

# The Status of Women in Maryland

POLITICS • ECONOMICS • HEALTH • DEMOGRAPHICS



INSTITUTE FOR WOMEN'S POLICY RESEARCH



## ***About this Report***

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*The Status of Women in Maryland* 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 Maryland as well as in 13 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 Maryland assisted in locating data and reviewing this report, and one organization has 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 Maryland partner hope the people of Maryland will find this information useful.

## ***About the Institute for Women's Policy Research***

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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***

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In producing these reports, the Institute for Women's Policy Research called upon many individuals and organizations in the states. Joanne M. Saltzberg, Director of the Maryland Commission for Women, served as Chair of Maryland'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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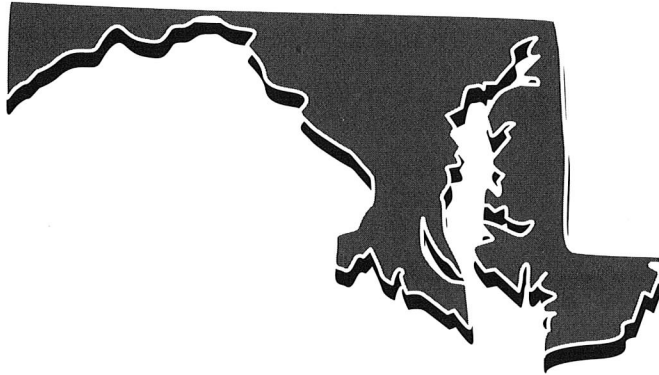
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POLITICS • ECONOMICS • HEALTH • DEMOGRAPHICS



INSTITUTE FOR WOMEN'S POLICY RESEARCH



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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.

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# Preface

*The Status of Women in the State of Maryland* 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 guide policy decisions affecting the lives of women. The report has been reviewed by an Advisory Committee representing various organizations around the state.

The Advisory Committee's review of the report was favorable, but the members expressed common concern that the data presented were limited to that available for all of the fourteen states IWPR studied. Additional or alternative indicators may well have presented a different picture of the status of Maryland women. Regional rankings that indicate Maryland women are making strides in significant areas are heartening, although national rankings in areas critical to women's economic and political well-being are not as favorable.

The Committee expressed deep concern for the plight of female headed families in the state. Nearly three in ten female headed families with children under 18 had incomes below the poverty line in 1990. The recent changes in government supports for the individuals within these families must be carefully monitored. An improving, but persistent, wage gap (71 percent, on average) at all educational levels demands careful attention and sustained action. And, while Maryland has made impressive strides in addressing violence against women, the need for a fully implemented and adequately funded statewide plan was deemed critical by the Committee.

The Institute for Women's Policy Research is to be commended for this research. It provides significant and valuable information on the status of Maryland women and is the basis for future qualitative and quantitative studies. Careful analysis of the report reveals that there are critical areas that must be addressed before Maryland women have full economic, political, and social equality. We must continue to act because, although gains have been made, a great deal of work remains to achieve that goal.

***Joanne M. Saltzberg***  
Maryland Commission for Women



# Introduction

The changes that have occurred in women's economic roles during the current century are among the most significant and sweeping transformations of 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 Maryland* to inform Maryland residents about the progress of Maryland'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 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: those 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 the 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 Maryland. □

# Overview of the Status of Women in Maryland

Women in Maryland 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 Maryland Ranks on Key Indicators”) shows, on each of the four important aspects of women’s well-being for which the Institute for Women’s Policy Research calculated composite indicators, Maryland ranks in the top ten. Its best rank is in the area of economic autonomy, in which it ranks second. The next best two ranks are in the areas of employment and earnings and reproductive rights, on both of which Maryland ranks third in the nation. Maryland is part of the South Atlantic region (consisting of Delaware, the District of Columbia, Florida, Georgia, North Carolina, South Carolina, Virginia, and West Virginia in addition to Maryland), a region in which women generally do more poorly than women in the rest of the nation. Indeed, except for Maryland and the District of Columbia, states in the South Atlantic region consistently rank in the bottom half or bottom third of the nation on the composite indicators. North Carolina’s rank of tenth in the nation on reproductive rights and Virginia’s of 12th on employment and earnings are notable exceptions.

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 Interagency 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 Maryland 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 Maryland have many of the rights that have been identified as important for women’s well-being.



## Chart I. How Maryland Ranks on Key Indicators

	National Rank*	Regional Rank*
<b>COMPOSITE POLITICAL PARTICIPATION INDEX</b>	<b>5</b>	<b>1</b>
Women's Voter Registration, 1992-1994	27	1
Women's Voter Turnout, 1992-1994	22	1
Women in Elected Office Composite, 1996	7	2
Women's Institutional Resources, 1996	1	1
<b>COMPOSITE EMPLOYMENT AND EARNINGS INDEX</b>	<b>3</b>	<b>2</b>
Women's Median Annual Earnings, 1990	5	2
Ratio of Women's to Men's Earnings, 1990	12	4
Women's Labor Force Participation, 1994	12	1
Women in Managerial and Professional Occupations, 1994	2	2
<b>COMPOSITE ECONOMIC AUTONOMY INDEX</b>	<b>2</b>	<b>2</b>
Percent with Health Insurance Among Nonelderly Women, 1991-1992	14	1
Educational Attainment: Percent of Women with Four or More Years of College, 1990	6	2
Women's Business Ownership, 1992	6	2
Percent of Women Above the Poverty Level, 1990	6	1
<b>COMPOSITE REPRODUCTIVE RIGHTS INDEX</b>	<b>3</b>	<b>1</b>

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 the District of Columbia. The regional rankings are of a maximum of nine and refer to the states in the South Atlantic region (Delaware, the District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and West Virginia), except for the political participation regional rank which is of a maximum of eight (the District of Columbia is excluded).

Calculated by the Institute for Women's Policy Research.

## Chart II. Women's Rights Checklist

REPRODUCTIVE RIGHTS	Yes	No	Other
Does Maryland allow access to abortion services without mandatory parental consent laws?		✓	
Does Maryland allow access to abortion services without a waiting period?	✓		
Does Maryland provide public funding for abortions under any circumstances if a woman is eligible?	✓		
Does Maryland have a maternity stay law?*	✓		
Does public funding cover infertility treatments?	✓		
Does state allow gay/lesbian couples to adopt?			State is neutral
<b>DOMESTIC VIOLENCE LEGISLATION</b>			
Does Maryland have mandatory arrest laws?		✓	
<b>CHILD SUPPORT</b>			
Percent of child support cases with orders for collection in which child support has actually been collected.			31.7%
<b>WELFARE (as of August 1996)<sup>†</sup></b>			
Child Exclusion/Family Caps: Does Maryland extend AFDC benefits to children who are born or conceived while the mother is on welfare?		✓	
Does Maryland allow AFDC recipients to retain more of their earnings?	✓		
Has Maryland raised its asset limits?	✓		
<b>EMPLOYMENT/UNEMPLOYMENT BENEFITS</b>			
Is Maryland's minimum wage higher than or equal to that of the United States as of August 1996? <sup>††</sup>	✓		
Does Maryland have mandatory temporary disability insurance?		✓	
Does Maryland have inclusive criteria for unemployment insurance eligibility?		✓	
Has Maryland implemented adjustments to achieve pay equity in its civil service?		✓	
<b>INSTITUTIONAL RESOURCES</b>			
Does Maryland 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.

<sup>†</sup> 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.

<sup>††</sup> 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. Maryland's minimum wage is linked to the federal minimum wage and will increase accordingly.

Compiled by the Institute for Women's Policy Research.



# 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 levels 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 8)
<b>COMPOSITE POLITICAL PARTICIPATION INDEX</b>	<b>5</b>	<b>1</b>
Women's Voter Registration (percent of women 18 and older who reported registering to vote in 1992 and 1994) <sup>a</sup>	27	1
Women's Voter Turnout (percent of women 18 and older who reported voting in 1992 and 1994) <sup>a</sup>	22	1
Women in Elected Office Composite Index (percent of state and national elected officeholders who are women, 1996) <sup>b,c</sup>	7	2
Women's Resources (number of institutional resources for women in the state, 1996) <sup>c</sup>	1	1

*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 eight and refers to the states in the South Atlantic region (Maryland, Delaware, Florida, Georgia, North Carolina, South Carolina, Virginia, and West Virginia); it does not include the District of Columbia.

<sup>a</sup> U.S. Bureau of the Census, 1993, 1996; <sup>b</sup> CAWP, 1996a, 1996b, 1996c, 1996d, and Council on State Governments, 1996; <sup>c</sup> compiled by IWPR, based on 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).

Maryland reflects these national trends, with almost 65 percent of women reporting that they were registered to vote in the November 1994 election, compared with 62 percent of men (see Table 1). Voter registration rates in Maryland for both men and women have generally been slightly higher than for men and women nationally. Voter

registration for men and women in Maryland as well as in the United States fell between the 1992 November elections and the 1994 November elections, as voter interest usually declines in nonpresidential elections.

Since 1964, women voters in the United States have outnumbered male voters, but voter turnout is relatively low for both sexes (see Table 2). 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 Maryland, 69 percent of all women voted in 1992. In the 1994 election, voter turnout rates dropped for both sexes in Maryland and in the nation. In Maryland, women's voter turnout fell to 47 percent. Although this rate was comparable to the rates for men in Maryland, it is higher than the turnout for men and women in the United States. Overall, Maryland ranked twenty-second among all states in terms of voter turnout in the 1992 and 1994 elections combined.

**Table 1.**  
**Voter Registration\* for Women and Men in Maryland and the United States**

	Maryland		United States	
	Percent	Number	Percent	Number
<b>1994 Voter Registration<sup>a†</sup></b>				
Women	64.9	1,305,000	63.7	63,257,000
Men	62.0	1,063,000	61.2	55,737,000
<b>1992 Voter Registration<sup>a†</sup></b>				
Women	73.0	1,392,000	69.3	67,324,000
Men	70.2	1,192,000	66.9	59,254,000
<b>Number of Unregistered Women Eligible To Vote, 1996<sup>b</sup></b>				
	n/a	475,150	n/a	23,775,050
<b>Percent and Number of Eligible Public Assistance Recipients Who Are Registered, 1996<sup>b</sup></b>				
	7.4	11,010	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 aged 18 and older who reported registering, based on data from the 1993 and 1995 November supplements of the Current Population Surveys.

<sup>a</sup> U.S. Bureau of the Census, 1993, 1996; <sup>b</sup> HumanSERVE, 1996.

Compiled by the Institute for Women's Policy Research.

Table 2.  
**Women's and Men's Voter Turnout\* in Maryland and the United States**

	Maryland		United States	
	Percent	Number	Percent	Number
<b>1994 Voter Turnout<sup>a†</sup></b>				
Women	46.6	938,000	45.3	44,986,000
Men	47.3	811,000	44.7	40,716,000
<b>1992 Voter Turnout<sup>a†</sup></b>				
Women	69.4	1,323,000	62.3	60,554,000
Men	63.0	1,069,000	60.2	53,312,000
<b>Percent and Number of Registered Women Who Did Not Vote Over the Past Three Presidential Elections<sup>b</sup></b>				
	10.3	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 aged 18 and older who reported voting, based on data from the 1993 and 1995 November supplements of the Current Population Survey.  
<sup>a</sup> U.S. Bureau of the Census, 1993, 1996; <sup>b</sup> Women's Vote Project, 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, 475,000 of whom are in Maryland.

Table 3.  
**Women in Elected Office**

	Maryland	United States
<b>Number of Women in Statewide Executive Elected Office</b>	1*	81
<b>Number of Women in the U.S. Congress</b>		
U.S. Senate	1 of 2	9 of 100
U.S. House	1 of 8	49 of 435 <sup>†</sup>
<b>Percent of State Legislators Who Are Women</b>	28.7%	20.8%

\* The Lieutenant Governor.  
† Includes the Representative from the District of Columbia.  
Source: CAWP, 1996a, 1996b, 1996c, 1996d; CPA, 1996.

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 U.S. Senate (104th Congress), one of whom is Barbara A. Mikulski of Maryland. 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). Out of a possible eight representatives, Maryland sent one woman to the U.S. House of Representatives. Maryland ranked eighth among all states in terms of number of women in state legislative offices (with 188 total seats, 54 filled by women; data not shown).

## 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. Maryland is fortunate in having a perfect record on the indicators selected (see Table 4). Maryland has a government-appointed Commission on the Status of Women as well as a nongovernmental state agenda project that calls attention to women's issues (see Table 4). In the state General Assembly, a legislative caucus for women's issues exists, consisting of members from both the House and the Senate.

Table 4. Institutional Resources for Women		
Does Maryland Have a ...	Yes	No
Commission on the Status of Women?	✓	
Women's State Agenda Project?	✓	
Legislative Caucus in the General Assembly? House of Representatives?	✓	
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**

<b>Indicators</b>	<b>National Rank* (of 51)</b>	<b>Regional Rank* (of 9)</b>
<b>COMPOSITE EMPLOYMENT AND EARNINGS INDEX</b>	<b>3</b>	<b>2</b>
<b>Women's Median Annual Earnings (for full-time year-round workers, aged 18-65, 1990)<sup>a</sup></b>	<b>5</b>	<b>2</b>
<b>Ratio of Women's to Men's Earnings (median yearly earnings of full-time year-round women and men workers, aged 18-65, 1990)<sup>a</sup></b>	<b>12</b>	<b>4</b>
<b>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)<sup>b</sup></b>	<b>12</b>	<b>1</b>
<b>Women in Managerial and Professional Occupations (percent of all employed women, aged 16 and older, in managerial or professional specialty occupations, 1994)<sup>b</sup></b>	<b>2</b>	<b>2</b>

*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 nine and refers to the states in the South Atlantic region (Delaware, the District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and West Virginia).

<sup>a</sup> Institute for Women's Policy Research, 1995; <sup>b</sup> U.S. Department of Labor, 1995b.

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



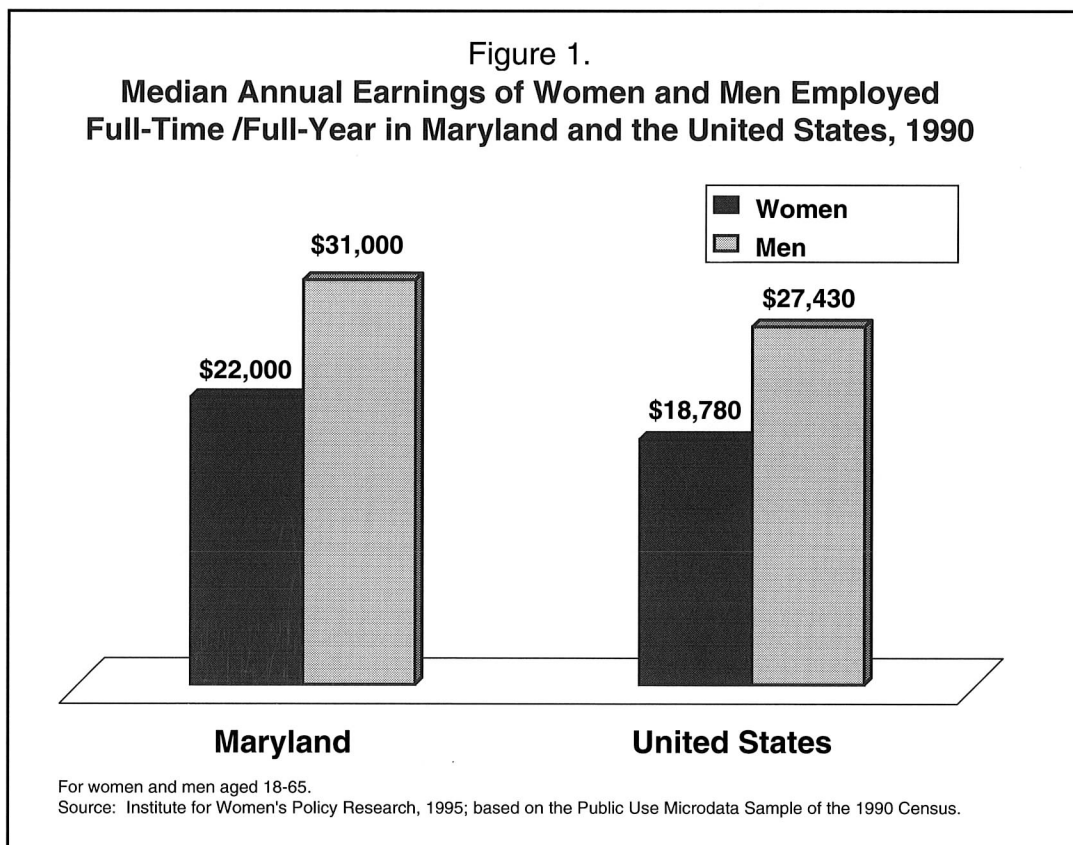
## Women's Earnings

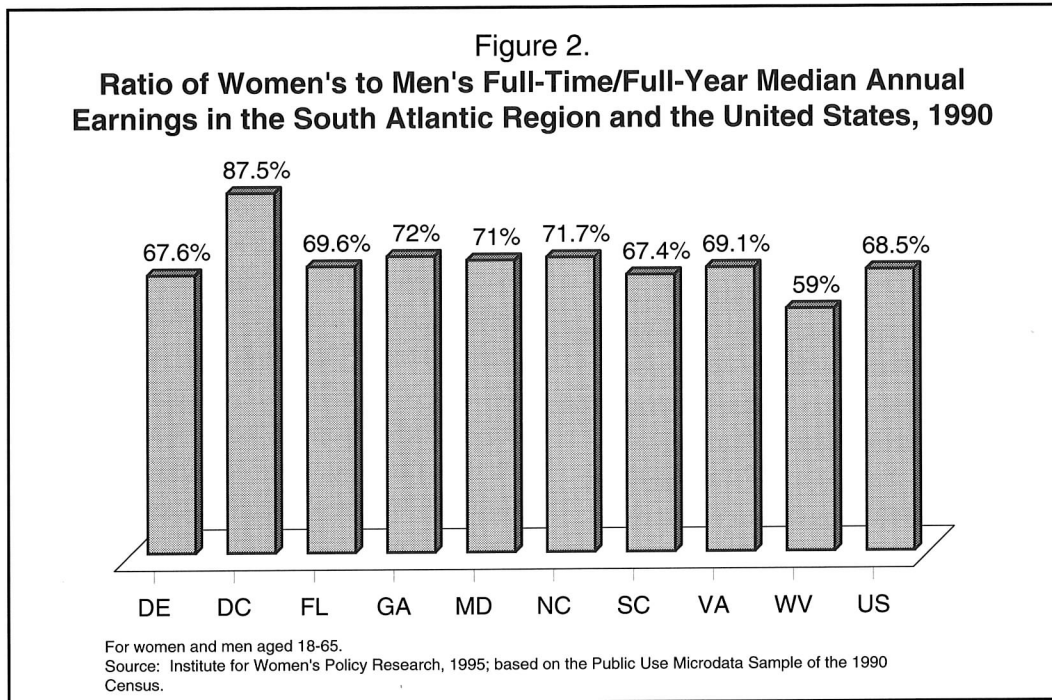
Women in Maryland working full-time full-year have higher median annual earnings than women nationally (\$22,000 versus \$19,000; see Figure 1). Similarly, median yearly earnings for men in Maryland are also higher than for the United States as a whole (\$31,000 and \$27,000 respectively). The median annual earnings for women in Maryland ranked fifth highest in the United States, tied with California, Massachusetts, and New York. The District of Columbia ranked the highest at \$24,500. The median annual earnings of Maryland women working full-time full-year are the second highest in the South Atlantic region, after the District of Columbia. Between 1980 and 1990, women in Maryland saw their median annual earnings increase by 19.3 percent (in constant dollars), a rate of growth that was the highest in the South Atlantic states (data not shown).

## 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 Maryland were earning 71 percent of what men in Maryland were earning. Compared with the earnings ratio for the nation as whole, Maryland women enjoy slightly greater earnings equality with men (see Figure 2). Maryland ranks twelfth in the nation. The District of Columbia has the highest earnings ratio in the nation at 87.5 percent. Compared with the other states in the South Atlantic region, Maryland ranks fourth behind the District of Columbia (87.5 percent), Georgia (72 percent), and North Carolina (71.7 percent). The wage gap remains large in Maryland and elsewhere in the nation.

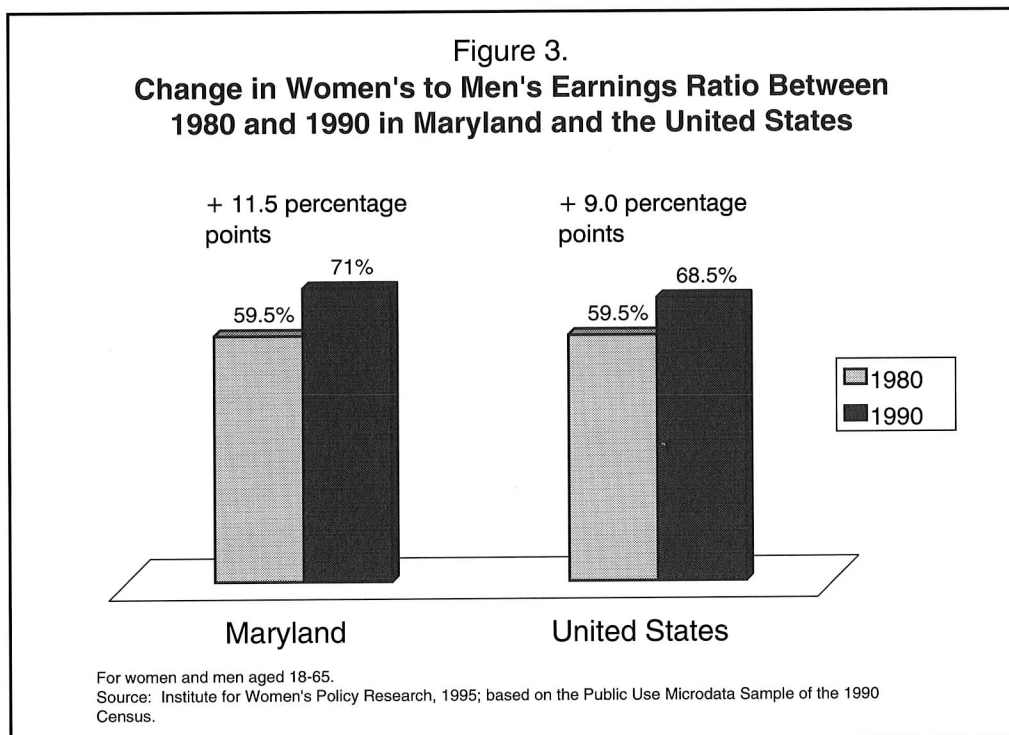




### *Narrowing the Wage Gap*

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 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 nationally 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). Maryland outpaced the United States as a whole in increasing women's earnings relative to men's between 1980 and 1990 (see Figure 3). In Maryland, the earnings ratio increased by more than 11 percentage points compared with an increase of nine percentage points in the United States. Maryland had the ninth highest increase in the female to male earnings ratio in the nation between 1980 and 1990.

### *Earnings and Earnings Ratios by Educational Levels*

Between 1980 and 1990, women at nearly all educational levels in Maryland 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, changes ranged from a 0.6 percent decrease for high school dropouts to a 19.3 percent increase for those with a four-year college degree (in constant dollars). Women's relative earnings (as measured by the female/male earnings ratios) increased for all groups, including women who did not complete high school. Women with a college education had a larger increase (13 percentage points) than did women at all other educational levels. It is worth noting, however, that the data in Table 5 show only a small amount of variation in the female to male earnings ratio across educational groups (ranging from a low of 68.2 percent for high school dropouts to a high of 73.3 percent for women with some college).

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

<b>Educational Attainment</b>	<b>Women's Median Annual Earnings, 1990</b>	<b>Percent Growth in Earnings, 1980-1990*</b>	<b>Female/Male Earnings Ratio, 1990</b>	<b>Percent Point Change in the Earnings Ratio, 1980-1990</b>
Less than 12th Grade	\$15,000	- 0.6	68.2%	+ 8.2
High School Only	\$18,444	+ 5.1	71.8%	+ 9.4
Some College	\$22,000	+ 9.4	73.3%	+ 6.7
College	\$28,000	+ 19.3	71.8%	+ 13.0
College Plus	\$36,000	+ 19.1	72.0%	+ 7.2

*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.*

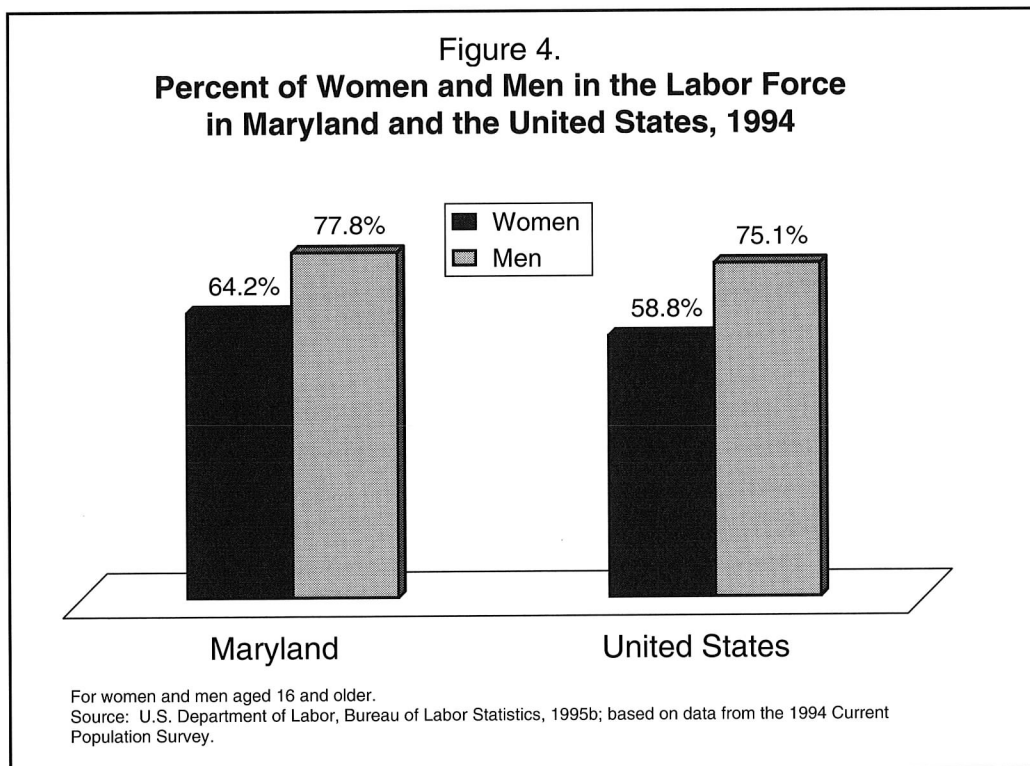
## Labor Force Participation

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, 64 percent of women in Maryland were in the labor force, compared with 59 percent of women in the United States (see Figure 4). The labor force participation rates for both men and women in Maryland are slightly higher than the rates for men and women in the United States.

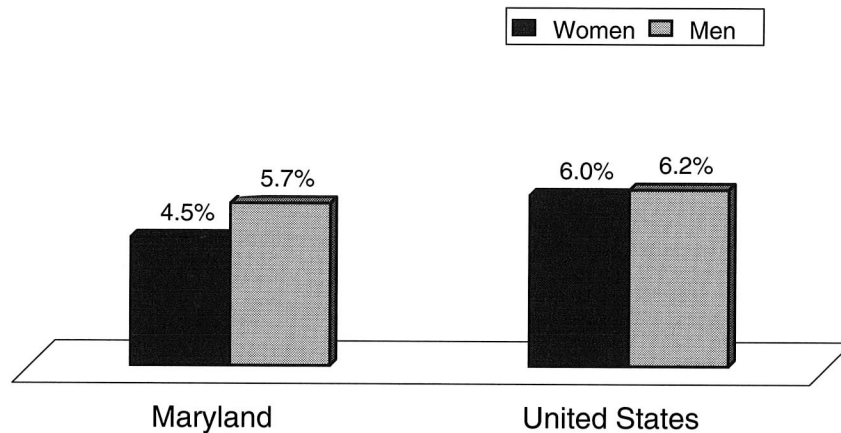
## Unemployment and Per Capita Personal Income

The percentage of workers who are unemployed is smaller in Maryland than in the United States as a whole. In 1994, the unemployment rate for women in Maryland was 4.5 percent compared with the nation's 6.0 percent unemployment rate for women (see Figure 5). Maryland had the lowest rate of female unemployment but was ranked sixth in male unemployment among the states in the South Atlantic region. It is striking, however, to note that while Maryland, among all the states and the District of Columbia, had a fairly low female unemployment rate, it ranked near the middle for male unemployment (Maryland women ranked 10th and the men ranked 28th; data not shown). This important difference in the unemployment rates of men and women in Maryland gains significance when labor force participation rates are examined. As noted above, 64 percent of women in Maryland participate in the labor force. This high rate of participation, coupled with the low unemployment rate, indicates that the labor market is very strong for women in Maryland.



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**Figure 5.  
Unemployment Rates for Women and Men in  
Maryland 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 Maryland and  
the United States, 1994**

	Maryland	United States
<b>Personal Income per Capita, 1994</b>	<b>\$24,933</b>	<b>\$21,809</b>
<b>Personal Income per Capita, Percent Change*</b>		
<b>Between 1990 and 1994</b>	<b>- 0.5%</b>	<b>+ 3.0%</b>
<b>Between 1980 and 1990</b>	<b>+ 28.7%</b>	<b>+ 18.4%</b>

\* In constant dollars.

Source: Statistical Abstract, 1995.

Compiled by the Institute for Women's Policy Research.

In addition to having relatively lower levels of unemployment than the United States as a whole, Maryland experienced strong growth in per capita personal income and has a high level of per capita personal income (see Table 6). Low unemployment and high growth in per capita personal income are two indicators of a strong economy. During the 1980s, per capita personal income growth was ten

percentage points higher in Maryland than in the nation as a whole (28.7 percent and 18.4 percent, respectively). However, between 1990 and 1994, per capita personal income actually decreased by 0.5 percent in Maryland, while it continued to grow in the United States as a whole, although the level of per capita personal income remained higher in Maryland in 1994.



Table 7.  
**Full-Time, Part-Time, and Unemployment Rates for Women and Men in Maryland and the United States, 1995**

Labor Force Status	Maryland		United States	
	Female Labor Force	Male Labor Force	Female Labor Force	Male Labor Force
Total Number in the Labor Force	1,292,000	1,399,000	60,239,000	70,817,000
Percent Employed Full-Time	72.4	86.0	67.9	83.0
Percent Employed Part-Time*	23.1	8.3	26.0	10.8
Percent Voluntary Part-Time	18.7	6.3	21.0	8.0
Percent Involuntary Part-Time	3.1	1.4	3.2	2.2
Percent Unemployed	4.5	5.7	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 up to the total percent working part-time. See Appendix II for more information.

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 Maryland and the United States by Race/Ethnicity, 1990**

	Maryland		United States	
	Total Number of Women	Percent in the Labor Force	Total Number of Women	Percent in the Labor Force
All Races	1,948,482	63.4	99,559,747	56.8
White	1,373,824	61.2	77,436,552	56.4
African-American	472,723	68.9	11,344,218	59.6
Hispanic	42,367	68.7	7,256,540	55.9
Asian-American	54,310	66.6	2,809,897	60.2
Native American	5,258	68.5	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

In addition to the fairly low levels of unemployment in Maryland, a slightly lower percentage of women in the labor force are “involuntarily” part-time employees — that is, they would prefer full-time work were it available — than in the United States (3.1 percent and 3.2 percent, respectively; see Table 7). This is not surprising since involuntary part-time work has been shown to be nearly perfectly correlated with unemployment rates (Blank, 1990). Not only does Maryland have a smaller percentage of its female labor force working involuntarily part-time, but a larger percentage of the female labor force in Maryland is employed full-time compared with the national average.

## Labor Force Status of Women by Race and Ethnicity

In 1994, women in Maryland had a higher labor force participation rate than women in the United States. Four years earlier the pattern was also evident, with women in Maryland again participating in the labor market at a greater rate than the average for women in the United States. According to U.S. Census data for 1990, six out of every ten women in Maryland, aged 16 and older, were in the labor force regardless of race or

ethnicity. White women’s labor force participation rate is slightly higher in Maryland than in the United States (61.2 percent compared with 56.4 percent; see Table 8). African-American women have historically had higher labor force participation rates than white women; they have the highest participation rates of all the racial/ethnic groups in Maryland and are second in the United States as a whole (68.9 percent and 59.6 percent, respectively). Hispanic women in Maryland have the second highest participation of all racial/ethnic groups (68.7 percent), whereas in the United States they have one of the lowest rates (55.9 percent).

While women in Maryland were slightly more likely to participate in the labor force in 1990 than were women nationwide, there were greater disparities in women’s labor force participation rates by race and ethnicity in Maryland than nationally. In Maryland, the range of difference among the groups between the lowest and highest labor force participation rates was 7.7 percentage points compared with a 4.8 percentage point difference for the United States as a whole.

## 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

Table 9.

### Labor Force Status of Women with Children in Maryland and the United States, 1990

	Maryland		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*	612,639	73.7	31,646,008	67.7
With Children Under Age 6*	298,784	66.2	15,183,228	59.7

Women aged 16 and over.  
 \* Children under age 6 are also included in children under age 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.

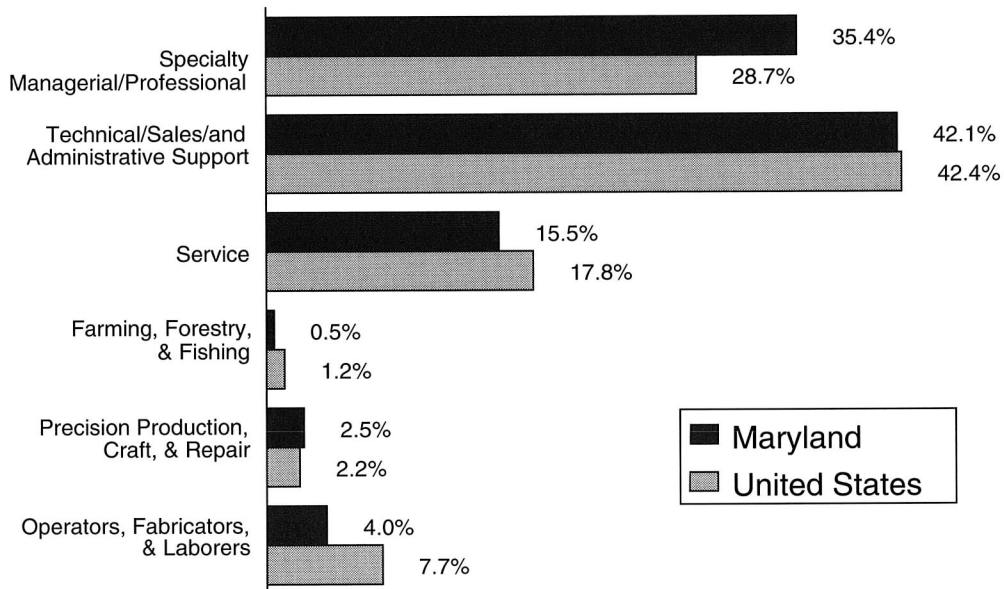
in the labor force compared with 31 percent in 1976 (Bachu, 1993).

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 (aged 18 to 44). In Maryland as well, women who have children have higher labor force participation rates than all women (63.4 percent for all women in 1990). The percentages of Maryland women with children under the age of 18 and under the age of six who participate in the workforce are also higher than the rates for comparable women in the United States as a whole (see Table 9). Thus, it seems that, regardless of children, women in Maryland are more likely to be in the labor force than are women in the United States as a whole.

## Occupation and Industry

The distribution of women in Maryland across occupations is similar to that for the United States as a whole, with women workers most likely to be in technical, sales, and administrative support occupations (42.1 percent and 42.4 percent, respectively; see Figure 6a). However, women in Maryland are more likely to work in managerial and professional specialty occupations than are women in the United States (35.4 percent versus 28.7 percent). Maryland ranks second among the 50 states and the District of Columbia and second among the nine jurisdictions in the South Atlantic region for the proportion of its female labor force employed in professional and managerial occupations. Maryland women are slightly less likely to work in service occupations than women in the United States (15.5 percent versus 17.8 percent).

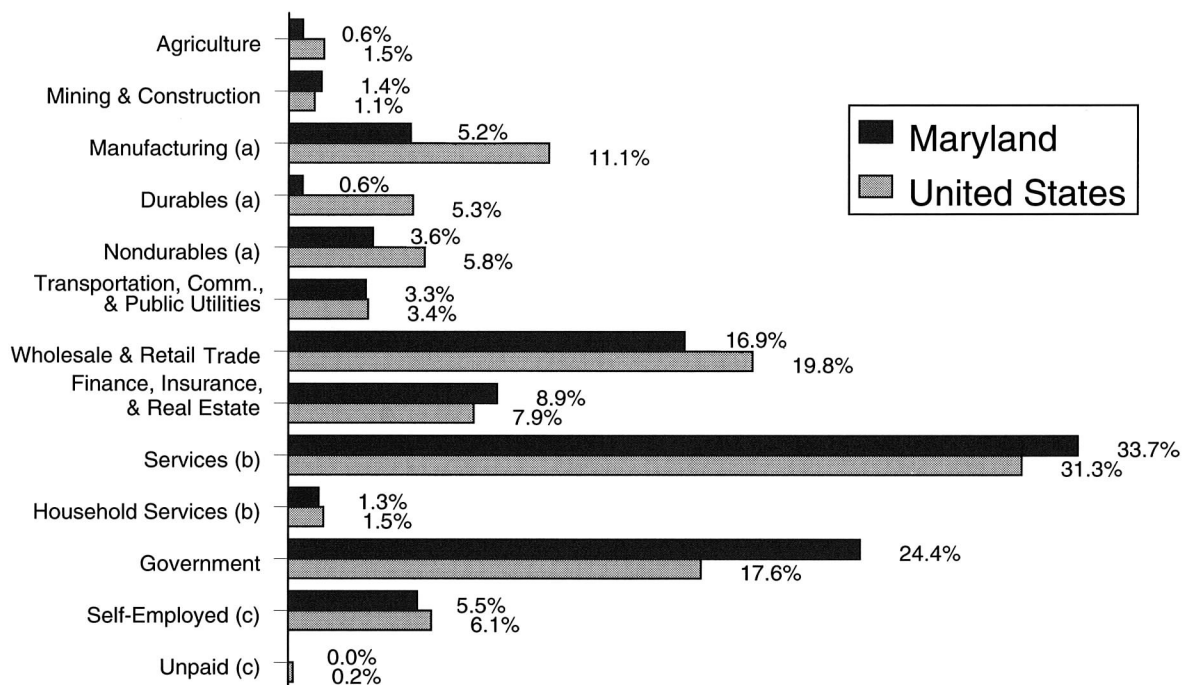
**Figure 6a.**  
**Distribution of Employed Women Across Occupations in Maryland and the United States, 1994**



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 Maryland 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.*

The distribution of women in Maryland across industries is also similar to that for the United States as a whole (see Figure 6b). In both Maryland and the United States, about one-third of all employed women work in the service industries (including business, professional, and personnel services). Probably reflecting the presence of the nation's capital nearby, Maryland women are more likely to

work in government than are women in the United States as a whole (24.4 percent compared with 17.7 percent). Maryland women are less likely than other U.S. women to work in manufacturing (5.2 percent and 11.1 percent, respectively) or in wholesale and retail trade (16.9 percent compared with 19.8 percent).

# 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 au-

tonomy 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 9)
<b>COMPOSITE ECONOMIC AUTONOMY INDEX</b>	<b>2</b>	<b>2</b>
Percent with Health Insurance (among nonelderly women, 1991-1993) <sup>a</sup>	14	1
Educational Attainment (percent of women aged 25 and older with four or more years of college, 1990) <sup>b</sup>	6	2
Women's Business Ownership (percent of all firms owned by women, 1992) <sup>c</sup>	6	2
Percent of Women Above Poverty (percent of women living above the poverty threshold, 1990) <sup>b</sup>	6	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 nine and refers to the states in the South Atlantic region (Delaware, the District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and West Virginia).

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

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



## Access to Health Insurance

Women in Maryland are among the highest earners of all women in the United States. Women in Maryland, compared with women in the United States, are also more likely to be insured (10.0 percent in Maryland are uninsured compared with 13.8 percent in the United States; see Table 10). Women in Maryland are also much more likely to have employer-based health insurance than women in the United States as a whole (72.2 percent compared with 63.7 percent). Both men and women in Maryland are less likely to be covered by Medicaid than are men and women in the United States as a whole. The relatively high labor force participation of women in Maryland (12th of 51) may contribute to the low reliance on public funding of health care and the greater use of employer-based 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 women in the United States 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 Maryland tend to be more highly educated than the national average. Forty-eight percent of women in Maryland have more than a high school education compared with 42.6 percent of women in the United States (see Figure 7). While the proportion of women in Maryland with only one to three years of college is about equal to the national average, the difference between women with four or more years of college is striking; in Maryland, 23.1 percent of adult women have earned a higher education degree compared with 17.6 percent for the United States as a whole. The proportion of women over 25 in Maryland without high school diplomas is smaller than that of women nationally (21.7 percent and 25.2, respectively)

Table 10.

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

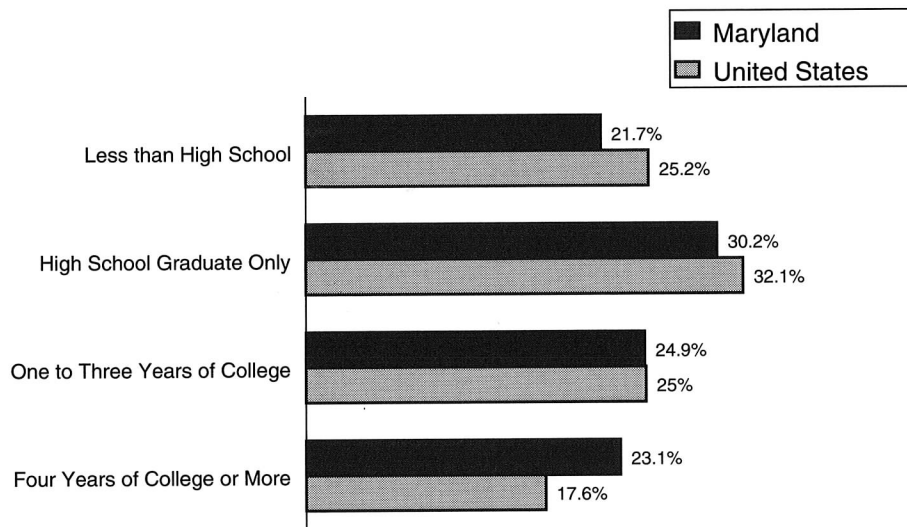
	Maryland		United States	
	Women	Men	Women	Men
<b>Number</b>	<b>2,048,000</b>	<b>2,093,000</b>	<b>109,961,000</b>	<b>108,625,000</b>
<b>Percent Uninsured</b>	<b>10.0</b>	<b>15.4</b>	<b>13.8</b>	<b>17.8</b>
<b>Percent with Employer-Based Health Insurance</b>	<b>72.2</b>	<b>69.2</b>	<b>63.7</b>	<b>63.8</b>
<b>Percent with Medicaid</b>	<b>10.8</b>	<b>7.2</b>	<b>13.0</b>	<b>8.8</b>
<b>Percent with Other Coverage</b>	<b>7.0</b>	<b>8.3</b>	<b>9.5</b>	<b>9.7</b>

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 Maryland and the United States, 1990**



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

## 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 49 percent in Maryland, slightly higher than the growth rate of women-owned businesses in the United States. By 1992, women owned 121,777 firms in Maryland. In Maryland, 57 percent of women-owned firms were in the service industries and the next highest proportion, 15 percent, were in wholesale trade (see Figure 8). The business receipts of women-owned businesses in Maryland rose by 67 percent (in constant dollars) between 1987 and 1992. This is compared 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 period, also adjusted for inflation (data not shown).

Like women's business ownership, self-employment for women has been rising over recent decades. In 1975, women represented one in every four self-employed workers, and in 1990, they were one in three. The decision to 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 Maryland are less likely to be self-employed than women in the United States. In Maryland, 5.5 percent of employed women are self-employed, compared with 6.1 percent of women in the United States (see Figure 6b).

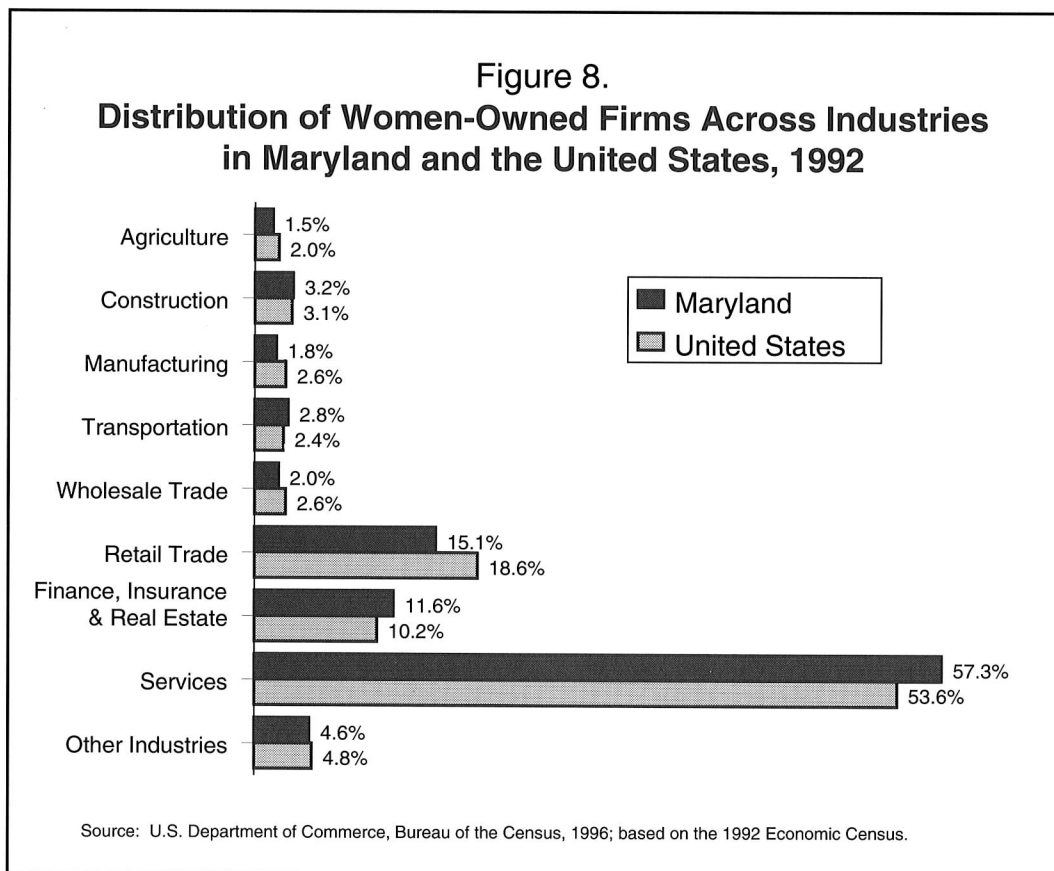
Table 11.  
**Women-Owned Firms\* in Maryland and the United States, 1992**

	Maryland	United States
<b>Number of Women-Owned Firms</b>	<b>121,777</b>	<b>5,888,883</b>
<b>Percent of All Firms that Are Women-Owned</b>	<b>37.1%</b>	<b>34.1%</b>
<b>Percent Increase, 1987-1992</b>	<b>48.7%</b>	<b>43.1%</b>
<b>Total Sales &amp; Receipts (in billions)</b>	<b>\$11.3</b>	<b>\$642.5</b>
<b>Percent Increase (in constant dollars), 1987-1992</b>	<b>66.6%</b>	<b>87.0%</b>
<b>Number Employed by Women-Owned Firms</b>	<b>106,648</b>	<b>6,252,029</b>

\* 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.



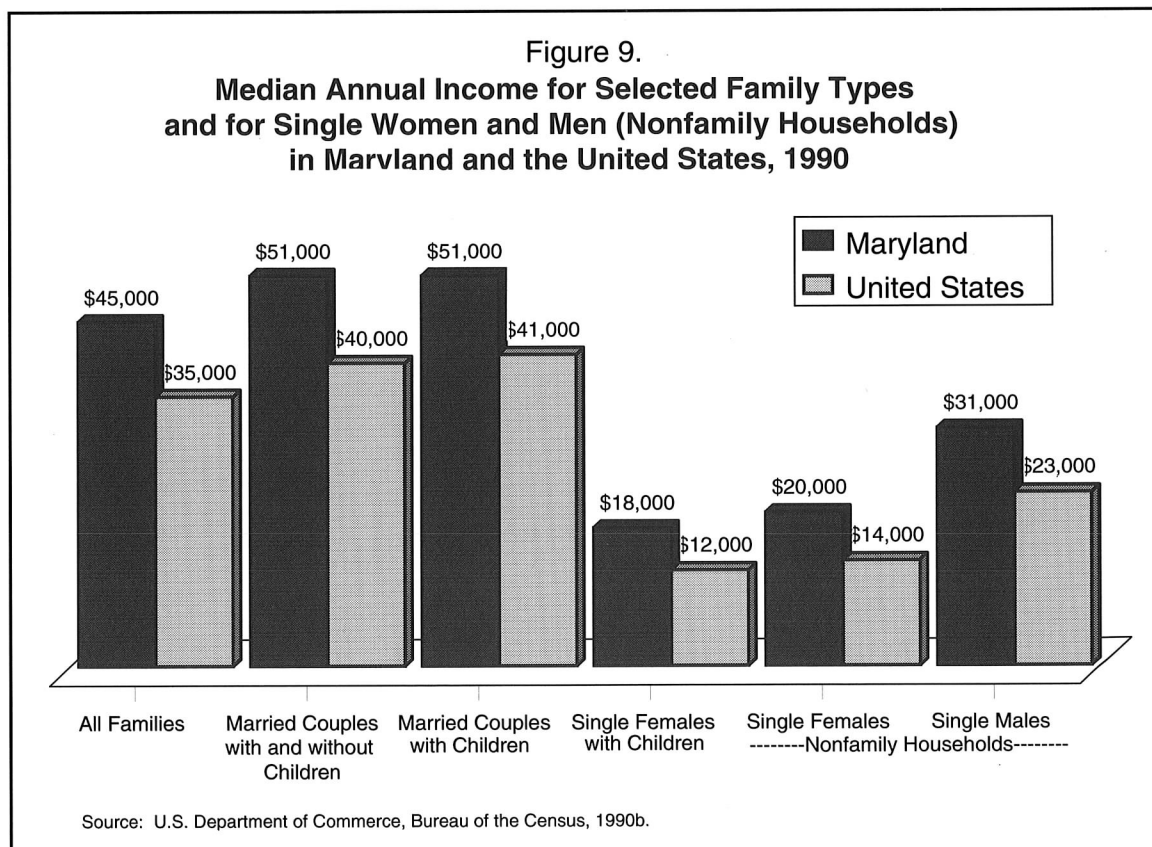
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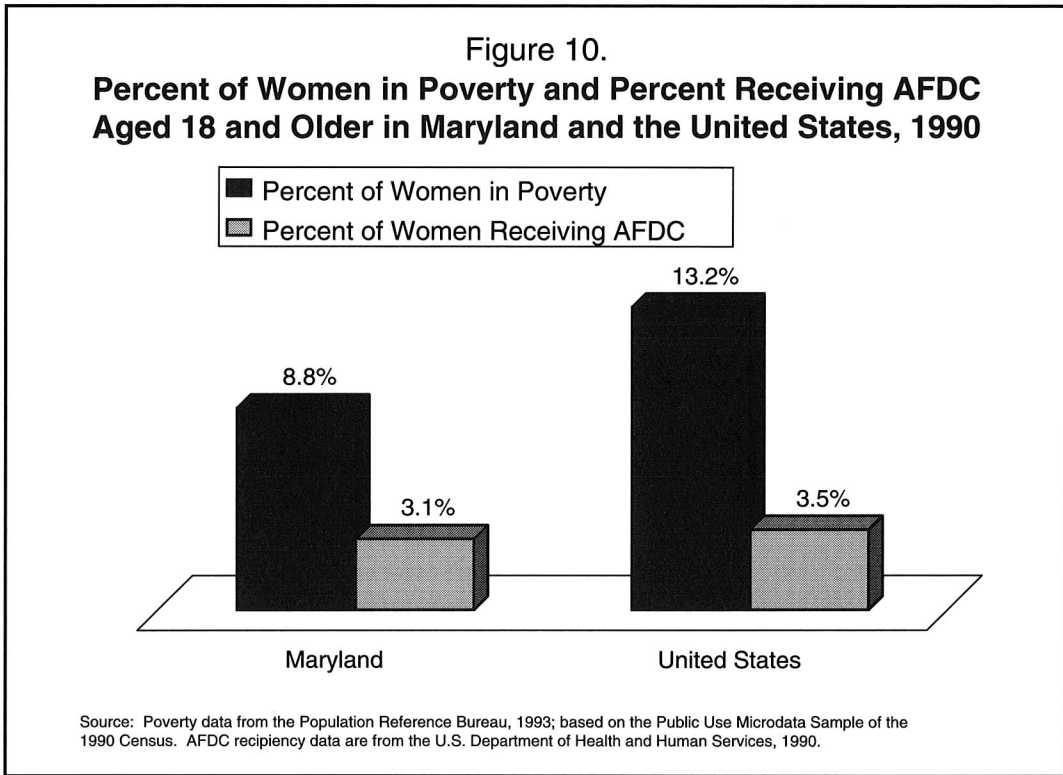
## Women's Economic Security and Poverty

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 Maryland than in the United States as a whole.

The proportion of women in poverty in Maryland is much lower than that of women in the United States (8.8 percent and 13.2 percent, respectively; see Figure 10). The proportion of women receiving AFDC in Maryland is also slightly lower than the

proportion of women receiving AFDC in the United States, but a larger proportion of Maryland's poor women are receiving AFDC. Approximately 68,000 women and 148,000 children in Maryland received benefits in 1993 (U.S. Department of Health and Human Services, 1993). The level of AFDC benefits for a family of three in Maryland was \$366 in 1993. AFDC and Food Stamp combined benefits equalled 62 percent of the poverty threshold. Maryland's coverage was similar to that for the United States as a whole. In the United States, the average AFDC benefit for a family of three was \$393, and combined AFDC and Food Stamp benefits also equalled only 62 percent of the poverty line. Thus, among the states, Maryland does an average job in providing a minimum sufficiency level for poor women and their children. The poverty rate for single mothers is 29 percent in Maryland, much lower than the national 42 percent poverty rate for single mothers. Poverty for all family types and individuals is lower in Maryland





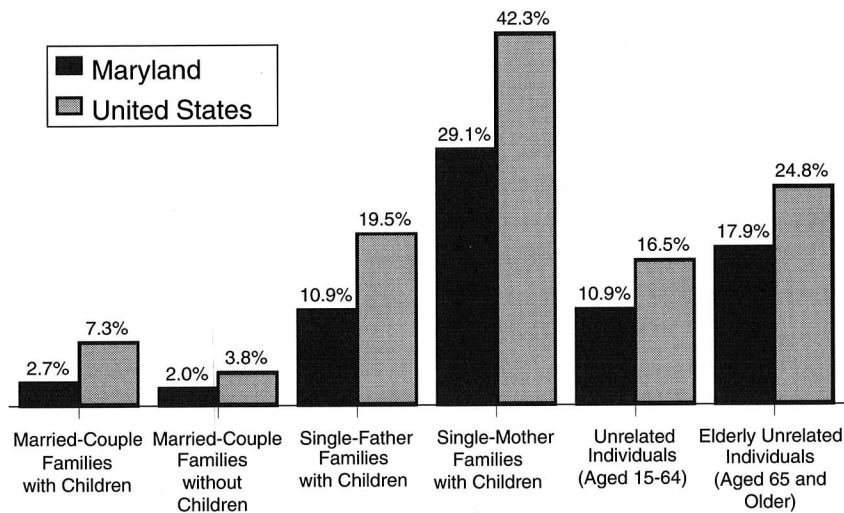
than nationally, yet poverty is still highest for single-mother families (see Figure 11).

Maryland does well in providing a safety net for employed women. While the percent of women who are unemployed in Maryland is fairly low compared with the percent for the nation as a whole (see Table 7), the percent of unemployed women receiving Unemployment Insurance (UI) is higher in

Maryland than in almost every other state in the South Atlantic region (only the District of Columbia has a higher UI reciprocity rate; see Figure 12). The same is not true for unemployed men in Maryland — the percentage of unemployed men in Maryland is higher than that in four South Atlantic states, and the rate of UI receipt for men in Maryland is third in comparison to that for men in all these other states.

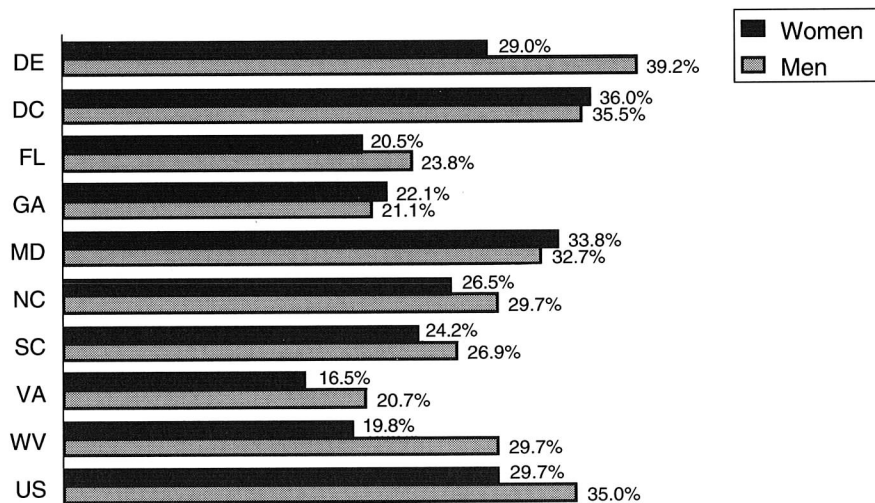


**Figure 11.**  
**Poverty Rates for Selected Family Types and for Unrelated Individuals in Maryland and the United States, 1990**



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 South Atlantic States and 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 Maryland ranks first in its region and is also near the top of the nation, indicating that reproductive rights in Maryland are strong.

<b>Chart VI. Panel A</b>		
<b>Reproductive Rights: National and Regional Ranks</b>		
	<b>National Rank*</b> <b>(of 51)</b>	<b>Regional Rank*</b> <b>(of 9)</b>
<b>Reproductive Rights Composite Index</b>	<b>3</b>	<b>1</b>
<p><i>For methodology see Appendix I.</i></p> <p><i>* The national rank is of a possible 51, referring to the 50 states plus the District of Columbia. The regional rankings are of a maximum of nine and refer to the states in the South Atlantic region (Delaware, the District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and West Virginia).</i></p>		

*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? <sup>a</sup>		✓
Does the state allow access to abortion services without a waiting period? <sup>a</sup>	✓	
Does the state provide public funding for abortions under any circumstances if a woman is eligible? <sup>a</sup>	✓	
What percent of counties in the state have abortion providers? <sup>b</sup>	50%	
Is Maryland's state government pro-choice? <sup>a</sup>		
Governor	✓	
Senate		
House of Representatives		✓ ✓
Does public funding cover infertility treatments? <sup>c</sup>	✓	
Does the state have a maternity stay law? <sup>d*</sup>	✓	
Does the state allow gay/lesbian couples to adopt? <sup>e</sup>	State is neutral	

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

<sup>a</sup> NARAL Foundation and NARAL, 1995; <sup>b</sup>Henshaw and Van Vort, 1994; <sup>c</sup>King and Meyer, 1996; <sup>d</sup>American Political Network, Inc., 1996; <sup>e</sup>Human 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 enforce their laws, which usually include some type of procedure allowing courts or physicians to waive the notice or consent requirement in cases of undue burden.

Maryland requires parental notification unless a physician waives the requirement. As of January 1995, Maryland is one of the 24 states that enforces its 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 (with waiting periods ranging from eight to 24 hours), seven enforce their laws. Maryland 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. Maryland has no such restrictions (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. Half of Maryland's counties have abortion providers (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. At the time of this writing, Maryland had passed a maternity stay law (American Political Network, Inc., 1996). 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 House of Representatives 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). The opinions of Maryland's governor and General Assembly are split — the former is pro-choice, while the latter is 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. In contrast to the general trend, Maryland does provide public funding for infertility treatments for those who are income-eligible (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. The state government of Maryland 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 Mary-

land are more likely to have insurance than women nationally and are also more likely to have access through their employment (see Table 10).

While poverty rates and AFDC reciprocity rates for women in Maryland are lower than those in the United States as a whole, infant mortality rates are higher in Maryland than in the United States as a whole (9.8 per 1,000 births compared with 8.4 per 1,000 for the United States; see Table 12). Fertility rates are lower (61.9 births per 1,000 women in Maryland compared with 66.7 births per 1,000 women in the United States). These figures may indicate low availability of prenatal and postnatal care in Maryland. The percent of babies with low birth weights in Maryland is comparable to that for all U.S. women. In terms of births to teenage mothers and unmarried mothers, Maryland follows the national trend. 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 Maryland, births to teenage mothers also fell, rather dramatically (from 14.8 percent to 9.8 percent), while births to unmarried mothers rose (from 25.2 percent to 33.7 percent).

Maryland also does relatively well on a number of preventive health care measures. Of women over age 40, 81 percent have had a mammogram, which is higher than the median rate for women in the United States. Of adult women, 92 percent have had a pap smear, which is similar to the rate for the nation as a whole. Well over three quarters of all young children in Maryland 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



Table 12.  
Health and Vital Statistics in Maryland and the United States

	Maryland	United States
<b>FERTILITY AND INFANT HEALTH</b>		
Fertility Rate in 1994 (live births per 1,000 women aged 15-44) <sup>a</sup>	61.9	66.7
Infant Mortality Rate in 1993 (deaths of infants under age one per 1,000 live births) <sup>b</sup>	9.8	8.4
Percent of Counties with at Least One Abortion Provider, 1992 <sup>c</sup>	50.0%	16.0%
Percent of Low Birth Weight Babies (less than 5 lb. 8 oz.)		
Among Whites, 1994 <sup>a</sup>	6.2%	6.1%
Among African-Americans <sup>a</sup>	13.0%	13.2%
Births to Teenage Mothers as a Percent of All Births, 1992 <sup>d</sup>	9.8%	12.7%
Births to Unmarried Mothers as a Percent of All Births, 1992 <sup>a</sup>	33.7%	32.6%
<b>PREVENTIVE HEALTH CARE</b>		
Percent of Women Who Have Ever Had a		
Mammogram (aged 40 and older), 1993 <sup>e</sup>	80.8%	77.9%*
Pap Test (aged 18 and older), 1993 <sup>e</sup>	91.6%	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 <sup>f</sup>	79.0%	75.0%
<b>ENVIRONMENTAL AND CANCER RISKS</b>		
Toxic Chemicals that Could Cause Birth Defects (pounds per person), 1992 <sup>f</sup>	5.7 lbs	36.0 lbs
Average Annual Mortality Rate (per 100,000) Due to		
Female Breast Cancer, 1988-1992 <sup>g</sup>	28.6	27.1
Cervical and Uterine Cancer, 1988-1992 <sup>g</sup>	2.6	3.0
Ovarian Cancer, 1988-1992 <sup>g</sup>	7.6	7.8
Estimated Number of New Cases of Female Breast, Cervical, and Uterine Cancers, 1996 <sup>h</sup>	3,910	200,000
<b>OTHER</b>		
As of July 1995, has Maryland enacted legislation that attempts to ensure universal access to health insurance? <sup>f</sup>	no	

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

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

	Maryland	United States
<b>Total Population</b>	<b>5,006,000</b>	<b>260,341,000</b>
<b>Percent of Total Population Enrolled in HMOs</b>	<b>36.2</b>	<b>19.5</b>
<b>Percent of Total Population Receiving Medicare</b>	<b>11.8</b>	<b>14.0</b>
<b>Percent of Medicare Recipients Enrolled in HMOs</b>	<b>2.0</b>	<b>9.2</b>
<b>Percent of Total Population Receiving Medicaid</b>	<b>8.3</b>	<b>13.1</b>
<b>Percent of Medicaid Recipients Enrolled in HMOs</b>	<b>75.3</b>	<b>21.4</b>

*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.*

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 towards HMOs among Medicaid and Medicare 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 crucial role in the states of California, Massachusetts, Minnesota, and

Oregon but are much less prevalent throughout the South (Winterbottom, Liska, and Obermaier, 1995).

The percentage of the population enrolled in HMOs in Maryland is nearly twice as high as that in the United States as a whole (36.2 percent versus 19.5 percent; see Table 13). Medicare recipients in Maryland are less likely to be enrolled in an HMO than the national average — only 2.0 percent of Medicare recipients are compared with 9.2 percent for the United States as a whole. However, while the proportion of the total population receiving Medicaid is smaller in Maryland than in the United States as a whole, Medicaid recipients in Maryland are much more likely to be enrolled in HMOs (75.3 percent compared with 21.4 percent in the United States; see Table 13).



# 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 distributions 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, Maryland has a relatively small elderly population, and most Maryland women live in metropolitan areas. Demographic factors 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.

Maryland's population grew 13.4 percent between 1980 and 1990. Compared with its surrounding states, Maryland's population growth rate is the fourth highest, behind that of Florida (32.7 percent), Georgia (18.6 percent), and Virginia (15.8 percent). In recent years, population growth has slowed in Maryland, with population increasing by 4.7 percent between 1990 and 1994, which is equal to the national rate (4.7 percent), and slower than the South Atlantic region's rate (6.5 percent).

There were about 2.5 million women in Maryland in 1990, 1.9 million of whom were aged 16 and older (data not shown). Although the average age of women in Maryland is the same as that of women in the United States,

Maryland has a smaller proportion of women over age 65 than does the United States (13 percent versus 15 percent). The female population in Maryland is slightly more ethnically diverse than in the nation as a whole, with minorities making up about 31 percent of women in the state (24 percent for the United States).

The proportion of single women in Maryland is slightly higher than that in the country as a whole (see Figure 13). Fifty-five percent of women in Maryland are married compared with 56 percent of women in the United States. The distribution of family types is similar to that in the nation as a whole; although Maryland has a slightly smaller proportion of single-person non-family households (22 percent versus 24 percent) and a slightly greater proportion of male-headed families (3.5 percent versus 3.2 percent), female-headed families (13 percent versus 11 percent), and other nonfamily households (6 percent versus 5 percent). Among families with children under age 18, the percent of families that are female-headed in Maryland is similar to that of the United States (about 20 percent for both; see Figure 14).

Maryland is substantially more urbanized than the U.S. population as a whole. The proportion of women who are foreign-born is smaller in Maryland than in the United States as a whole. The percent of Maryland's prison population that is female is slightly less than that for the nation as a whole.

Table 14.  
**Basic Statistics\***

	Maryland	United States
<b>Total Population, 1995<sup>a</sup></b>	5,078,000	263,434,000
<b>Number of Women, All Ages<sup>b</sup></b>	2,458,441	127,212,264
<b>Sex Ratio (women to men, aged 18 and older)<sup>c</sup></b>	1.10:1	1.09:1
<b>Median Age of All Women<sup>c</sup></b>	34.1 years	34.1 years
<b>Proportion of Women Over Age 65<sup>b</sup></b>	12.6%	14.7%
<b>Distribution of Women by Race and Ethnicity, All Ages<sup>b</sup></b>		
White <sup>†</sup>	69.3%	75.9%
African-American <sup>†</sup>	25.2%	12.1%
Hispanic <sup>††</sup>	2.3%	8.3%
Asian-American <sup>†</sup>	2.9%	2.9%
Native American <sup>†</sup>	0.3%	0.8%
<b>Distribution of Households by Type, 1990<sup>b</sup></b>		
<b>Total Number of Family and Nonfamily Households</b>	1,748,686	91,770,958
<b>Married-Couple Families (with and without their own children)</b>	55.3%	56.2%
<b>Female-Headed Families (with and without their own children)</b>	13.0%	11.3%
<b>Male-Headed Families (with and without their own children)</b>	3.5%	3.2%
<b>Nonfamily Households: Single-Person Households</b>	22.4%	24.4%
<b>Nonfamily Households: Other</b>	5.8%	4.9%
<b>Proportion of Women Living in Metropolitan Areas, All Ages (1990)<sup>b</sup></b>	96.6%	83.1%
<b>Proportion of Women Who Are Foreign-Born, All Ages (1990)<sup>b</sup></b>	6.6%	7.9%
<b>Percent of Federal and State Prison Population Who Are Women (1993)<sup>d</sup></b>	4.0%	4.9%

\* Data are for 1990 unless otherwise specified.

† Non-Hispanic.

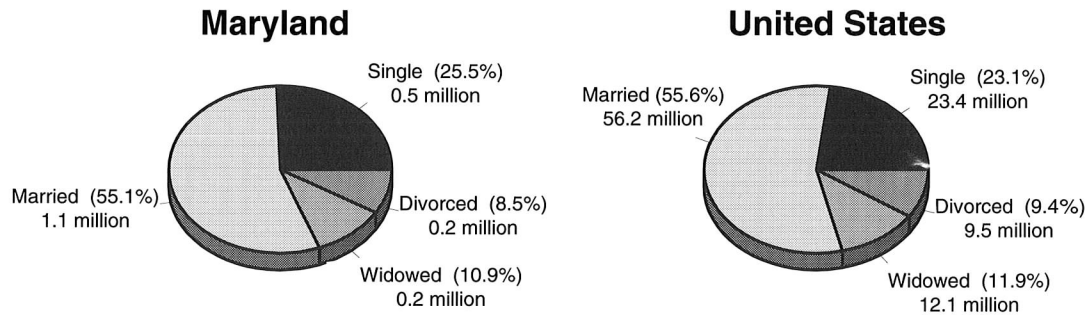
†† Hispanics may be of any race.

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

Compiled by the Institute for Women's Policy Research.

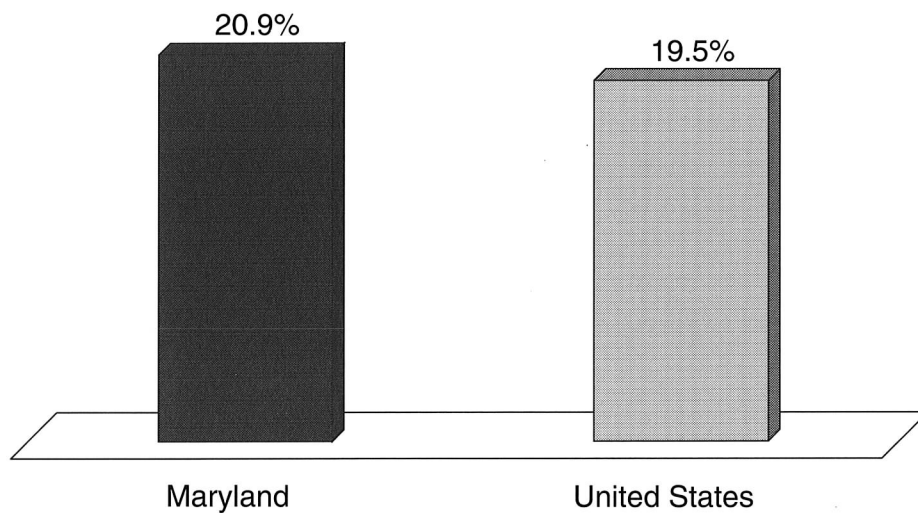


**Figure 13.**  
**Distribution of Women by Marital Status in Maryland and the United States, 1990**



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 Maryland 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

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: Maryland and National Resources

## Maryland Resources

Advocates for Children and Youth  
300 Cathedral Street, Suite 500  
Baltimore, MD 21201  
Tel (410) 547-9200  
Fax (410) 547-8690

Commission for Women, Allegany County  
County Office Building  
701 Kelly Road, Suite 102  
Cumberland, MD 21502-3401  
Tel (301) 777-5840

Commission for Women, Anne Arundel County  
44 Calvert Street  
Annapolis, Maryland  
Tel (410) 222-1821  
Fax (410) 222-1155

Commission for Women, Baltimore City  
10 South Street, Suite 600  
Baltimore, MD 21202  
Tel (410) 396-4274  
Fax (410) 396-8137

Commission for Women, Baltimore County  
400 Washington Avenue  
Towson, MD 21204  
Tel (410) 887-3448

Commission for Women, Calvert County  
4413 North Shore Drive  
Prince Frederick, MD 20678  
Tel (410) 535-1027

Commission for Women, Charles County  
206 East Hawthorne Drive  
LaPlata, MD 20646  
Tel (301) 932-6948

Commission for Women, Frederick County  
520 N. Market Street  
Frederick, MD 21701-3500  
Tel (301) 694-5642

Commission for Women, Garrett County  
146 South Church Lane  
Oakland, MD 21550  
Tel (301) 334-4810

Commission for Women, Harford County  
220 South Main Street  
Bel Air, MD 21014  
Tel (410) 638-3373  
Fax (410) 893-5987

Commission for Women, Howard County  
6751 Columbia Gateway Drive  
Columbia, MD 21046-2147  
Tel (410) 313-6400

Commission for Women, Montgomery County  
255 N. Washington Street  
Rockville, MD 20850-1703  
Tel (301) 279-8300

Commission for Women, Prince Georges  
County  
4501 Haverlock Rd.  
Lanham, MD 20706  
Tel (301) 402-7590

Commission for Women, St. Marys County  
P.O. Box 653  
Leonardtwn, MD 20650  
Tel (301) 475-4632  
Fax (301) 475-4489

Commission for Women, Washington County  
100 West Washington Street  
Hagerstown, MD 21740  
Tel (301) 791-3090  
Fax (301) 791-3225

Commission for Women, Wicomico County  
508 Viewfield Drive  
Salisbury, MD 21801

Commission for Women, Worcester County  
7051 Ocean Pines  
Berlin, MD 21811

Dingman Center for Entrepreneurship  
College of Business and Management  
University of Maryland  
College Park, MD 20742-1815  
Tel (301) 405-2144  
Fax (301) 314-9152

Healthy Mothers, Healthy Babies, Maryland  
Coalition  
622 West Lombard Street, 302A  
Baltimore, MD 21201

Maryland Alliance Against Domestic Violence  
1211 Cathedral Street  
Baltimore, MD 21201  
Tel (410) 545-4545  
Fax (410) 539-6427

Maryland Commission for Women  
311 W. Saratoga St., Room 239  
Baltimore, MD 21201  
Tel (410) 767-7556  
Fax (410) 333-0079

Maryland Committee for Children  
608 Water Street  
Baltimore, MD 21201  
Tel (410) 752-7588

Maryland Network Against Domestic Violence  
11501 Georgia Avenue, #403  
Silver Spring, MD 20902  
Tel (301) 942-0900  
Fax (301) 929-2489

National Abortion and Reproductive Rights  
Action League, Maryland  
817 Silver Spring Avenue, #409  
Silver Spring, MD 20910  
Tel (301) 565-4154

National Council of Jewish Women, Maryland  
7241 Park Heights Avenue  
Baltimore, MD 21208  
Tel (410) 655-1774

Policy Research Incorporated  
4715 Cordell Avenue, 5th Floor  
Bethesda, MD 20814  
Tel (301) 654-0773  
Fax (301) 652-4219

Women's Alliance of Maryland  
6 West Dover Street  
Easton, MD 21601  
Tel (410) 822-1018

Women's Bureau Regional Office  
U.S. Department of Labor  
Gateway Building, Room 2450  
3535 Market Street  
Philadelphia, PA 19104  
Tel (215) 596-1183  
Fax (215) 596-0753

## **National Resources**

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

Alan Gutmacher 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/nchswww/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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