Institute
2100 M Street, NW
Washington, DC 20037
Tel (202) 833-7200
Fax (202) 659-8985
<http://www.urban.org>

UN Secretariat of the Fourth World Conference on
Women, Division for the Advancement of Women
Two United Nations Plaza
New York, NY 10017
Tel (212) 963-8385
Fax (212) 963-3463

U.S. Department of Commerce, Bureau of the
Census
Population Division
Washington, DC 20233
Tel (301) 457-2422
Fax (301) 457-2643
<http://www.census.gov>

U.S. Department of Education
600 Independence Avenue, SW
Washington, DC 20202
Tel (202) 401-1576
Fax (202) 401-0596
<http://www.ed.gov>

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Washington, DC 20201
Tel (202) 690-7000
<http://www.os.dhhs.gov>

U.S. Department of Labor, Bureau of Labor Statistics
Washington, DC 20212
Tel (202) 606-6392 for State Labor Force Data
<http://stats.bls.gov>

Victims Services, Inc.
2 Lafayette Street
New York, NY 10017
Tel (212) 577-7700
Fax (212) 385-0331

The White House Office for Women's Initiatives and
Outreach
Executive Office of the President
708 Jackson Place
Washington, DC 20500
Tel (202) 456-7300
Fax (202) 456-7311

Wider Opportunities for Women/National Commission
on Working Women
815 15th Street, NW, Suite 916
Washington, DC 20005
Tel (202) 638-3143
Fax (202) 638-4885

Women Employed
22 West Monroe, Suite 1400
Chicago, IL 60603
Tel (312) 782-3902
Fax (312) 782-5249

Women Work!
1625 K Street, NW, Suite 300
Washington, DC 20006
Tel (202) 467-6346
Fax (202) 467-5366

Women's Bureau
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210
Tel (800) 827-5335
Fax (202) 219-5529
<http://www.dol.gov/dol/wb/welcome.html>

Women's Environmental and Development
Organization
845 Third Avenue, 15th Floor
New York, NY 10022
Tel (212) 759-7982
Fax (212) 759-8647

Women's Legal Defense Fund
1875 Connecticut Avenue, NW, Suite 710
Washington, DC 20009
Tel (202) 986-2600
Fax (202) 986-2539

Women's Research and Education Institute
1750 New York Avenue, NW, Suite 350
Washington, DC 20006
Tel (202) 628-0444
Fax (202) 628-0458

Young Women's Christian Association of the U.S.A.
726 Broadway
New York, NY 10003
Tel (212) 614-2700
Fax (212) 979-6829

Young Women's Project
923 F Street, NW, 3rd Floor
Washington, DC 20004
Tel (202) 393-0461
Fax (202) 393-0065

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