

The Status of Women in Michigan

POLITICS • ECONOMICS • HEALTH • DEMOGRAPHICS



INSTITUTE FOR WOMEN'S POLICY RESEARCH



About this Report

The Status of Women in Michigan 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 Michigan as well as in several other states. The effort is part of a larger IWPR Economic Policy Education Program, funded by the Ford Foundation, that is intended to improve the ability of advocates and policymakers at the state level to address women's economic issues.

The data used in each report come from a variety of sources, primarily government agencies (although other organizations also provided data where relevant). Many individuals and organizations in Michigan 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 Michigan partners hope the people of Michigan will find this information useful.

About the Institute for Women's Policy Research

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

About IWPR's Partners in this Project

In producing these reports, the Institute for Women's Policy Research called upon many individuals and organizations in the states. Kimberly Mulhern, Executive Director of the Nokomis Foundation, and Deborah Bloom, Executive Director of Women Matter, served as Co-Chairs of Michigan'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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1400 20th Street, N.W., Suite 104
Washington, DC 20036
phone: 202/785-5100, fax: 202/833-4362

ISBN 1-878428-24-1 \$10.00

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Library of Congress Card Catalogue
Number 96-78866.

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INSTITUTE FOR WOMEN'S POLICY RESEARCH



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Acknowledgments

The Institute acknowledges the Ford Foundation for its financial support of this project and the Nokomis Foundation for its support of the report on the State of Michigan.

We especially thank the National Advisory Committee members who met in March 1996 and/or provided us with feedback. These members include Randy Albelda (Massachusetts), Stephanie Davis (Georgia), Laura Fortman (Maine), Janice Hamilton Outtz (District of Columbia), Lisa Hetfield (New Jersey), Pat Kelliher (New Mexico), Nancy Kreiter (Illinois), Jean Ross (California), Joanne Saltzberg (Maryland), Nancy Shier (Illinois), and Melanie Wade (North Carolina).

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

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

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

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

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Preface

The Status of Women in Michigan 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 project has been funded by the Nokomis Foundation in Grand Rapids and reviewed by an Advisory Committee representing various organizations around the state. The report is being disseminated by Women Matter, the Michigan women's state agenda project.

The committee members were generally pleased with the content of the report, despite its being limited to reporting only data that were available from all fourteen states. However, with a very few exceptions, committee members were disheartened about the status of women in Michigan. Rarely did Michigan women rank first for any indicator among the five contiguous states and it never ranked first among all states and the District of Columbia.

Nevertheless, there have been recent strides for women in Michigan. Domestic violence laws (PA 57-71) now prohibit verbal threats and enable women to seek injunctions without proof of actual physical harm; they also permit warrantless arrests for violations of injunctions. These laws strengthen police policies for responding to allegations of domestic violence whether the responding police officer supports the complaint or not. In addition, Michigan enacted anti-stalking laws (PA 402-404, 417-418 of 1994), which expand the class of victims eligible for protection orders to include those who have or had a dating relationship with a perpetrator, and strengthen the penalties against those who violate the protection orders.

While efforts to keep Michigan women safe have improved, their economic status has not. Women are disproportionately represented in part-time employment: 650,000 of 927,700 part-time workers in the state are women, and, on average, part-time workers earn significantly less, proportionally, than full-time workers in the same jobs. More than 13 percent of women in Michigan live in poverty. Among Michigan's single mothers, 48 percent live in poverty, compared with 42 percent nationwide. And, while the percent of unemployed women in the state is similar to that of the nation (5.9 percent and 6.0 percent, respectively), the percent of unemployed women receiving unemployment insurance in Michigan is lower (26.7 percent) than that of the nation as a whole (29.7 percent). The converse is true of men in Michigan: the percent unemployed is less than that of the nation, but their receipt of unemployment insurance exceeds the national rate.

The first step in an all-inclusive, statewide movement to improve the status of women in Michigan begins with identifying areas of inequality. Sponsors of this report urge readers informed by this report to join us in improving the lives of all women in our state in the areas of women's rights, political participation, employment and earnings, economic autonomy, reproductive rights, and women's health.

Kymerly A. Mulhern
Nokomis Foundation

Deborah Zuverink Bloom
Women Matter

Introduction

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

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

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

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

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

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

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

Overview of the Status of Women in Michigan

In comparison with women in the other 49 states, the District of Columbia, and the United States as a whole, women in Michigan fare less well and have ample room for improvement. For example, on the wage gap between women and men, Michigan ranks near the bottom of the nation, in 45th place. As Chart I (“How Michigan 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, Michigan ranks in the middle or bottom third. It ranks in the top third on several components of the composite indicators: women’s voter registration and turnout, women’s institutional resources, women’s median annual earnings, access to health insurance for nonelderly women, and women’s business ownership. Michigan is part of the East North Central region (consisting of Illinois, Indiana, Ohio, and Wisconsin in addition to Michigan). Michigan ranks first in this region in terms of women’s business ownership.

The UN Fourth World Conference on Women, held in Beijing in September 1995, heightened awareness of women’s status around the world and pointed to the importance of government action and public policy for the

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

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

Chart II, “Women’s Rights Checklist,” shows how Michigan 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 Michigan lack many of the rights that have been identified as important for women’s well-being, especially in the area of reproductive rights.

Chart I. How Michigan Ranks on Key Indicators

	National Rank*	Regional Rank*
COMPOSITE POLITICAL PARTICIPATION INDEX	24	3
Women's Voter Registration, 1992-1994	10	2
Women's Voter Turnout, 1992-1994	17	2
Women in Elected Office Composite, 1996	33	4
Women's Institutional Resources, 1996	10	1
COMPOSITE EMPLOYMENT AND EARNINGS INDEX	27	3
Women's Median Annual Earnings, 1990	13	2
Ratio of Women's to Men's Earnings, 1990	45	4
Women's Labor Force Participation, 1994	35	4
Women in Managerial and Professional Occupations, 1994	34	3
COMPOSITE ECONOMIC AUTONOMY INDEX	28	3
Percent with Health Insurance Among Nonelderly Women, 1991-1992	10	2
Educational Attainment: Percent of Women with Four or More Years of College, 1990	36	3
Women's Business Ownership, 1992	16	1
Percent of Women Above the Poverty Level, 1990	31	5
COMPOSITE REPRODUCTIVE RIGHTS INDEX	45	4

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

* The national rankings are of a possible 51, referring to the 50 states and the District of Columbia, except for the Political Participation indicators, which do not include District of Columbia. The regional rankings are of a maximum of five and refer to the states in the East North Central region (Illinois, Indiana, Michigan, Ohio, and Wisconsin).

Calculated by the Institute for Women's Policy Research.

Chart II. Women's Rights Checklist

REPRODUCTIVE RIGHTS	Yes	No	Other
Does Michigan allow access to abortion services without mandatory parental consent laws?		✓	
Does Michigan allow access to abortion services without a waiting period?		✓	Not enforced
Does Michigan provide public funding for abortions under any circumstances if a woman is eligible?		✓	
Does Michigan have a maternity stay law?*			Legislation pending
Does public funding cover infertility treatments?		✓	
Does state allow gay/lesbian couples to adopt?			State is neutral
DOMESTIC VIOLENCE LEGISLATION			
Does Michigan have mandatory arrest laws?		✓	
CHILD SUPPORT			
Percent of child support cases with orders for collection in which child support has actually been collected.			37.3%
WELFARE (as of August 1996)†			
Child Exclusion/Family Caps: Does Michigan extend AFDC benefits to children who are born or conceived while the mother is on welfare?	✓		
Does Michigan allow AFDC recipients to retain more of their earnings?	✓		
Has Michigan raised its asset limits?	✓		
EMPLOYMENT/UNEMPLOYMENT BENEFITS			
Is Michigan's minimum wage higher than or equal to that of the United States as of August 1996?††		✓	
Does Michigan have mandatory temporary disability insurance?		✓	
Does Michigan have generous criteria for unemployment insurance eligibility?	✓		
Has Michigan implemented adjustments to achieve pay equity in its civil service?	✓		
POLITICAL RESOURCES			
Does Michigan have a Commission on the Status of Women?	✓		

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

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

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

†† As of October 1, 1996, the federal minimum hourly wage was increased to \$4.75. It will increase to \$5.15 on September 1, 1997. Michigan's minimum hourly rate as of June 1996 was \$3.35, substantially lower than the federal rate; the state rate applies to small businesses not engaged in interstate commerce.

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 5)
COMPOSITE POLITICAL PARTICIPATION INDEX	24	3
Women's Voter Registration (percent of women 18 and older who reported registering to vote in 1992 and 1994) ^a	10	2
Women's Voter Turnout (percent of women 18 and older who reported voting in 1992 and 1994) ^a	17	2
Women in Elected Office Composite Index (percent of state and national elected officeholders who are women, 1996) ^{b,c}	33	4
Women's Resources (number of institutional resources for women in the state, 1996) ^c	10	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 five and refers to the states in the East North Central region (Illinois, Indiana, Michigan, Ohio, and Wisconsin).

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

Michigan reflects these national trends, with over 75 percent of women reporting that they were registered to vote in the November 1994 election compared with 72 percent of men (see Table 1). Voter registration rates in Michigan for both men and women have generally been higher than voter registration rates for men and women nationally. Not surprisingly, voter registration for men in Michigan as well as in the United States fell between the 1992 Novem-

ber elections and the 1994 November elections, as voter interest usually declines in nonpresidential elections. However, voter registration for women in Michigan stayed relatively constant between 1992 and 1994 (75.3 percent and 75.4 percent, respectively).

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 U.S. 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 Michigan, 67 percent of all women voted in 1992 and 53 percent of all women voted in 1994 — Michigan ranked seventeenth among all states in terms of women's voter turnout in 1992 and 1994 (see Chart III). In the 1994 election, voter turnout rates dropped for both sexes in Michigan and in the nation. In Michigan, women's voter turnout fell to 53 percent, although this rate was higher than the rates for men in Michigan and in the United States as well as the turnout for women in the United States.

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

	Michigan		United States	
	Percent	Number	Percent	Number
1994 Voter Registration^{a†}				
Women	75.4	2,719,000	63.7	63,257,000
Men	72.1	2,393,000	61.2	55,737,000
1992 Voter Registration^{a†}				
Women	75.3	2,642,000	69.3	67,324,000
Men	73.7	2,436,000	66.9	59,254,000
Number of Unregistered Women Eligible to Vote, 1996^b				
	n/a	581,750	n/a	23,775,050
Percent and Number of Eligible Public Assistance Recipients Who Are Registered, 1996^b				
	0.0	n/a ^b	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.

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

Compiled by the Institute for Women's Policy Research.

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

	Michigan		United States	
	Percent	Number	Percent	Number
1994 Voter Turnout^{a†}				
Women	53.4	1,924,000	45.3	44,986,000
Men	51.2	1,699,000	44.7	40,716,000
1992 Voter Turnout^{a†}				
Women	66.5	2,332,000	62.3	60,554,000
Men	65.2	2,154,000	60.2	53,312,000
Percent and Number of Registered Women Who Did Not Vote Over the Past Three Presidential Elections^b				
	15.4	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.

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

Compiled by the Institute for Women's Policy Research.

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

Stamps, Medicaid, WIC, and disability services. The NVRA has succeeded in enrolling or updating the voting addresses of over 11 million people, 1.3 million of them through public assistance agencies (HumanSERVE, 1996). Still, there are nearly 24 million eligible unregistered women in the United States, approximately 580,000 of whom are in Michigan.

Table 3.
Women in Elected Office

	Michigan	United States
Number of Women in Statewide Executive Elected Office	2*	81
Number of Women in the U.S. Congress		
U.S. Senate	0 of 2	9 of 100
U.S. House	2 of 16	49 of 435 [†]
Percent of State Legislators Who Are Women	22.3%	20.8%

* Lieutenant Governor and Secretary of State.

† Includes the delegate from the District of Columbia.

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

Compiled by the Institute for Women's Policy Research.

Table 4.
Institutional Resources for Women

Does Michigan Have a ...	Yes	No
Commission on the Status of Women?	✓	
Women's State Agenda Project?	✓	
Legislative Caucus in the State Legislature? in the House of Representatives?		✓
in the Senate?		✓

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

Compiled by the Institute for Women's Policy Research.

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). Also in the 104th Congress, women filled 49 of the 435 seats in the U.S. House of Representatives (this includes Eleanor Holmes Norton, the delegate from the District of Columbia). Michigan ranked 22nd among all states for the highest percentage of women in the state legislature in 1996.

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. Michigan has both a government-appointed Commission on the Status of Women and a nonprofit organization that calls attention to women's agendas (see Table 4). In the state legislature, women members have organized a caucus in neither the Senate nor the House.

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 the wife's earnings to survive, more women are heading their own households alone, and more women are in the labor force.

Chart IV.
Employment and Earnings: National and Regional Ranks

Indicators	National Rank* (of 51)	Regional Rank* (of 5)
COMPOSITE EMPLOYMENT AND EARNINGS INDEX	27	3
Women's Median Annual Earnings (for full-time year-round workers, aged 18-65, 1990)^a	13	2
Ratio of Women's to Men's Earnings (median yearly earnings of full-time year-round women and men workers, aged 18-65, 1990)^a	45	4
Women's Labor Force Participation (percent of all women, aged 16 and older, in the civilian non-institutional population who are either employed or looking for work, 1994)^b	35	4
Women in Managerial and Professional Occupations (percent of all employed women, aged 16 and older, in managerial or professional specialty occupations, 1994)^b	34	3

For methodology, see Appendix I.

* The national rank is of a possible 51, referring to the 50 states and the District of Columbia. The regional rank is of a maximum of five and refers to the states in the East North Central region (Illinois, Indiana, Michigan, Ohio, and Wisconsin).

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

Compiled by the Institute for Women's Policy Research.

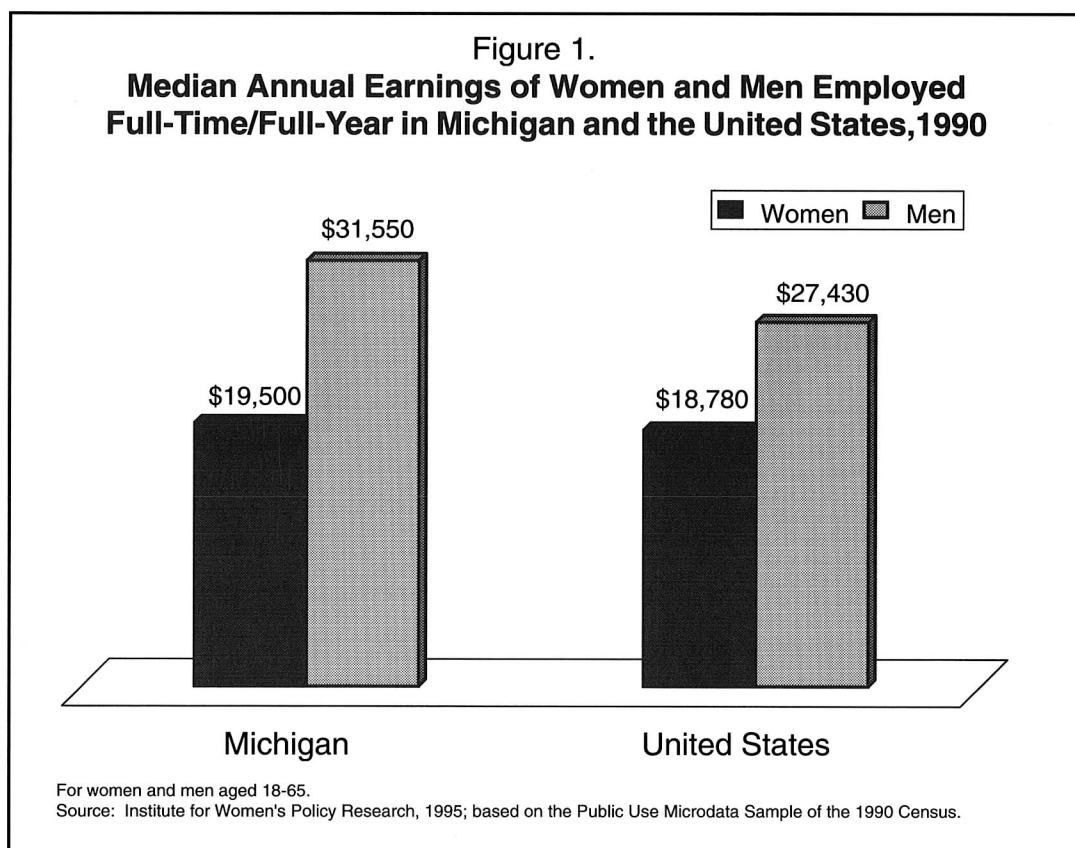
Women's Earnings

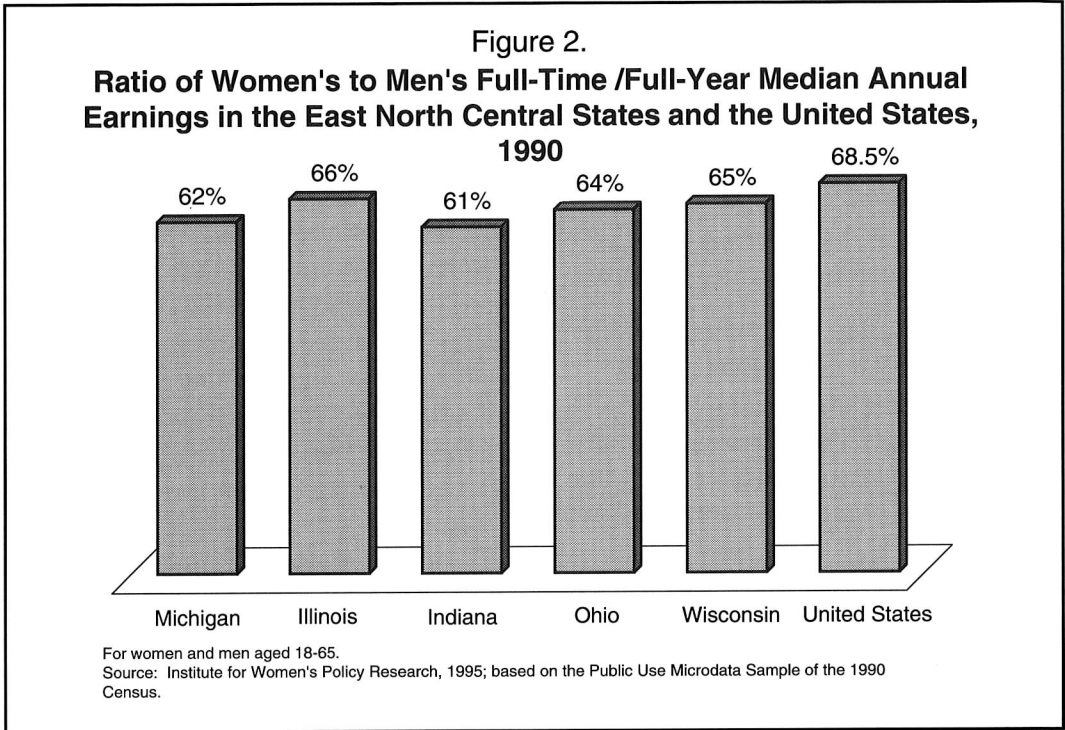
Women in Michigan working full-time full-year have slightly higher median annual earnings than women in the United States (\$19,500 and \$18,780, respectively). Similarly, median annual earnings for men in Michigan are also higher than for the United States (\$31,550 and \$27,430 respectively; see Figure 1). Between 1980 and 1990, women in Michigan saw their median annual earnings increase by 5.6 percent (in constant dollars), a rate of growth that was the third highest of the East North Central states, behind Illinois (8.6 percent) and Ohio (7.4 percent; data not shown). The median annual earnings for women in Michigan ranked 13th in the United States. The District of Columbia ranked the highest in the nation in terms of women's median annual earnings at \$24,500. The median annual earnings of Michigan women working full-time full-year are the second highest in the East North Central states, after Illinois (\$19,842).

The Wage Gap

The Wage Gap and Women's Relative Earnings

In 1990, the ratio of the median 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 Michigan were earning about 62 percent of what men in Michigan were earning (see Figure 2). Compared with the nation as a whole, Michigan women experience less earnings equality with men, ranking 45th in the nation. The District of Columbia has the highest earnings ratio at 87.5 percent. Compared with the other states in the East North Central region, Michigan ranks fourth behind Illinois (66 percent), Wisconsin (65 percent), and Ohio (64 percent). Indiana follows, with an earnings ratio of 61 percent. The wage gap remains large in Michigan and elsewhere in the nation.

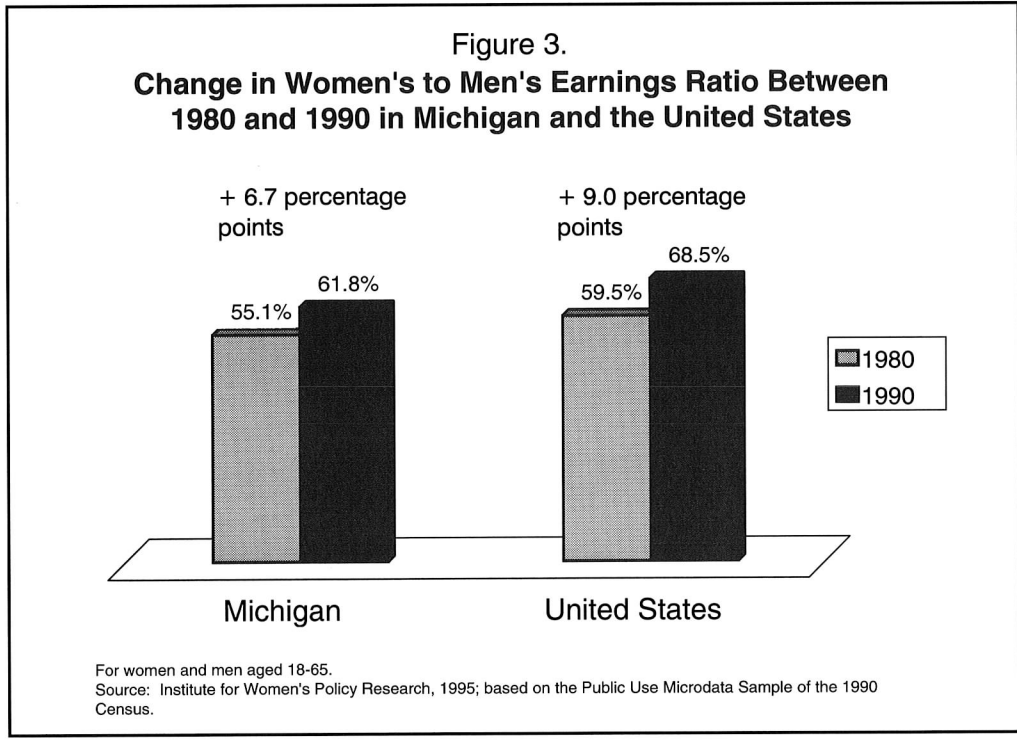




Narrowing the Wage Gap

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

educational attainment and their time in the labor market and entered better-paying occupations in large numbers, partly because of equal opportunity laws. But at the same time, adverse economic trends such as declining wages in the low-wage sector of the labor market began to



make it more difficult to close the gap, since women still tend to be concentrated at the low end of the earnings distribution. Had women not increased their relative skill levels and work experience as much as they did during the 1980s, those adverse trends might have led to a widening of the gap rather than the significant narrowing that did occur (Blau and Kahn, 1994).

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

Michigan lagged behind the United States as a whole in increasing women's earnings relative to men's between 1980 and 1990 (see Figure 3). In Michigan, the earnings ratio increased by about seven percentage points compared with an increase of nine percentage points in the United States. Michigan ranked 34th in terms of the increase in the ratio of women's to men's earnings in the United States between 1980 and 1990 (data not shown).

Earnings and Earnings Ratios by Educational Levels

Between 1980 and 1990, women at all educational levels in Michigan saw their relative earnings, as measured by the female to male earnings ratio, increase, but many women (and men) in Michigan saw their absolute earnings decline. In general, women with higher levels of education saw their annual earnings increase at greater rates than women with less educational attainment. Table 5 shows increases of 12.8 percent for college-educated women and nearly 17 percent for those with post college education. Decreases occurred for high school dropouts (-10.5 percent), those with only high school diplomas (-3.4 percent), and even those with some college (-2.7 percent). Women's relative earnings increased for all educational groups. However, the most educated women (with more than a college education) saw the second smallest increase in the relative wage ratio. Women with a college education enjoyed the greatest increase in the relative wage ratio. Unlike most other states, Michigan shows a strong correlation between education level and wage equity — the higher the education level, the higher the female to male wage ratio (with only one exception).

Table 5.

Women's Earnings and the Earnings Ratio in Michigan by Educational Attainment, 1980 and 1990

Educational Attainment	Women's Median Annual Earnings, 1990	Percent Growth in Earnings, 1980-1990*	Female/Male Earnings Ratio, 1990	Percent Point Change in the Earnings Ratio, 1980-1990
Less than High School	\$15,000	- 10.5	59.5%	+ 3.9
High School Only	\$17,000	- 3.4	63.0%	+ 7.7
Some College	\$19,580	- 2.7	61.2%	+ 1.2
College	\$26,473	+ 12.8	67.9%	+ 9.3
College Plus	\$34,029	+ 16.8	71.1%	+ 3.7

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

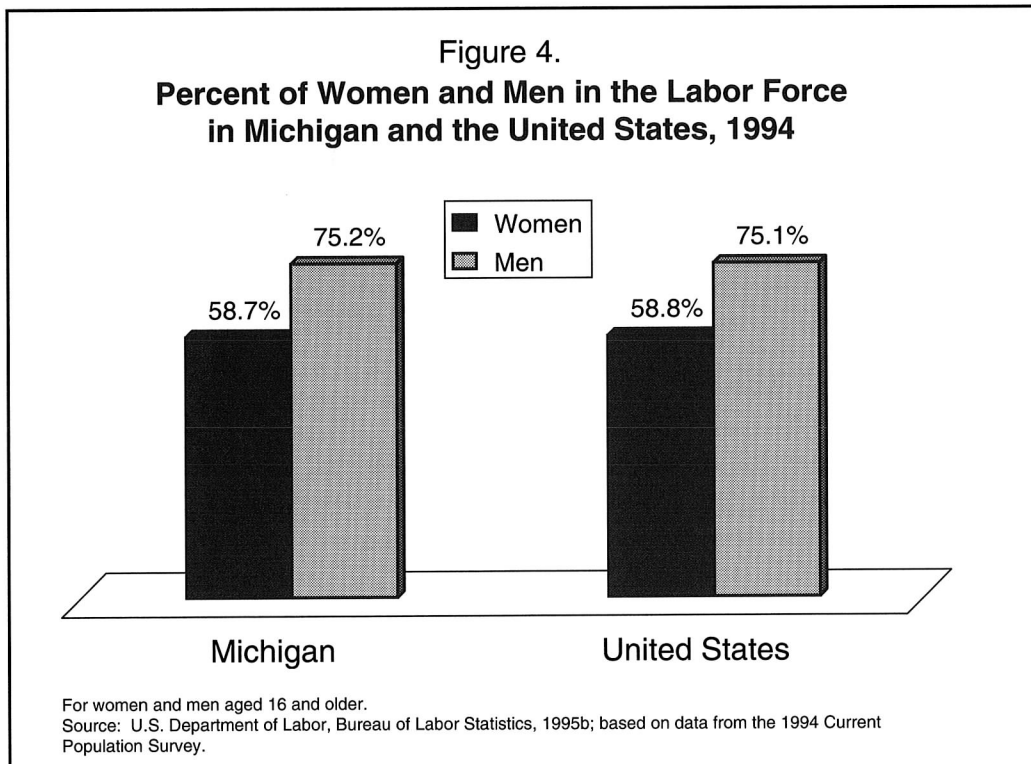
One of the most notable changes in the U.S. economy over the past decades has been the rapid rise in women's participation in the labor force. Between 1965 and 1990, women's labor force participation (the proportion of the civilian noninstitutional population aged 16 and older who are employed or looking 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, 58.7 percent of women in Michigan were in the labor force, compared with 58.8 percent of women in the United States. Women's and men's labor force participation rates in Michigan are almost exactly the national participation rates for women and men (see Figure 4). However, Michigan ranks 35th in the nation in terms of women's labor force participation (see Chart IV).

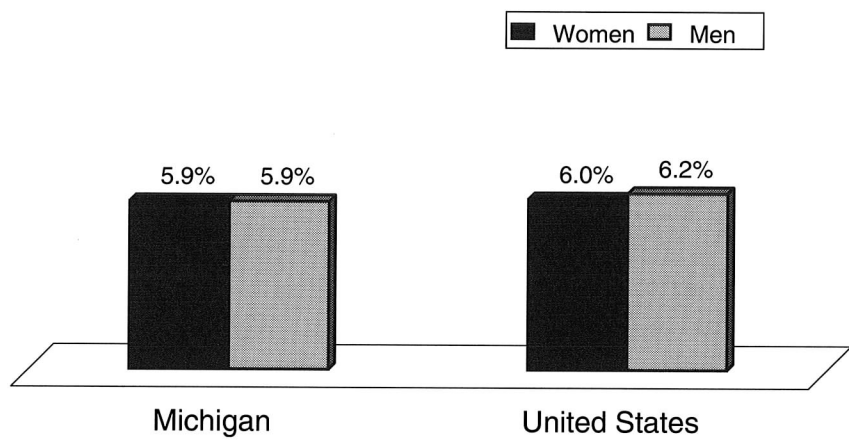
Unemployment and Per Capita Personal Income

Low unemployment levels and high growth in per capita personal income are two indicators of a strong economy. The percentage of workers who are unemployed is slightly smaller in Michigan than in the United States as a whole. In 1994, the unemployment rate for women in Michigan was 5.9 percent compared with the nation's 6.0 percent unemployment rate (see Figure 5). Both women and men in Michigan ranked 33rd in the nation in terms of unemployment rates (data not shown) and ranked last in the East North Central region.

However, Michigan's growth in per capita personal income was nearly three times greater than that of the nation from 1990 to 1994 (eight percent versus three percent, in constant dollars). Growth during the 1980s was not as high in Michigan as in the United States as a whole; Michigan's rate of increase was 13.2 percent, while the nation enjoyed an 18.4 percent increase in per capita personal income (see Table 6).



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

	Michigan	United States
Personal Income per Capita, 1994	\$22,333	\$21,809
Personal Income per Capita, Percent Change*		
Between 1990 and 1994	+ 8.0%	+ 3.0%
Between 1980 and 1990	+ 13.2%	+ 18.4%

* In constant dollars.

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

Compiled by the Institute for Women's Policy Research.

Part-Time and Full-Time Work

Women in Michigan are more likely to engage in part-time work than the national average (see Table 7), but more of these women are doing so voluntarily than in the nation as a whole (24 percent versus 21 percent). This may be related to the number of women in the labor force with young children, as these mothers may

choose part-time work in order to be more available to their families. Michigan's proportion of women working part-time involuntarily (that is, they would prefer full-time work if it were available) is only slightly higher than that of the nation (3.5 percent and 3.2 percent, respectively).

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

Labor Force Status	Michigan		United States	
	Female Labor Force	Male Labor Force	Female Labor Force	Male Labor Force
Total Number in the Labor Force	2,181,000	2,572,00	60,239,000	70,817,000
Percent Employed Full-Time	64.2	83.2	67.9	83.0
Percent Employed Part-Time*	29.8	10.8	26.0	10.8
Percent Voluntary Part-Time	24.3	8.6	21.0	8.0
Percent Involuntary Part-Time	3.5	1.7	3.2	2.2
Percent Unemployed	5.9	5.9	6.0	6.2

For men and women aged 16 and older.

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

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

Compiled by the Institute for Women's Policy Research.

Labor Force Status of Women by Race/Ethnicity

According to U.S. Census data for 1990, almost six out of ten women in Michigan, aged 16 and older, were in the labor force regardless of race or ethnicity. White women's labor force participation rate is slightly lower in Michigan than in the United States (56.1 percent compared with 56.4 percent; see Table 8). African-American women have historically had higher labor force participation rates than white women, yet in Michigan, they have the next to lowest participation rate of all the racial/ethnic groups, higher only than that of Asian-American women. Native American women in Michigan have the highest participation of all racial/ethnic groups (59.8 percent).

While women in Michigan were slightly less likely to participate in the labor force in 1990

than were women nationwide, there were also more disparities in women's labor force participation rates by race and ethnicity. In Michigan, the difference among the groups between the lowest and highest labor force participation rates was 5.8 percentage points, compared with 4.8 percentage points for the United States as a whole.

Labor Force Participation of Women with Children

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

In general, the labor force participation rate for women with children in the United States tends to be higher than the rate for all women.

Table 8.
Labor Force Participation of Women in Michigan and the United States by Race/Ethnicity, 1990

	Michigan		United States	
	Total Number of Women	Percent in the Labor Force	Total Number of Women	Percent in the Labor Force
All Races	3,708,281	55.9	99,559,747	56.8
White	3,090,858	56.1	77,436,552	56.4
African-American	499,276	54.3	11,344,218	59.6
Hispanic	58,982	58.7	7,256,540	55.9
Asian-American	37,942	54.0	2,809,897	60.2
Native American	21,223	59.8	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.

This is partially explained by the fact that the overall labor force participation rate is for women over age 16, whereas mothers tend to be in their prime working years (ages 18-44). This is true in Michigan as well. What is interesting about Michigan is that women with children under age six and age 18 are less likely to

engage in labor market activity than they are in the United States as a whole (see Table 9).

Occupation and Industry

The distribution of women in Michigan across occupations is similar to that for the United

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

	Michigan		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*	1,213,603	65.6	31,646,008	67.7
With Children Under Age 6*	575,185	57.0	15,183,228	59.7

Women aged 16 and over.

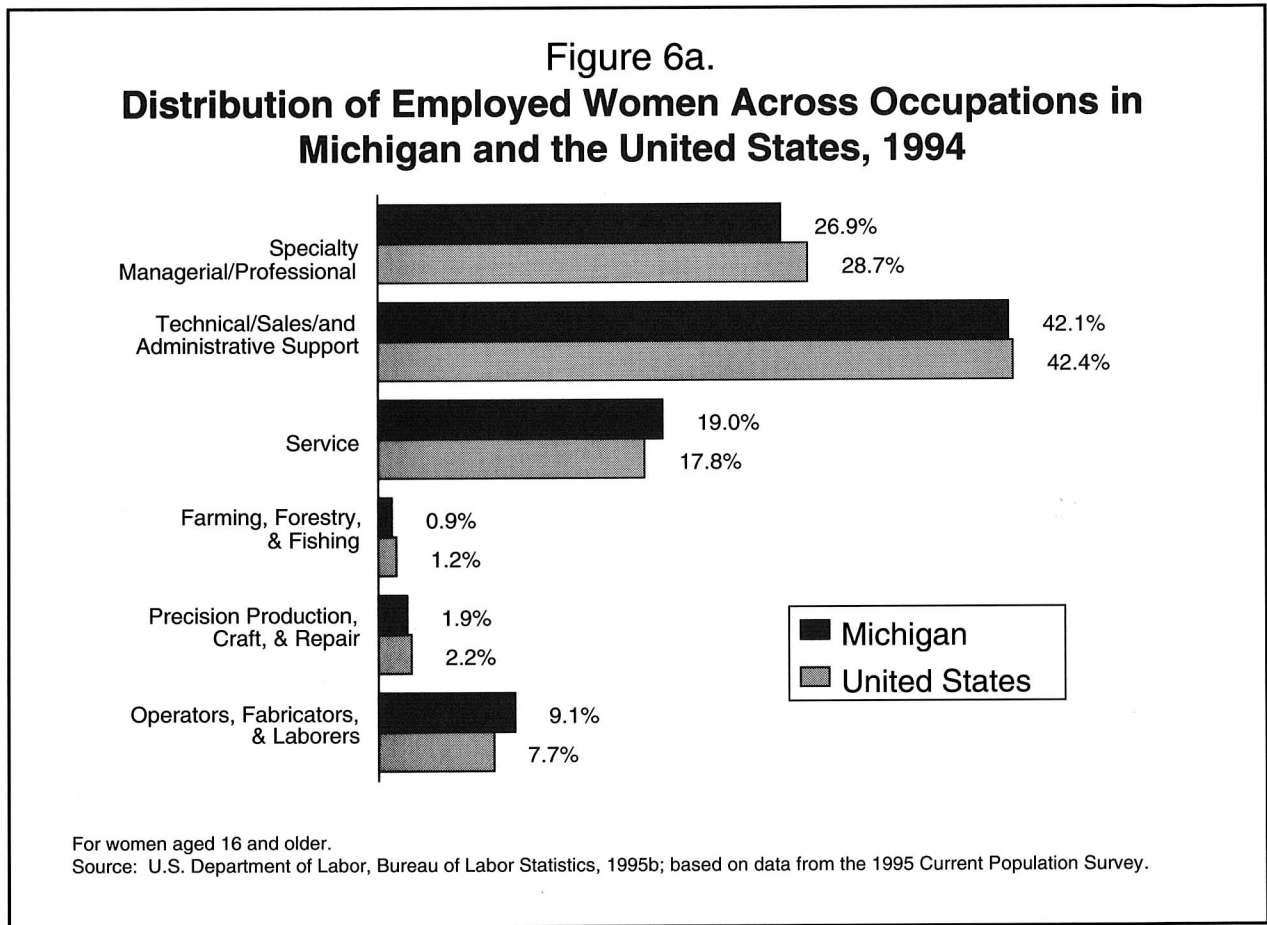
* Children under age 6 are also included in children under age 18.

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.

States with women workers most likely to be in technical, sales, and administrative support occupations (42.1 percent and 42.4 percent, respectively). Michigan women are more likely to work in service occupations than women in the United States as a whole (19.0 percent versus 17.8 percent). Women in Michigan are less likely to work in managerial and professional specialty occupations than are women in the United States as a

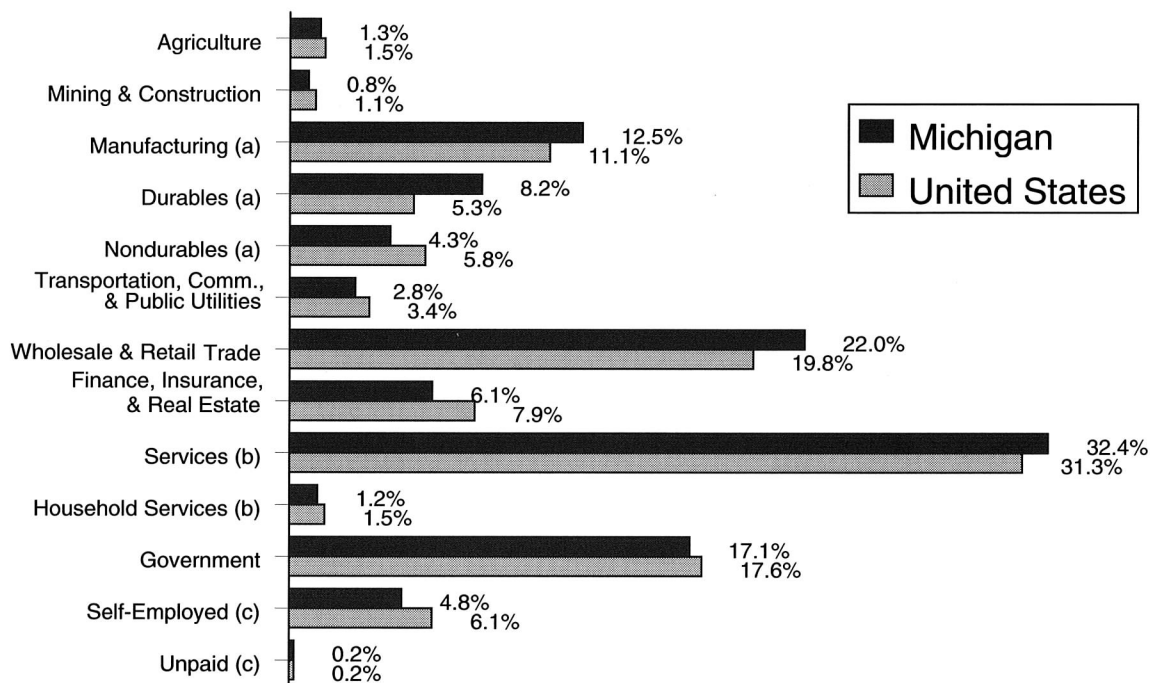
whole (see Figure 6a). Michigan ranks 34th of the 50 states and the District of Columbia on the proportion of its female labor force employed in professional and managerial occupations and third of the five states in the East North Central region. Women in Michigan are more likely to work in service occupations and in lower-level blue-collar occupations than are women nationally.



As with occupations, the distribution of women in Michigan across industries is similar to that for the United States as a whole (see Figure 6b). In both Michigan and the United States, nearly a third of all women are employed in the service (including business, professional and personnel services) industries. About a fifth of employed women in Michigan (and in the

nation) work in the wholesale and retail trade industries, and one-sixth work in government. Michigan women are much more likely to work in the manufacturing (durables) industries and slightly less likely to work in the finance, insurance, and real estate industries than women in the United States.

Figure 6b.
Distribution of Employed Women Across Industries in Michigan 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.

Economic Autonomy

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

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

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

	National Rank* (of 51)	Regional Rank* (of 5)
COMPOSITE ECONOMIC AUTONOMY INDEX	28	3
Percent with Health Insurance (among nonelderly women, 1991-1993)^a	10	2
Educational Attainment (percent of women aged 25 and older with four or more years of college, 1990)^b	36	3
Women's Business Ownership (percent of all firms owned by women, 1992)^c	16	1
Percent of Women Above Poverty (percent of women living above the poverty threshold, 1990)^b	31	5

See Appendix I for methodology.

* The national rank is of a possible 51, referring to the 50 states and the District of Columbia. The regional rank is of a maximum of five and refers to the states in the East North Central region (Illinois, Indiana, Michigan, Ohio, and Wisconsin).

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

Calculated by the Institute for Women's Policy Research.

Access to Health Insurance

Women are much less likely to be uninsured in Michigan than in the United States as a whole (9.3 percent in Michigan compared with 13.8 percent in the United States; see Table 10). Women workers in Michigan are also more likely to have employer-based health insurance than women in the United States as a whole (68.1 percent compared with 63.7 percent; see Table 10), possibly because of the relatively strong presence of manufacturing (an industrial sector in which health insurance provision by employers is common) in the Michigan economy. Both men and women in Michigan are more likely to be covered by Medicaid than are men and women nationally. In Michigan, women in particular appear to rely on publicly funded health insurance, with 15 percent of Michigan women covered by Medicaid compared with ten percent of men in Michigan.

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 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 Michigan tend to be as educated as the national average. Michigan and the United States have approximately the same proportion of women with more than a high school education (42.0 percent and 42.6 percent, respectively; see Figure 7). The proportion of women over 25 in Michigan without high school diplomas is lower than the proportion in the

Table 10.

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

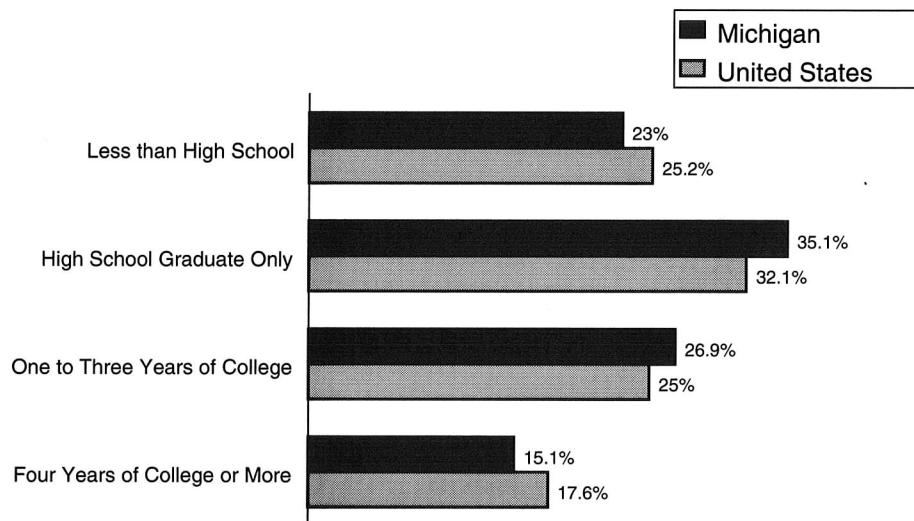
	Michigan		United States	
	Women	Men	Women	Men
Number	4,088,000	4,081,000	109,961,000	108,625,000
Percent Uninsured	9.3	12.0	13.8	17.8
Percent with Employer-Based Health Insurance	68.1	70.5	63.7	63.8
Percent with Medicaid	15.1	9.8	13.0	8.8
Percent with Other Coverage	7.5	7.7	9.5	9.7

Women and men under 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 Michigan and the United States, 1990



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

United States as a whole (23.0 percent and 25.2 percent, respectively). In Michigan, at 26.9 percent, the percent of women with one to three years of college is two percentage points higher than the national average, and the percentage of women with four or more years of college, at 15.1 percent, is two and a half percentage points lower than the national average.

Women Business Owners and Self-Employment

In January 1996, the U.S. Department of Commerce announced that women owned more than 6.4 million firms in the United States, employing more than 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).

Like women's business ownership, self-employment for women has also 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 deci-

sion 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).

Between 1987 and 1992, the number of women-owned businesses grew at a rate of 45 percent in Michigan, which is slightly higher than the growth rate of women-owned businesses in the United States. By 1992, women owned 193,820 firms in Michigan (see Table 11). In Michigan, 53.6 percent of women-owned firms were in the service industries and the next highest proportion, 19.8 percent, were in retail trade (see Figure 8). The business receipts of women-owned businesses in Michigan rose by 82.7 percent (in constant dollars) between 1987 and 1992 compared with an increase of 87 percent in business receipts for women-owned firms nationally and 35 percent for all firms in

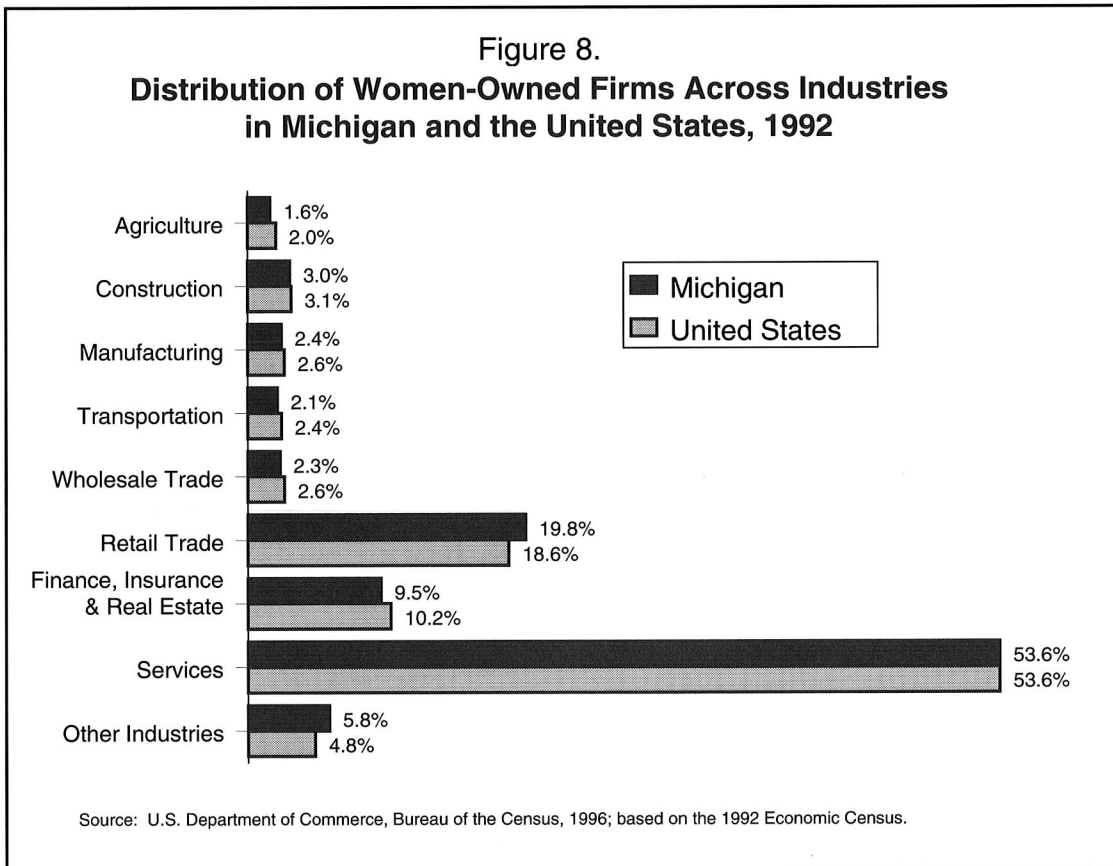
Table 11.
Women-Owned Firms* in Michigan and the United States, 1992

	Michigan	United States
Number of Women-Owned Firms	193,820	5,888,883
Percent of All Firms That Are Women-Owned	35.2%	34.1%
Percent Increase, 1987-1992	44.7%	43.1%
Total Sales & Receipts (in billions)	\$17.8	\$642.5
Percent Increase (in constant dollars), 1987-1992	82.7%	87.0%
Number Employed by Women-Owned Firms	181,244	6,252,029

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

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

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the United States during this period, also adjusted for inflation (data not shown).

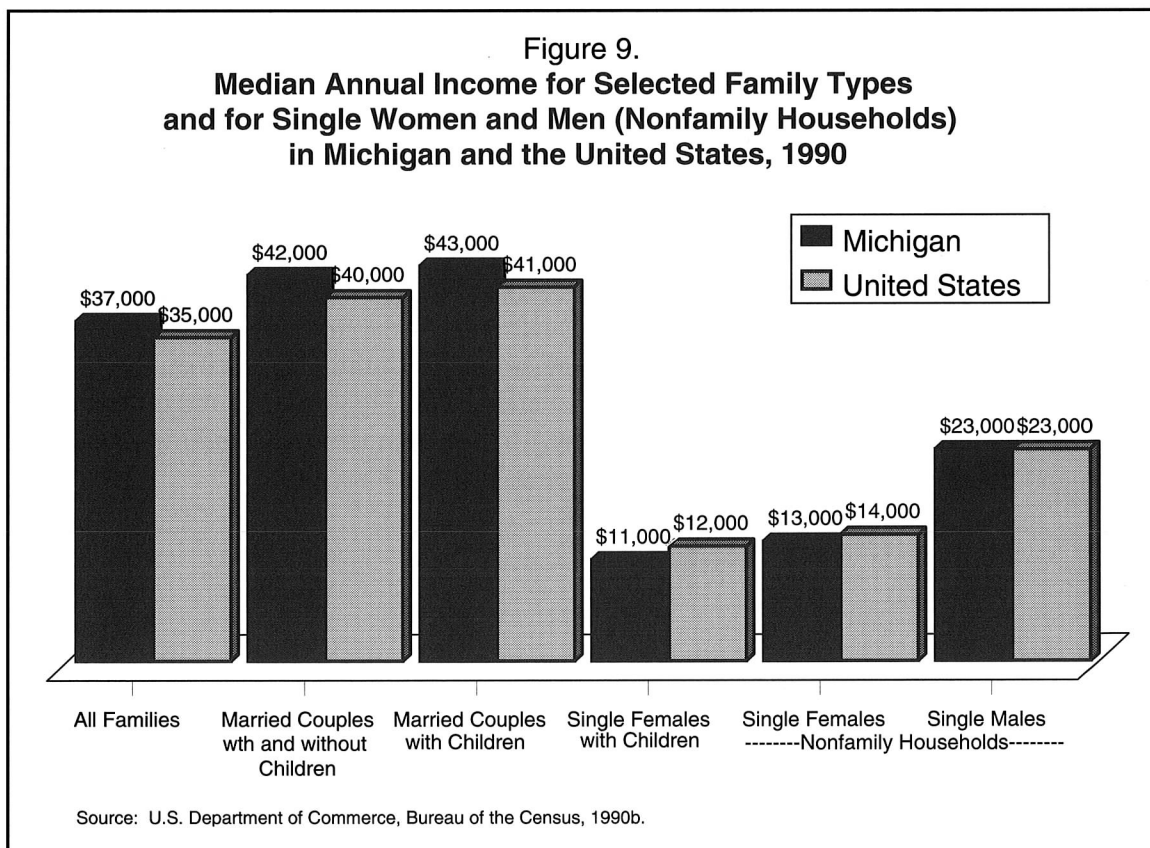
Women in Michigan are less likely to be self-employed than women in the United States. In Michigan, 4.8 percent of employed women are self-employed compared with 6.1 percent of women in the United States (see Figure 6b).

Women's Economic Security and Poverty

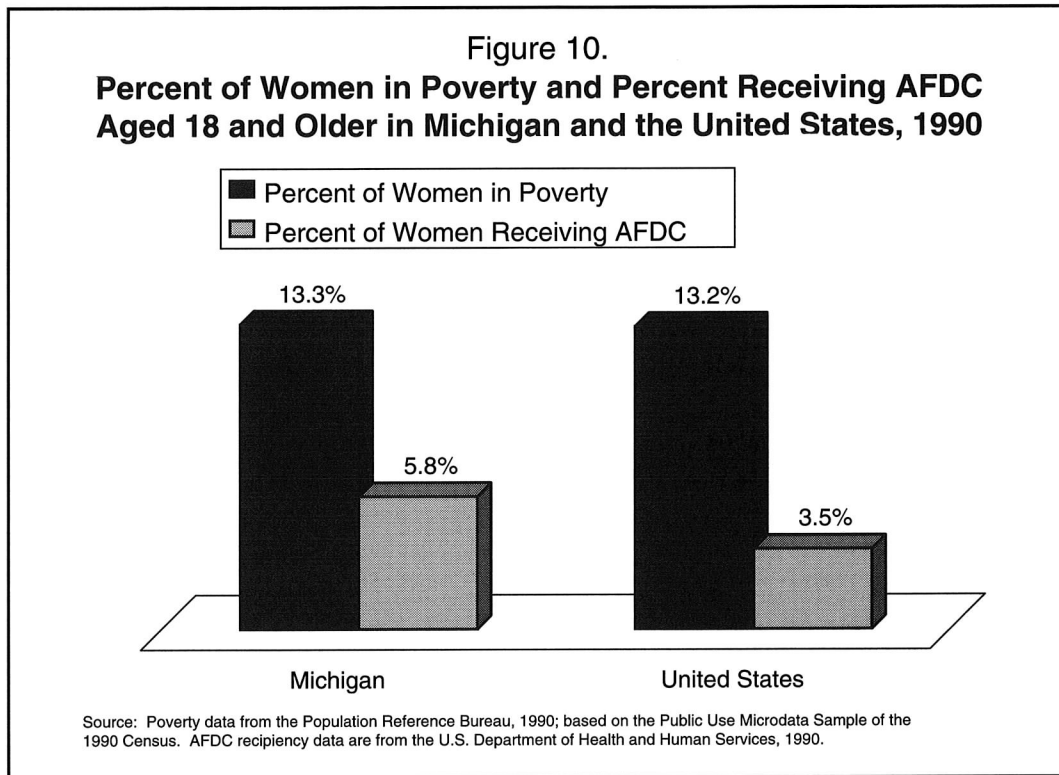
As women's responsibility for their families' economic well-being grows, the continuing wage gap and women's prevalence in low-paid female-dominated occupations may frustrate women's ability to ensure their families' financial security, particularly for single mothers. In the United States, the median family income for single-mother-headed households was \$12,000 annually, while that for married couples with children was \$41,000 annually (see Figure 9). Figure 9 shows that annual family incomes were \$2,000

higher in Michigan than in the United States as a whole for all family types considered together. Different family types fared differently, however. While married couple with and without children had higher family incomes in Michigan than nationally, families headed by single females with and without children had lower incomes than their national counterparts. Single males living in nonfamily households had the same income in both Michigan and the United States.

The proportion of women in poverty in Michigan is almost exactly that of women in the United States, 13.3 percent and 13.2 percent, respectively. The proportion of women receiving AFDC in Michigan is higher than the proportion of women receiving AFDC in the United States (see Figure 10). According to the most recent data available, approximately 200,000 women and 440,000 children in Michigan received benefits in 1993 (U.S. Department of Health and Human Services, 1993). The level of AFDC benefits for a family of three in Michigan



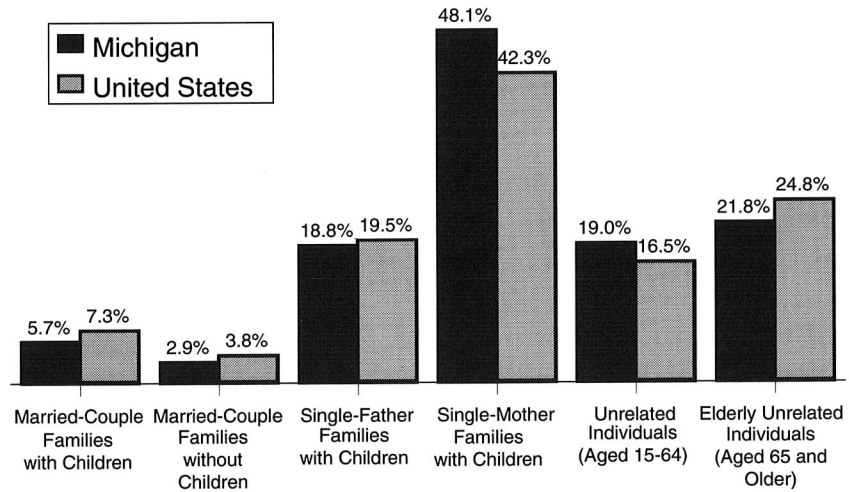
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was \$459 in 1993. AFDC and Food Stamps benefits combined equalled 67.5 percent of the poverty threshold. In contrast, in the United States, the median AFDC benefit for a family of three was \$393, and combined AFDC and Food Stamp benefits equalled 62.1 percent of the poverty line. Thus among all states, Michigan does a better than average job in providing a minimum sufficiency level for poor women and their children. The poverty rates for single mothers is 48 percent in Michigan, substantially higher than the national rates of 42 percent, but the poverty rates of these households are much higher than that for any other family type, both in Michigan and nationally (see Figure 11).

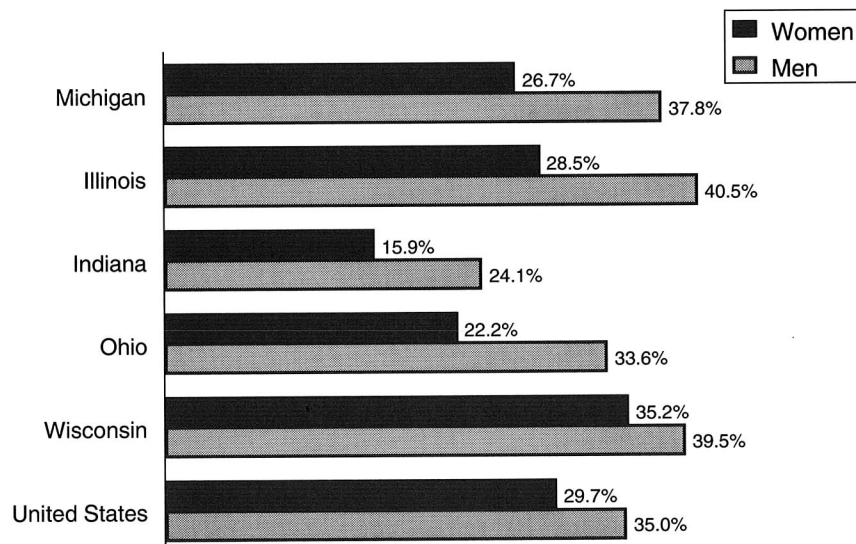
Michigan does less well in providing a safety net for employed women. Although the percent of women who are unemployed in Michigan (see Table 7) is only slightly below the unemployment rate in the nation (5.9 percent versus 6.0 percent), the percent of unemployed women receiving Unemployment Insurance (UI) is much lower in Michigan than in the nation as a whole (26.7 percent versus 29.7 percent; see Figure 12). The same is not true for unemployed men in Michigan — the unemployment rate for men in Michigan is slightly higher than the national average. Michigan falls in the middle of its region for both women's and men's unemployment insurance receipt.

Figure 11.
Poverty Rates for Selected Family Types and for Unrelated Individuals in Michigan 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 Michigan and in the United States, 1994



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

Reproductive Rights

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

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

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

The reproductive rights composite index shows that Michigan, which ranks fourth in its region, is 45th in the nation, indicating that reproductive rights in Michigan are lacking.

Chart VI. Panel A Reproductive Rights: National and Regional Ranks		
	National Rank* (of 51)	Regional Rank* (of 5)
Reproductive Rights Composite Index	45	4
<i>For methodology see Appendix I.</i>		
<i>* The national rank is of a possible 51, referring to the 50 states and the District of Columbia. The regional rank is of a maximum of five and refers to the states in the East North Central region (Illinois, Indiana, Michigan, Ohio, and Wisconsin).</i>		

Calculated by the Institute for Women's Policy Research.

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

	Yes	No
Does the state allow access to abortion services without mandatory parental consent laws for minors? ^a		✓
Does the state allow access to abortion services without a waiting period? ^a		✓ (not enforced)
Does the state provide public funding for abortions under any circumstances if a woman is eligible? ^a		✓
What percent of counties in the state have abortion providers? ^b	22%	
Is Michigan's state government pro-choice? ^a		
Governor		✓
State Senate		✓
House of Representatives		✓
Does public funding cover infertility treatments? ^c		✓
Does the state have a maternity stay law? ^{d*}	Legislation pending	
Does the state allow gay/lesbian couples to adopt? ^e	State is neutral	

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

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

Compiled by the Institute for Women's Policy Research.

Explanation of the Components in the Reproductive Rights Composite Index

Mandatory consent laws require that minors notify one or both parents of the decision to have an abortion or gain the consent of one or both parents before a physician can perform the procedure. Of 35 states with such laws on the books as of January 1995, 24 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.

As of January 1995, Michigan, which provides for a judicial bypass procedure, enforced its 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. In Michigan, one of 15 states

with mandatory waiting periods as of January 1995, and in two other states, the laws have been ruled unconstitutional in whole or in part and are not being enforced (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. Michigan is one of 33 states that restrict public funding for abortions. Like 21 other states, Michigan funds abortions only in cases of life endangerment, rape, and incest (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. Michigan's proportion of counties with providers is six percentage points above the national average.

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, legislation on the issue was pending in Michigan (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. Michigan's state government leadership, as of January 1995, was anti-choice (NARAL Foundation and NARAL, 1995).

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. Michigan follows the general trend (King and Meyer, 1996).

Some states have specific legislation prohibiting discrimination against gay and lesbian couples in adoption procedures. One state, New Mexico, has passed legislation to allow the nonbiological parent in a gay or lesbian couple to adopt the child, while four states have passed legislation explicitly prohibiting adoption in such circumstances. Michigan 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 median 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 Michigan are more likely to have insurance than women nationally and more likely to have access through their employment (see Table 10).

The infant mortality rate is higher in Michigan than that in the United States (9.5 per 1,000 births compared with 8.4 per 1,000 births for the United States), while the fertility rate is lower (63.1 births per 1,000 women in Michigan compared with 66.7 births per 1,000 women; see Table 12). The percent of white babies with low birth weights is the same in Michigan and the United States as a whole (6.1 percent), but the percent of African-American babies with low birth weights is higher in Michigan than in the nation (14.4 percent compared with 13.2 percent). This may indicate that white women in Michigan have greater access than black women to prenatal care. In terms of births to teenage mothers and unmarried mothers, Michigan 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 by 1994, indicating that, increasingly, unwed motherhood extends across all age groups. In Michigan also, births to teenage mothers fell while births to unmarried mothers rose.

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

	Michigan	United States
FERTILITY AND INFANT HEALTH		
Fertility Rate in 1994 (live births per 1,000 women aged 15-44) ^a	63.1	66.7
Infant Mortality Rate in 1993 (deaths of infants under age one per 1,000 live births) ^b	9.5	8.4
Percent of Counties with at Least One Abortion Provider, 1992 ^c	22.0%	16.0%
Percent of Low Birth Weight Babies (less than 5 lb. 8 oz.)		
Among Whites, 1994 ^a	6.1%	6.1%
Among African-Americans ^a	14.4%	13.2%
Births to Teenage Mothers as a Percent of all Births, 1992 ^d	13.0%	12.7%
Births to Unmarried Mothers as a Percent of all Births, 1994 ^a	35.0%	32.6%
PREVENTIVE HEALTH CARE		
Percent of Women Who Have Ever Had a		
Mammogram (aged 40 and older), 1993 ^e	80.5%	77.9%*
Pap Test (aged 18 and older), 1993 ^e	94.2%	93.4%*
Vaccination Coverage of Children Aged 19-35 Months (estimated percentage of those receiving four doses of diphtheria and tetanus toxoids and pertussis vaccine, three doses of polio virus vaccine, and one dose of measles-mumps-rubella vaccine), 1994 ^f		
	61.0%	75.0%
ENVIRONMENTAL AND CANCER RISKS		
Toxic Chemicals that Could Cause Birth Defects (pounds per person), 1992 ^f	35.5 lbs	36.0 lbs
Average Annual Mortality Rate (per 100,000) Due to		
Female Breast Cancer, 1988-1992 ^g	28.1	27.1
Cervical and Uterine Cancer, 1988-1992 ^g	2.9	3.0
Ovarian Cancer, 1988-1992 ^g	8.1	7.8
Estimated Number of New Cases of Female Breast, Cervical, and Uterine Cancers, 1996 ^h	7,120	200,000
OTHER		
As of July 1995, has Michigan enacted legislation that attempts to ensure universal access to health insurance? ^f	no	

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

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

Compiled by the Institute for Women's Policy Research.

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

	Michigan	United States
Total Population	9,496,000	260,341,000
Percent of Total Population Enrolled in HMOs	20.2	19.5
Percent of Total Population Receiving Medicare	14.0	14.0
Percent of Medicare Recipients Enrolled in HMOs	0.6	9.2
Percent of Total Population Receiving Medicaid	12.5	13.1
Percent of Medicaid Recipients Enrolled in HMOs	34.8	21.4

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

Compiled by the Institute for Women's Policy Research.

Michigan also does relatively well on a number of preventive health care measures. Of women over age 40, 80.5 percent have had a mammogram, which is higher than the median rate for women in the United States. Of adult women, 94.2 percent have had a pap smear, which is also higher than the median rate for the nation. In vaccination of children, however, Michigan lags behind the nation substantially. Only 61 percent of all young children in Michigan have been vaccinated compared with 75 percent nationally.

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

Similarly, there has been an increasing trend 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 important role in the states of California, Massachusetts, Minnesota, and Oregon and are much less prevalent throughout the South (Winterbottom et al., 1995).

The percentage of the population enrolled in HMOs in Michigan is only slightly higher than that of the United States (20.2 percent and 19.5 percent, respectively; see Table 13). Surprisingly, less than one percent of Medicare recipients in Michigan are enrolled in an HMO compared with over nine percent for the nation. However, while the proportion of the total population receiving Medicaid is smaller in Michigan than in the United States as a whole, Medicaid recipients in Michigan are much more likely to be enrolled in HMOs (34.8 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 distribution of women by race/ethnicity and family types and information on women in prisons. These data present an image of the state's female population and can be used to provide insight on the topics covered in this report. For example, compared with the nation as a whole, Michigan has a slightly smaller proportion of elderly women, a similar distribution of households by household type, and a similar proportion of women living in metropolitan areas but is somewhat less diverse in terms of race and ethnicity. 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.

Michigan has the eighth largest population among all the states in the United States. Between 1980 and 1990, the population of Michigan grew by 0.4 percent, which is much slower than the nation grew as a whole (9.8 percent; U.S. Department of Commerce, 1995b). Compared with its surrounding states, Michigan's population growth rate is next to the lowest, behind that of Indiana, Ohio, and Wisconsin. Illinois' growth rate was even smaller than Michigan's. In recent years, population growth has increased significantly in Michigan, with population increasing by 2.2 percent between 1990 and 1994. Still, population growth in Michigan has been slower than that in the nation as a whole (4.7 percent) and slower than that in all the states in the East North Central region (2.8 percent, on average).

There were nearly five million women in Michigan in 1990, 3.7 million of whom were aged 16 and older. Women in Michigan are

slightly younger than women in the United States as a whole. Michigan also has a slightly smaller proportion of women over age 65 than the United States (13.8 percent versus 14.7 percent in the United States; see Table 14). The female population in Michigan is less ethnically diverse than that in the nation as a whole, with minorities making up about 18 percent of women in the state (compared with 24 percent for the United States). Of all the racial/ethnic groups in Michigan, only African-American women constitute a larger share of the population in Michigan than they do nationally. The other groups are less well represented in Michigan than in the nation as a whole.

The proportion of single or divorced women in Michigan is slightly higher than that in the country as a whole, while the proportion of widowed women is slightly lower (see Figure 13). The proportion of women in Michigan who are married is somewhat lower than the proportion nationally (54.4 percent compared with 56.6 percent of women in the United States). The distribution of family types is similar to that in the nation as a whole (see Table 14). Among families with children under age 18, Michigan has a higher proportion of female-headed families (22.3 percent compared with 19.5 percent; see Figure 14).

Michigan's proportion of women living in metropolitan areas and the percent of Michigan's prison population that is female are about the same as the national average. There is, however, a large difference between Michigan and the nation as a whole in terms of the proportion of the population that is foreign-born. Michigan has a much smaller foreign-born female population than does the United States as a whole (4.0 percent compared with 7.9 percent).

Table 14.
Basic Statistics*

	Michigan	United States
Total Population, 1995^a	9,575,000	263,434,000
Number of Women, All Ages^b	4,778,112	127,212,264
Sex Ratio (women to men, aged 18 and older)^c	1.10:1	1.09:1
Median Age of All Women^c	33.6 years	34.1 years
Proportion of Women Over Age 65^b	13.8%	14.7%
Distribution of Women by Race and Ethnicity, All Ages^b		
White[†]	82.2%	75.9%
African-American[†]	14.2%	12.1%
Hispanic^{††}	1.9%	8.3%
Asian-American[†]	1.1%	2.9%
Native American[†]	0.6%	0.8%
Distribution of Households by Type, 1990^b		
Total Number of Family and Nonfamily Households	3,416,474	91,770,958
Married-Couple Families (with and without their own children)	56.1%	56.2%
Female-Headed Families (with and without their own children)	12.6%	11.2%
Male-Headed Families (with and without their own children)	3.1%	3.2%
Nonfamily Households: Single-Person Households	23.5%	24.4%
Nonfamily Households: Other	4.6%	4.9%
Proportion of Women Living in Metropolitan Areas, All Ages (1990)^b	82.9%	83.1%
Proportion of Women Who Are Foreign-Born, All Ages (1990)^b	4.0%	7.9%
Percent of Federal and State Prison Population Who Are Women (1993)^d	4.7%	4.9%

* Data are for 1990 unless otherwise specified.

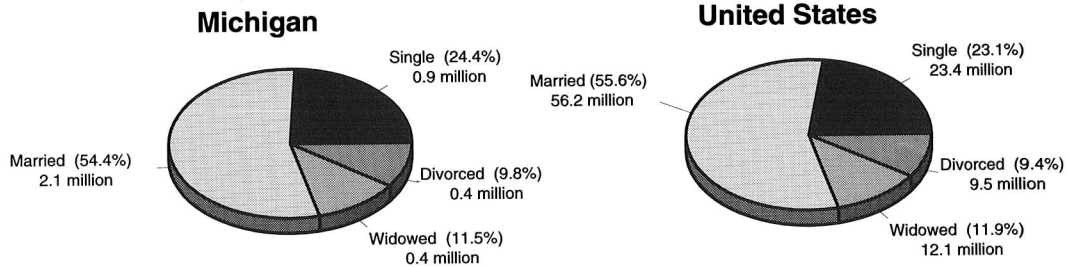
† Non-Hispanic.

†† Hispanics may be of any race.

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

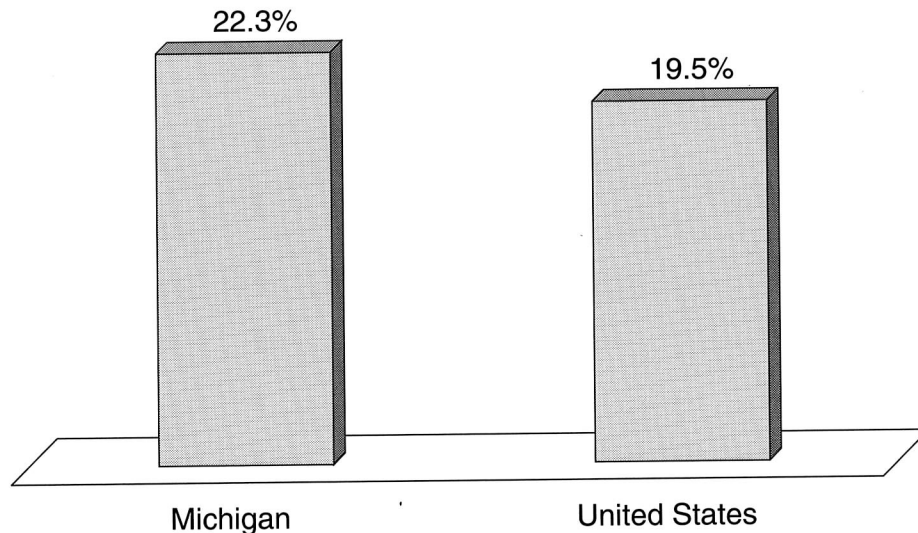
Compiled by the Institute for Women's Policy Research.

Figure 13.
Distribution of Women by Marital Status in Michigan
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 Michigan 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: Michigan and National Resources

Michigan Resources

Ann Arbor Community Development
Corporation/Women's Initiative for Self-
Employment
2008 Hogback Road, Suite 2A
Ann Arbor, MI 48105
Tel (313) 677-1400
Fax (313) 677-1465

Center for the Education of Women
University of Michigan
330 East Liberty
Ann Arbor, MI 48104
Tel (313) 998-7080
Fax (313) 998-6203

Grand Rapids Opportunities for Women
25 Sheldon SE, Suite 210
Grand Rapids, MI 49503
Tel (616) 458-3404
Fax (616) 458-6557

Institute for Children, Youth, and Family
Michigan State University
27 Kellogg Center
East Lansing, MI 48824
Tel (517) 353-6617
Fax (517) 432-2022

Michigan Education Center
1216 Kendale Boulevard
East Lansing, MI 48826-2573
Tel (517) 332-6551
Fax (517) 336-4013

Michigan League for Human Services
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