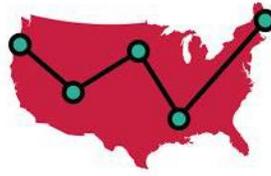


# STATUS OF WOMEN IN THE STATES



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IWPR #R467

## The Economic Status of Women in Colorado

Women in Colorado, as in the nation overall, have made substantial progress toward economic equality over the last several decades, but still lag behind men in important ways. Women earn less than their male counterparts, are more likely to live in poverty, and are less likely to own businesses. Even in areas where women's status has advanced, there is room for improvement. For example, if progress toward closing the gender wage gap continues at the current rate since 1960, women in Colorado will not achieve equal pay with men until the year 2057 (Hess et al. 2015). If Colorado women earned the same as comparable men, the poverty rate for all working women would be cut in half and the state economy would grow by an additional \$9.2 billion, or 3.0 percent of the state's GDP in 2014. In addition, disparities across racial and ethnic groups persist, indicating that women's progress has been unequally distributed.

This briefing paper assesses women's economic status in Colorado, drawing comparisons with other states in the Mountain West region and the nation overall. It examines how women in Colorado fare on two composite indices—Employment & Earnings, and Poverty & Opportunity—and their component indicators. (For more on these indicators and IWPR's *Status of Women in the States* initiative, see Appendix I or visit [www.statusofwomendata.org](http://www.statusofwomendata.org).) The briefing paper also considers how women's status in Colorado has changed over the last decade, highlights differences across age and racial and ethnic groups, and identifies policy recommendations to further improve women's status.

### Employment & Earnings

Colorado ranks twelfth among the 50 states and District of Columbia on the Employment & Earnings Composite Index, earning the state a grade of B on this measure of women's status (Table 1). Nationally, Colorado ranks 10<sup>th</sup> for its percentage of all employed women in managerial or professional occupations, and 11<sup>th</sup> for women's labor force participation. Colorado ranks 13<sup>th</sup> for women's median annual earnings, and 19<sup>th</sup> for the ratio of women's to men's earnings (Hess et al. 2015).

**Table 1. Overview of Women's Status in Colorado on the Employment & Earnings Index, 2013**

|  | National Rank | Regional Rank | Grade |
|--|---------------|---------------|-------|
| <b>Composite Employment and Earnings Index</b>                               | 12            | 1             | B     |
| Women's Median Annual Earnings for Full-Time, Year-Round Workers (\$40,000)  | 13            | 1             |       |
| Ratio of Women's to Men's Earnings, Full-Time, Year-Round Workers (80.0%)    | 19            | 4             |       |
| Labor Force Participation (62.7%)  | 11            | 2             |       |
| Percent of All Employed Women in Managerial/Professional Occupations (42.6%) | 10            | 1             |       |

Notes: Aged 16 and older. The national rankings are out of a possible 51, referring to the 50 states and the District of Columbia. The regional rankings are out of a maximum of eight and refer to the states in the Mountain West region (Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming).

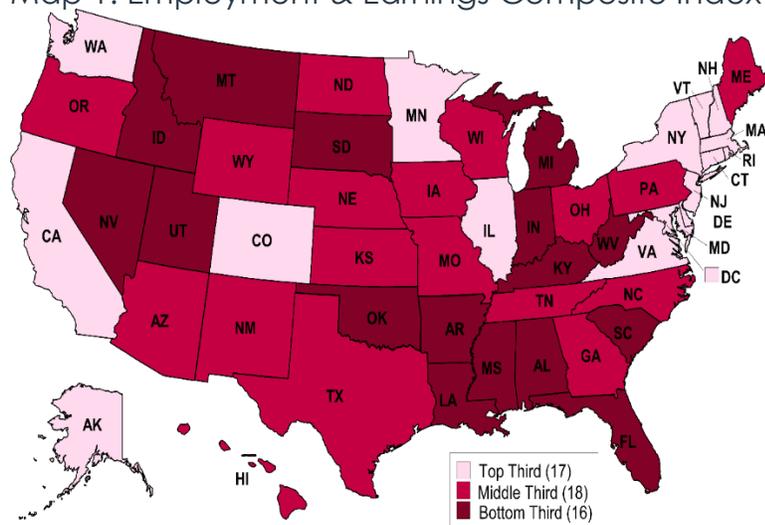
Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).

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Colorado has improved on two of the four component indicators of the Employment & Earnings Index since the release of IWPR's 2004 *Status of Women in the States* report. The gender earnings ratio improved from 75.9 percent to 80.0 percent, and the proportion of all employed women in managerial or professional occupations increased by 6.2 percentage points, from 36.4 percent to 42.6 percent. However, women's median annual earnings decreased in the state between 1999 and 2013 by \$1,390, on average, after adjusting for inflation, and Colorado experienced the ninth largest decline in women's median earnings, at -3.4 percent (IWPR 2015a). Women's labor force participation decreased between 2002 and 2013 in Colorado, from 64.4 percent to 62.7 percent (IWPR 2004; Table 1).

Map 1. Employment & Earnings Composite Index



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

## Women's Earnings

Many families depend on women's earnings to ensure their economic security and stability. Between 2011 and 2013, women were the co- or sole-breadwinners in 45.2 percent of Colorado households with children under 18 (Hess et al. 2015).<sup>1</sup> Nearly half (46.6 percent) of all female breadwinners are single mothers.

In 2013, Colorado women aged 16 and older who worked full-time, year-round earned more than their female counterparts nationally (\$40,000 compared with \$38,000; Table 1). The

<sup>1</sup> A breadwinner mother is defined as a single mother who is the main householder (irrespective of earnings) or a married mother who earns at least 40 percent of the couple's joint earnings; single mothers who live in someone else's household (such as with their parents) are not included.

### Women in Colorado: What's Promising?

- The proportion of all employed women in managerial or professional occupations increased by 6.2 percentage points between 2001 and 2013, from 36.4 percent to 42.6 percent.
- Colorado ranked fifth in the nation for the percent of employed women in Science, Technology, Engineering, and Math (STEM) occupations, at 6.1 percent.

### Women in Colorado: What's Disappointing?

- Women's real median annual earnings for full-time, year-round work decreased by \$1,390 between 1999 and 2013, after adjusting for inflation.
- Hispanic and Native American women in Colorado earn about half of their white male counterparts' earnings, at 53.8 and 55.7 cents on the dollar, respectively.
- At almost every educational level, women in Colorado earn less than men with lower educational qualifications.
- Only one in four employed Hispanic women (25.2 percent) and approximately one in three employed black women (32.0 percent) work in managerial and professional occupations.

earnings of women in Colorado were much lower, however, than those of women in the District of Columbia (\$60,000) and Maryland (\$49,800), which rank first and second in the nation, whereas Colorado ranked thirteenth (Hess et al. 2015), although earnings do not account for wide variations in the cost of living across the states or even within a state (Center for Women’s Welfare 2015).

Women’s earnings in Colorado, as in the nation overall, vary by race and ethnicity. Among the largest racial and ethnic groups, white women have the highest median annual earnings at \$43,000, followed by Asian/Pacific Islander women (\$39,355; Table 2). Hispanic and Native American women have by far the lowest earnings, at \$30,000 and \$31,069, respectively.

|                                  | <b>Median Annual Earnings (for full-time, year-round employed women)</b> | <b>Earnings Ratio Between Women and White Men (full-time, year-round workers)</b> | <b>Women's Labor Force Participation</b> | <b>Percent of All Employed Women in Managerial and Professional Occupations</b> |
|----------------------------------|--|---|--|---|
| <b>All Women</b>                 | \$40,300   | 72.2%   | 62.7%                                    | 42.6%   |
| <b>White</b>                     | \$43,000   | 77.1%   | 62.9%                                    | 47.0%   |
| <b>Hispanic</b>                  | \$30,000   | 53.8%   | 61.8%                                    | 25.2%   |
| <b>Black</b>                     | \$36,527   | 65.5%   | 62.8%                                    | 32.0%   |
| <b>Asian/Pacific Islander</b>    | \$39,355   | 70.5%   | 59.6%                                    | 44.4%   |
| <b>Native American</b>           | \$31,069   | 55.7%   | 55.8%                                    | 35.6%   |
| <b>Other Race or Multiracial</b> | \$38,000   | 68.1%   | 72.6%                                    | 41.5%   |

Note: Aged 16 and older. Data on median annual earnings and the gender earnings ratio are three-year (2011–2013) averages. Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).

## The Gender Wage Gap

The gap between women and men’s earnings is a stubborn reality of the U.S. labor market. In 2013, women in the United States who worked full-time, year-round earned just 78.3 percent of the amount earned by similarly employed men.<sup>2</sup> While there are multiple factors that contribute to the gender wage gap, including differences in the amount and type of workforce experience and job training that women and men attain, differences in the occupations and industries in which women and men work, and differences in the rates at which women and men join unions (Blau and Kahn 2007; Hegewisch and Hartmann 2014), there is evidence that discrimination also continues to contribute to the gender

<sup>2</sup> This earnings estimate for 2013 is based on the Current Population Survey (CPS), the official dataset for national earnings, and the same dataset used in IWPR’s 2004 *Status of Women in the States* report. It differs from earnings estimates based on the American Community Survey (ACS), the primary dataset used for this briefing paper. IWPR’s national estimate of median annual earnings in 2013 for full-time, year-round workers based on analysis of the ACS is \$38,000 for women and \$48,000 for men, resulting in a gender earnings ratio of 79.2 percent. This briefing paper relies primarily on the ACS because the ACS’s larger sample size makes it possible to provide data disaggregated by age and race/ethnicity for women’s earnings at the state level. Differences in estimates based on ACS and CPS may be due to the use of difference reference periods for reporting annual earnings as well as differences in the method of data collection and the types of households surveyed (see *The Status of Women in the States: 2015* for more information). The national earnings estimate based on the CPS is for the population aged 15 and older; IWPR’s estimates based on the ACS are for the population aged 16 and older.

wage gap (Blau and Kahn 2007). When controlling for such factors as occupation and work experience, which are known to positively correlate with earnings, and restricting analysis to full-time workers, the wage gap remains (Blau and Kahn 2007). In the United States overall, the gender wage gap narrowed considerably in the 1970s and 1980s but has remained fairly stagnant over the past decade (Hess et al. 2015).

Colorado ranked 19<sup>th</sup> in the nation for its gender wage gap in 2013, with women aged 16 and older earning just 80.0 cents on the dollar compared with their male counterparts (Table 1). Colorado also ranked 19<sup>th</sup> in the nation for its wage gap between millennial women and men (aged 16 to 34) between 2011 and 2013, at 89.6 percent. Pay equity remains elusive: if progress continues at the current rate since 1960, the state’s gender wage gap will not close until the year 2057 (Hess et al. 2015).

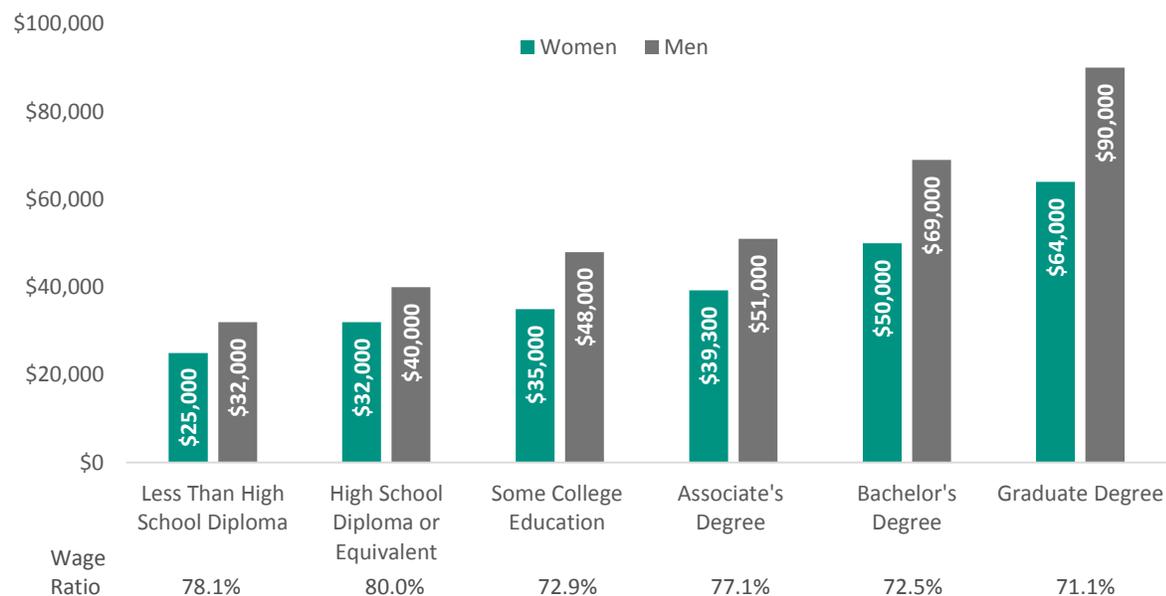
### Hispanic Women Earn Just 54 Percent of White Men’s Earnings in Colorado

The size of the gender wage gap in Colorado, as in all other states, varies by race and ethnicity. When comparing the earnings of women of each racial and ethnic group with the earnings of white men (\$55,806; IWPR 2015b), the largest group in the labor force, white women in Colorado face the smallest gap at 77.1 percent, followed by Asian/Pacific Islander women (70.5 percent). Black women in the state earn just 65.5 percent of white men’s earnings, Native American women earn 55.7 percent of the amount white men earn, and Hispanic women earn only 53.8 percent of white men’s earnings (Table 2).

### Women in Colorado Earn Less than Men at Every Educational Level

Education increases women’s earnings but does not eliminate the gender wage gap. At every educational level, women in Colorado earn less than men (Figure 1), and at some levels women earn less than men with lower educational qualifications—a pattern that also holds true in the nation overall (Hess et al. 2015). In Colorado, women with some college education earn less than men with a high school diploma or the equivalent (\$35,000 compared with \$40,000), women with an associate’s degree earn less than men with some college education (\$39,300 compared with \$48,000), women with a bachelor’s degree earn less than men with an associate’s degree (\$50,000 compared with \$51,000), and women with a graduate degree earn less than men with a bachelor’s degree (\$64,000 compared with \$69,000). These data indicate that women need more educational qualifications to secure jobs with family-sustaining wages than men do.

Figure 1. Median Annual Earnings and the Gender Earnings Ratio by Level of Education, Aged 25 and Older, Colorado, 2013



Notes: Full-time, year-round workers.

Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).

## Women’s Participation in the Labor Force in Colorado

Women’s labor force participation—the percentage of women employed or actively looking for work—has risen dramatically in recent decades, constituting one of the most significant changes in women’s status in the United States. In 1950, one-third (33.9 percent) of women aged 16 and older participated in the labor force; by 1990, that rate had increased to 57.5 percent (Fullerton 1999). As of 2014, 57.0 percent of women in the United States were employed (U.S. Bureau of Labor Statistics 2015).<sup>3</sup> In Colorado and all other states in the nation, women are still less likely to be in the workforce than men (Table 1; Hess et al. 2015).

Colorado ranked 11<sup>th</sup> for women’s labor force participation, with 62.7 percent of women aged 16 and older in the labor force (Table 1). Among women from the largest racial and ethnic groups, labor force participation rates vary. Women who identify as multiracial or with a racial or ethnic group other than those shown in Table 2 have the highest labor force participation rate at 72.6 percent, followed by white women (62.9 percent) and black women (62.8 percent). Native American women have the lowest labor force participation rate, at 55.8 percent (Table 2).

Although the majority of both women (and men) in Colorado’s labor force work full-time, women are twice as likely as men to work part-time (31.2 percent of employed women compared with 15.6 percent of employed men). The majority of women who work part-time do so voluntarily, but a substantial number do not. Among the women in Colorado who reported in 2013 that they usually work part-time, 9.2 percent worked fewer hours than they normally would have because of “slack work,” or reduced hours at their jobs. An additional 7.8 percent of women worked part-time because they could not find full-time work. Among those part-time workers usually considered to be working part-time voluntarily, women are much more likely than men to say that they usually work part-time because of child care problems (5.6 percent of employed women compared with 0.5 percent of employed men) or because of other personal or family obligations (27.1 percent of employed women compared with 5.4 percent of employed men; U.S. Bureau of Labor Statistics 2013).

## Colorado Women in Managerial and Professional Occupations

Women who are employed in managerial and professional occupations typically benefit from greater earnings (Hess et al. 2015) and are more likely to have basic benefits such as health insurance and paid sick leave (U.S. Bureau of Labor Statistics 2014). This group of occupations encompasses a range of jobs—from managers, lawyers, doctors, nurses, teachers, and accountants, to engineers and software developers—that mostly require at least a four-year college degree.

Colorado ranks 10<sup>th</sup> in the nation for the proportion of all employed women in managerial and professional occupations, at 42.6 percent (Table 1). This puts Colorado above the national average for women of 39.9 percent, but well below the best-ranked jurisdictions: the District of Columbia (61.9 percent), Maryland (47.8 percent), and Massachusetts (47.5 percent; Hess et al. 2015). Women are more likely than men to work in managerial or professional positions in every state in the nation; in Colorado, 36.8 percent of employed men work in managerial or professional occupations (Hess et al. 2015).

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<sup>3</sup> IWPR’s estimates of labor force participation in 2013 based on analysis of the ACS are 58.6 percent for women and 68.9 percent for men aged 16 and older (Hess et al. 2015). The Bureau of Labor Statistic’s estimates for 2013, based on the CPS, are 57.2 percent for women and 69.7 percent for men aged 16 and older. Differences based on the ACS and CPS may be due to different time periods for reporting labor force activity as well as sampling variability, questionnaire structure, and mode of data collection. The aging labor force contributes to the generally falling labor force participation in the United States in recent years and accounts for about one-half of the net decline in the labor force participation rate (Congressional Budget Office 2014).

The percentage of all employed women who work in managerial or professional occupations varies by race and ethnicity. Just one in four (25.2 percent) employed Hispanic women and one in three (32.0 percent) employed black women in Colorado hold managerial or professional jobs, compared with nearly half of white women (47.0 percent) and Asian/Pacific Islander women who work (44.4 percent; Table 2).

## **Colorado Women in STEM Occupations**

Colorado ranked fifth in the nation for the percent of employed women in Science, Technology, Engineering, and Math (STEM) occupations, at 6.1 percent. This is above the national average of 4.6 percent, but well below the percent in the highest ranking jurisdictions, the District of Columbia (10.6 percent) and Maryland (7.5 percent). As in the rest of the nation, men in Colorado are more than twice as likely to work in STEM occupations as their female counterparts (13.0 percent compared with 6.1 percent). Colorado also ranked 24<sup>th</sup> in the nation for women's share of all STEM workers, at 28.9 percent, compared with 28.8 percent in the nation overall and 44.2 percent in the District of Columbia and 34.4 percent in Maryland, the highest ranking jurisdictions.

## Poverty & Opportunity

While access to education, health care, and business opportunities can be vital resources, often they are not enough for women to achieve financial security. Even though more women than men complete a college education and have health insurance coverage, women's poverty rates remain higher than men's.

The indicators in the Poverty & Opportunity Index reflect women's access to economic opportunity and security. Colorado ranks eighth in the nation on this index, earning the state a grade of B- (Table 3). Colorado is fourth among all states and the District of Columbia for the percent of women with a bachelor's degree or higher, 12<sup>th</sup> for the percent of women living above poverty, and 13<sup>th</sup> for women-owned businesses. Colorado ranks 23<sup>rd</sup> for the percent of women with health insurance, at 83.3 percent in 2013.

Since the 2004 release of the *Status of Women in the States Poverty & Opportunity Index* (then called the social and economic autonomy index), Colorado's performance in this area has improved on several indicators and declined on one. The state has experienced a 6.6 percentage point increase in the percent of women with a bachelor's degree or higher, a 1.2 percentage point increase in the percent of businesses that are women-owned, and a 0.9 percentage point increase in the percent of women with health insurance coverage. Colorado has, however, experienced a 3.4 percentage point decrease in the percent of women living above poverty (IWPR 2004; Table 3).<sup>4</sup>

| <b>Table 3. Overview of Women's Status in Colorado on the Poverty &amp; Opportunity Index</b> |                      |                      |              |
|---|----------------------|----------------------|--------------|
|   | <b>National Rank</b> | <b>Regional Rank</b> | <b>Grade</b> |
| <b>Composite Poverty and Opportunity Index</b>  | 8                    | 1                    | B-           |
| Percent of Women Aged 18–64 with Health Insurance, 2013 (83.3%)                               | 23                   | 2                    |              |
| Percent of Women 25 and Older with a Bachelor's Degree or Higher, 2013 (37.5%)                | 4                    | 1                    |              |
| Women-Owned Businesses, 2007 (29.2%)  | 13                   | 2                    |              |
| Percent of Women Aged 18 and Older Above the Poverty Line, 2013 (87.0%)                       | 12                   | 2                    |              |

Notes: The national rankings are out of a possible 51, referring to the 50 states and the District of Columbia. The regional rankings are out of a maximum of eight and refer to the states in the Mountain West region (Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming).

Source: Data on women-owned businesses are from the U.S. Department of Commerce's 2007 Survey of Business Owners accessed through American Fact Finder. Remaining data are based on IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).

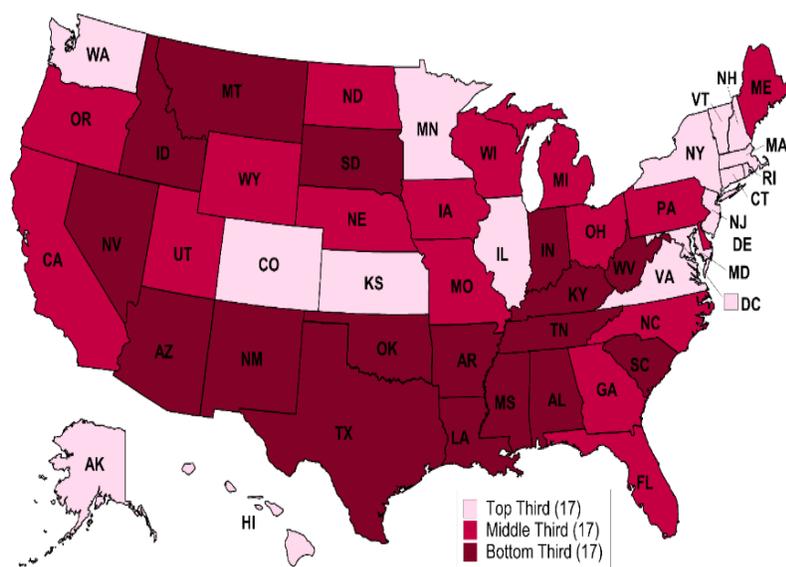
<sup>4</sup> IWPR's estimate of women's poverty in Colorado in the 2004 report is for the population aged 16 and older and is based on analysis of data from the Current Population Survey (CPS), the official annual measure of poverty in the United States. IWPR's estimate of women's poverty in Colorado in this briefing paper is for the population aged 18 and older and is based on analysis of American Community Survey (ACS) microdata. IWPR relies on the ACS for this brief because its larger sample sizes make it possible to provide data on poverty disaggregated by race/ethnicity at the state level. Based on analysis of the CPS, IWPR estimates that 85.5 percent of women nationally in 2013 were living above poverty (U.S. Department of Commerce 2014c). IWPR's estimate for the percent of women living above poverty in 2013 based on the ACS is 84.5 percent. For details on the differences between the ACS and CPS and their impact on measures related to poverty, see Hess et al. 2015.

## Access to Health Insurance

Health insurance coverage is critical to women’s well-being and economic security. In Colorado in 2013, 83.3 percent of nonelderly women (aged 18–64) had health insurance coverage (Table 3) in 2013. This rate of coverage puts Colorado above the national average of 81.5 percent, but well below the best-ranked jurisdictions, Massachusetts (96.2 percent) and the District of Columbia (94.3 percent; Hess et al. 2015). These data, however, do not reflect the full implementation of the Patient Protection and Affordable Care Act (ACA) of 2010, which has dramatically reduced rates of uninsurance. Nationally, rates of uninsurance among all women dropped nearly one-fifth between 2008 and 2014, from 13.0 of women lacking insurance in 2008, to 10.6 percent in the first nine months of 2014 (Martinez and Cohen 2009 and 2015). Complete data reflecting health insurance changes following the ACA by state are not yet available.

Health insurance coverage among women in Colorado varies widely by race and ethnicity. In 2013, white women and women who identify with two or more races or with another race had the highest rates of coverage at 87.4 percent, respectively, followed by Asian/Pacific Islander women (85.9 percent; Table 4). Approximately 82.6 percent of black women, 67.3 percent of Hispanic women, and 65.1 percent of Native American women had coverage.

Map 2. Poverty & Opportunity Composite Index



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

## Women in Colorado: What’s Promising?

- Colorado ranked fourth in the nation for the percent of women with at least a bachelor’s degree, at 37.5 percent, compared with 29.7 percent in the United States overall. A considerably greater proportion of millennial women in Colorado aged 25 to 34 hold at least a bachelor’s degree, at 42.1 percent.
- Colorado ranked 13<sup>th</sup> in the nation on women’s business ownership, with women owning 29.2 percent of all businesses.

## Women in Colorado: What’s Disappointing?

- A considerable share of households headed by single mothers with children under 18 in Colorado – 36.5 percent – live in poverty.
- A mere 13.4 percent of Hispanic and 17.4 percent of Native American women in Colorado hold at least a bachelor’s degree.
- Approximately 8.8 percent of women aged 25 and older do not have a high school diploma and 21.5 percent have a high school diploma or the equivalent as their highest level of educational attainment.
- Hispanic and black women are much more likely to be poor, with 23.2 percent of black women and 23.1 percent of Hispanic women living with family incomes below the federal poverty line.

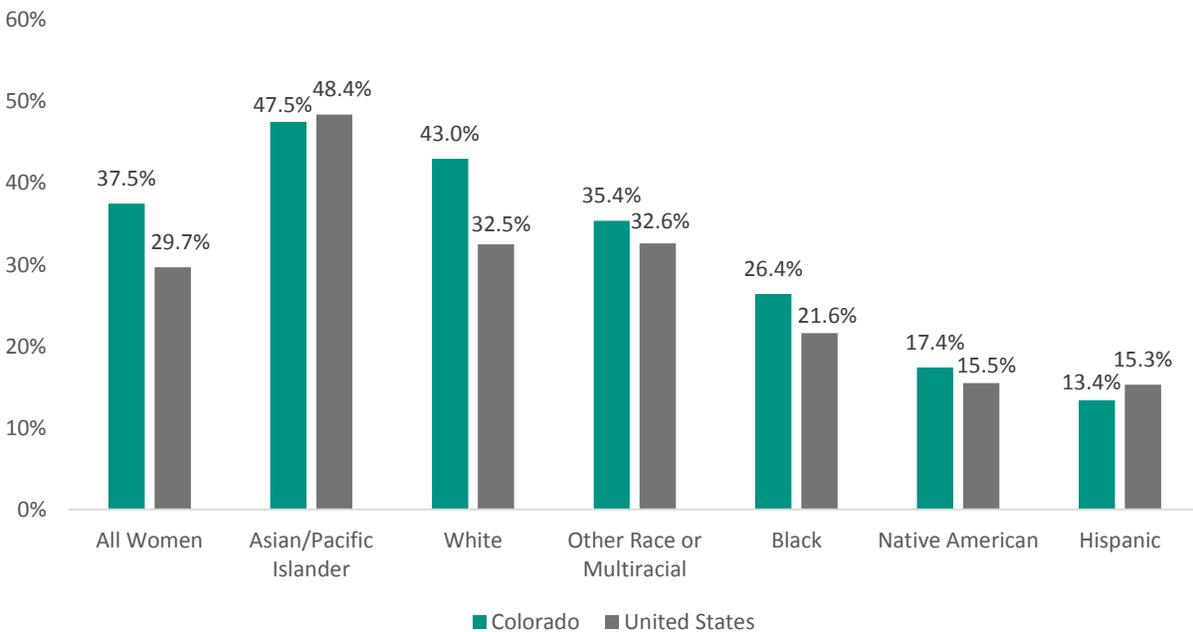
## Women’s Educational Attainment in Colorado

Women aged 25 and older in Colorado are considerably more likely than their counterparts in the nation overall to have a bachelor’s degree or higher (37.5 percent in Colorado compared with 29.7 percent in the nation; Table 4 and Hess et al. 2015). While there is a slightly higher proportion of men than women in Colorado with at least a bachelor’s degree (37.9 percent compared with 37.5 percent), a considerably greater proportion of millennial women aged 25 to 34 hold at least a bachelor’s degree than their millennial male counterparts (42.1 percent, compared with 33.2 percent; Hess et al. 2015).

Still, many women in Colorado lack access to higher education; 8.8 percent of women aged 25 and older do not have a high school diploma and 21.5 percent have a high school diploma or the equivalent as their highest level of educational attainment (Hess et al. 2015).

Women’s educational attainment in Colorado varies greatly by race and ethnicity (Table 4; Figure 2). Asian/Pacific Islander women (47.5 percent) and white women (43.0 percent) are the most likely to have a bachelor’s degree or higher. Black women (26.4 percent), Native American women (17.4 percent), and Hispanic women (13.4 percent) are much less likely to have this level of education. The share of Hispanic women with a bachelor’s degree in Colorado is even lower than their share nationwide (13.4 percent compared with 15.3 percent).

Figure 2. Percent of Women Aged 25 and Older with a Bachelor’s Degree or Higher by Race and Ethnicity, Colorado and the United States, 2013



Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).

## Women’s Business Ownership in Colorado

Business ownership can create social and economic opportunities for women and provide them with increased control over their working lives. In 2007, the most recent year for which data are available, women owned 7.8 million businesses in the United States, constituting 28.8 percent of all businesses (IWPR 2015d). In Colorado—which ranked 13<sup>th</sup> in the nation on this indicator of women’s status—women owned 29.2 percent of all businesses, or approximately 160,102 businesses.

One recent report estimates that by 2014, the number of women-owned businesses had grown to 9.1 million in the nation overall and to 178,300 in Colorado (American Express Open 2014). Between 1997 and 2014, women-owned businesses in Colorado experienced an estimated 55.3 percent growth in the number of firms, a 90.2 percent growth in firm revenues, and a 6.5 percent growth in employment (American Express Open 2014). This is compared with national growth of 67.8 percent in the number of women-owned businesses, 72.3 percent in revenues from these firms, and 11.0 percent in employment.

## Poverty and Economic Security

Women’s economic security is linked to their family income, which includes not only earnings from jobs and any other family members, but also income from other sources, such as investments, retirement funds, Social Security, and government benefits. In Colorado, as in the nation as a whole, many women enjoy comfortable family incomes, but others struggle to make ends meet. In 2013, 13.0 percent of women and 10.0 percent of men aged 18 and older in Colorado had family incomes below the federal poverty line. Nationally, 15.5 percent of women and 11.9 percent of men were poor (Hess et al. 2015).

The federal poverty threshold on which poverty rates are based does not come close to capturing the cost of living for most families in the United States. Established by the federal government in the 1960s, the federal poverty threshold has been adjusted for inflation but not for increases in widely accepted living standards, and, therefore, does not accurately measure the resources needed to avoid economic hardship (Fremstad 2010). A family is considered poor if its pre-tax cash income falls below the poverty threshold; in 2014, the poverty line for a family of four with two children was \$24,008 (U.S.

|                                  | <b>Percent of Women Aged 18-64 with Health Insurance</b> | <b>Percent of Women Aged 25 and Older with a Bachelor's Degree or Higher</b> | <b>Percent of Women Aged 18 and Older Above the Poverty Line</b> |
|----------------------------------|--|--|--|
| <b>All Women</b>                 | 83.3%  | 37.5%  | 87.0%  |
| <b>White</b>                     | 87.4%  | 43.0%  | 89.8%  |
| <b>Hispanic</b>                  | 67.3%  | 13.4%  | 76.9%  |
| <b>Black</b>                     | 82.6%  | 26.4%  | 76.8%  |
| <b>Asian/Pacific Islander</b>    | 85.9%  | 47.5%  | 89.9%  |
| <b>Native American</b>           | 65.1%  | 17.4%  | 88.6%  |
| <b>Other Race or Multiracial</b> | 87.4%  | 35.4%  | 85.7%  |

Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).

Department of Commerce 2015)—an amount that is not sufficient to make ends meet, let alone to build assets to ensure long-term economic security.<sup>5</sup> Given the inadequacy of the official poverty measure, the proportion of women and men in Colorado and all other states who face economic hardship is likely much higher than the proportion living in poverty as calculated based on the federal poverty threshold.

To address concerns about the official poverty measure, the Census Bureau developed a Supplemental Poverty Measure (SPM). SPM thresholds account for geographic differences in housing costs and represent the amount spent on basic goods such as food, clothing, shelter, and utilities, and a small additional amount for other needs, such as household supplies, personal care, and non-work related transportation (Short 2014). The SPM takes into account the value of the Earned Income Tax Credit (EITC), Supplemental Nutrition Assistance Program (SNAP) and certain other forms of nutrition assistance, and means-tested rental housing assistance, which are not counted as income under the current official measure. The SPM also makes some modest changes to the poverty thresholds, including establishing different thresholds by housing status: for households with two adults and two children in 2013, the SPM poverty threshold for renters (\$25,144) and for homeowners with mortgage payments (\$25,639) was higher than the official poverty threshold in this year (\$23,624), but the SPM poverty threshold for homeowners without a mortgage (\$21,397) was lower (Short 2014). In addition, the SPM subtracts payroll and other taxes from income, as well as out-of-pocket expenditures on child care and health care, but it does not take into account unmet health care and child care needs (Fremstad 2010). Using three-year (2011–2013) data from the Current Population Survey, the poverty rate in Colorado for women and men of all ages is 12.8 percent based on the SPM, compared with 12.0 under the official poverty measure. Nationally, the poverty rate for women and men of all ages is 15.9 under the SPM and 14.9 under the official measure (Short 2014).

Asian/Pacific Islander women and white women in Colorado are the least likely to live in poverty, followed by Native American women (Table 4). Hispanic and black women are much more likely to be poor. Approximately 23.2 percent of black women and 23.1 percent of Hispanic women have family incomes below the federal poverty line, compared with 10.1 percent of Asian/Pacific Islander women, 10.2 percent of white women, and 11.4 percent of Native American women (IWPR 2015e).

Poverty rates also vary considerably by household type, with 36.5 percent of households headed by single mothers with children under 18 in Colorado, or 45,171 households, living in poverty, compared with 19.5 percent of households headed by single fathers and 7.4 percent of married couples with children (Hess et al. 2015). Single women without children in Colorado are also more likely to live in poverty than single men without children (17.5 percent compared with 15.9 percent). Married couples without children in Colorado have the lowest poverty rate at 2.8 percent (Hess et al. 2015).

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<sup>5</sup> The Self-Sufficiency Standard developed by Wider Opportunities for Women attempts to address the inadequacy of the official poverty measure by calculating the amount of money required to support families of various sizes without private or informal assistance in different states across the nation. This standard is adjusted for the cost of living in different counties and accounts for basic costs incurred by working families, including housing, child care, food, health care, transportation, taxes and tax credits, and miscellaneous items. As of 2015, the Standard had been developed for 37 states and the District of Columbia (Center for Women’s Welfare 2015).

## Closing the Gender Wage Gap Would Increase Women's Economic Security, Strengthen the Colorado Economy, and Cut Poverty in Half

Closing the gender wage gap would help many women and families achieve economic security. If all working women in Colorado aged 18 and older were paid the same as comparable men—men who are of the same age, have the same level of education, work the same number of hours, and have the same urban/rural status—their average earnings would increase from \$40,356 to \$47,581 (\$7,224 or 17.9 percent) annually (IWPR 2015c). Added up across all working women in Colorado, this earnings increase amounts to an increase of \$9.2 billion, or 3.0 percent of the state's gross domestic product (GDP) in 2014. This estimated growth in GDP is likely an underestimate, since women's work hours, educational achievement, and occupational attainment were not increased in the statistical model producing this estimate; higher wages would likely increase women's work hours and educational and occupational attainment. Women's higher wages and the resulting increase in family income would also have multiplier effects, also omitted from the estimation model, including an increase in demand for goods and services and a subsequent increase in production.

Closing the gender wage gap would increase women's earnings and the family incomes of working women living in various household formations.

- If married working women in Colorado aged 18 and older were paid the same as comparable men, their average annual earnings would increase from \$47,063 to \$54,429, or 15.7 percent. This translates into an average of \$7,367 per year for each family, which would raise the average annual family income for married couples from \$125,825 to \$133,337.<sup>6</sup> This increase would result in \$5 billion in total income gains across the state (IWPR 2015c).
- For single mothers aged 18 and older, receiving equal pay would amount to an average annual increase in earnings of \$8,282 (or 23.4 percent), from \$35,430 to \$43,712. Average annual incomes for families headed by single mothers, which include earnings and additional income sources such as investments or government benefits, would increase from \$44,916 to \$53,589, resulting in a total income gain across the state of \$900 million (IWPR 2015c).
- If Colorado women aged 18 and older who are single and live independently were paid the same as comparable men, they would earn 17.8 percent more, or an average of \$6,845 per year. Their earnings would increase from \$38,515 to \$45,359, and their average annual incomes would rise from \$43,246 to \$50,090, resulting in a statewide total income gain of \$2.1 billion (IWPR 2015c).

Paying working women the same as comparable men would also reduce the poverty rate for Colorado women and their families by approximately half. The poverty rate for all working women would fall by half, from 7.2 to 3.6 percent. For families headed by single mothers, the poverty rate would fall by more than a third, from 25.1 to 14.5 percent (Figure 3).<sup>7</sup> Single women living independently of other

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<sup>6</sup> Family income includes not only earnings from jobs held by women and any other family members but also income from other sources, such as investments, retirement funds, Social Security, and government benefits. Because some families may have more than one female earner, the average change in family income may be greater than the average change in women's earnings.

<sup>7</sup> The percent of families headed by single mothers that are in poverty, 25.1 percent, is lower than the 36.5 percent reported in the previous section for two reasons. First, the analysis of how much closing the gender wage gap would reduce poverty is restricted to families with working women (including women who live alone), and second, the analysis uses a different data source (2012-2014 CPS rather than 2013 ACS; for discussion of the differences between the data sets, see the Appendix on Methodology).

family members would have their poverty rate reduced by 70 percent, from 9.6 to 2.9 percent. The poverty rate for married couples would be cut almost by half (from 2.6 to 1.4 percent).

Figure 3. Current Poverty Rate and Estimated Rate if Women Earned the Same as Comparable Men, Colorado, 2013



Source: IWPR calculations based on the Current Population Survey Annual Social and Economic supplements based on King et al., 2012–2014 (for calendar years 2011–2013). Integrated Public Use Microdata Series, Version 3.0.

## Policy Recommendations

Women in Colorado face substantial challenges that demand attention from policymakers, advocates, employers, and funders alike. While on many indicators of women’s status Colorado fares relatively well compared with states across the nation, women in Colorado continue to experience inequities that often prevent them from reaching their full potential. Policies and programs designed to diminish gender- and race-based inequalities should be at the forefront of local and state policymaking efforts.

Recommended actions to improve women’s economic status in Colorado include:

- Hold employers accountable for their obligation to monitor hiring, selection, and promotions and review pay and grading decisions to identify gender and race disparities. Make receipt of public contracts conditional on contractors’ reviewing their pay and grading systems to make sure they are gender neutral and equitably reward skills, effort, and responsibility.
- Enforce existing legislation related to workplace and educational equity and discrimination, and develop new statutes that address barriers to equality, such as lack of work/family supports and the unequal treatment of part-time workers. Educate policymakers about the important role that work supports, such as paid sick days, play in ensuring that women can participate successfully in their local economies.

- Facilitate access to further education by providing supports for those who face financial and other barriers to completing a degree. Make educational opportunities for Hispanic, Native American, and black women a particular focus of investment in scholarship and grant programs.
- Ensure that career advice for women and girls explicitly addresses the earnings potential of different fields of study and occupations. Increase opportunities for women to pursue careers in higher-paying technical fields, and monitor vocational and education and training programs to ensure that there is active outreach and support for women pursuing nontraditional careers.
- Encourage local governments to adopt regional or county-level Self-Sufficiency Standards, such as those developed by the Center for Women’s Welfare (Center for Women’s Welfare 2015; Pearce 2007), which assess the wages needed for a basic standard of living that includes all family expenses such as child care and housing. Such measures would serve well as an income eligibility guideline for programs and policies designed to help families achieve economic security.
- Ensure that federal, state, and local government contracts are accessible to women-owned businesses, and make public and private sector investments in loan and entrepreneurial programs that expand small business opportunities for all. Offer technical assistance to women entrepreneurs that helps them to identify opportunities for successful and profitable businesses.

## Appendix. Methodology

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### How the Employment & Earnings Index Is Calculated

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

To grade the states on this composite index, values for each of the components were set at desired levels to provide an “ideal score.” Women’s earnings were set at the median annual earnings for men in the United States overall; the wage ratio was set at 100 percent, as if women earned as much as men; women’s labor force participation was set at the national number for men; and women in managerial or professional occupations was set at the highest score for all states. Each state’s score was compared with the ideal score to determine the state’s grade. For the grades and rankings of all 50 states and the District of Columbia, see Hess et al. 2015.

**WOMEN’S MEDIAN ANNUAL EARNINGS:** Median annual earnings of women aged 16 and older who worked full-time, year-round (50 or more weeks per year and 35 or more hours per week) in 2013. The sample size for women in Colorado was 27,421. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

**RATIO OF WOMEN’S TO MEN’S EARNINGS:** Median annual earnings of women aged 16 and older who worked full-time, year-round (50 or more weeks per year and 35 or more hours per week) in 2013 divided by the median annual earnings of men aged 16 and older who worked full-time, year-round in 2013. Sample sizes in Colorado were 27,421 for women’s earnings and 33,626 for men’s earnings. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

**WOMEN’S LABOR FORCE PARTICIPATION:** (proportion of the adult female population in the labor force): Percent of women aged 16 and older who were employed or looking for work in 2013. This includes those employed full-time, part-time voluntarily, or part-time involuntarily, and those who are unemployed but looking for work. Data on the percent of women in the labor force in IWPR’s 1996–2004 *Status of Women in the States* reports were from the Current Population Survey, which takes as its base the civilian, noninstitutionalized population aged 16 and older. The 2013 data are from the American Community Survey, which takes as its base the institutionalized and noninstitutionalized population aged 16 and older. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

**WOMEN IN MANAGERIAL AND PROFESSIONAL OCCUPATIONS:** Percent of employed women aged 16 and older who were employed in executive, administrative, managerial, or professional specialty occupations in 2013. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

### How the Poverty & Opportunity Index Is Calculated

To construct the Poverty & Opportunity Index, each of the four component indicators was first standardized. For each of the indicators, the observed value for the state was divided by the comparable value for the entire United States. The resulting values were summed for each state to create a composite

score. Women's health insurance coverage, educational attainment, and business ownership were given a weight of 1.0 each, while poverty was given a weight of 4.0 (in IWPR's first three series of *Status of Women in the States* reports published in 1996, 1998, and 2000, this indicator was given a weight of 1.0, but in 2002 IWPR began weighting it at 4.0). The states were ranked from the highest to the lowest scores.

To grade the states on this composite index, values for each of the components were set at desired levels to provide an "ideal score." The percentage of women with health insurance and with a bachelor's degree or higher were set at the highest values for all states; the percentage of businesses owned by women was set as if 50 percent of businesses were owned by women; and the percentage of women in poverty was set at the national value for men. Each state's score was then compared with the ideal score to determine its grade (to see the grades and rankings for all 50 states and the District of Columbia, see Hess et al. 2015). In previous IWPR *Status of Women in the States* reports, the desired level of educational attainment was set at the national value for men. In 2013, however, the percentage of women aged 25 and older in the United States overall with a bachelor's degree or higher slightly surpassed the percentage of men with this level of education; in 21 states and the District of Columbia in this year, the percentage of women with at least a bachelor's degree (29.7 percent) was higher than the national average for men (29.5 percent).

**PERCENT WITH HEALTH INSURANCE:** Percent of women from ages 18 through 64 who are insured. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

**EDUCATIONAL ATTAINMENT:** In 2013, the percent of women aged 25 and older with a bachelor's degree or higher. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

**WOMEN'S BUSINESS OWNERSHIP:** In 2007, the percent of all firms (legal entities engaged in economic activity during any part of 2007 that filed an IRS Form 1040, Schedule C; 1065; any 1120; 941; or 944) owned by women. The Bureau of the Census 2007 Survey of Business Owners asked the sex of the owner(s); a business is classified as woman-owned based on the sex of those with a majority of the stock or equity in the business. Source: Calculations of data from the U.S. Department of Commerce, Bureau of the Census.

**PERCENT OF WOMEN ABOVE POVERTY:** In 2013, the percent of women living above the federal poverty threshold, which varies by family size and composition. In 2013, the poverty level of a family of four (with two children) was \$23,624 (U.S. Department of Commerce 2015). This report uses the official Federal definition of poverty that compares the cash income received by family members to an estimate of the minimum amount the family would need to meet their basic needs. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

## **Methodology for American Community Survey and Current Population Survey Data Analysis**

To analyze the status of women in Colorado, IWPR selected indicators that prior research and experience have shown illuminate issues that are integral to women's lives and that allow for comparisons between the state and the United States as a whole. The data come from several sources, which are noted in the text. Two of the three figures rely on analysis of the U.S. Census Bureau's American Community Survey (ACS) from the Minnesota Population Center's Integrated Public Use Microdata Series (IPUMS). The ACS is a large annual survey of a representative sample of the entire

resident population in the United States, including both households and group quarter (GQ) facilities. GQ facilities include places such as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, workers' dormitories, and facilities for people experiencing homelessness. GQ types that are excluded from ACS sampling and data collection include domestic violence shelters, soup kitchens, regularly scheduled mobile vans, targeted nonsheltered outdoor locations, commercial maritime vessels, natural disaster shelters, and dangerous encampments. The third figure relies on the CPS-ASEC, which does not include institutionalized group quarters among other differences from the ACS (see below).

The tables and figures generally present data for individuals, often disaggregated by race and ethnicity. In general, race and ethnicity are self-identified; the person providing the information on the survey form determines the group to which he or she (and other household members) belongs. People who identify as Hispanic or Latino may be of any race; to prevent double counting, IWPR's analysis separates Hispanics or Latinos from racial categories—including white, black (those who identified as black or African American), Asian/Pacific Islander (those who identified as Chinese, Japanese, and Other Asian or Pacific Islander), Native American (those who identified as American Indian or Alaska Native), and those who identify with another race or with two or more races.

When analyzing state- and national-level ACS microdata, IWPR used 2013 data, the most recent available, for most indicators. When analyzing median annual earnings and the gender earnings ratio by race and ethnicity, and younger women's and men's earnings, IWPR combined three years of data (2011, 2012, and 2013) to ensure sufficient sample sizes. IWPR constructed a multi-year file by selecting the 2011, 2012, and 2013 datasets, adjusting dollar values to their 2013 equivalents using the Consumer Price Index for All Urban Consumers, and averaging the sample weights to represent the average population during the three year period.

IWPR used person weights to obtain nationally representative statistics for person-level analyses, and household weights for household-level analyses. Weights included with the IPUMS ACS for person-level data adjust for the mixed geographic sampling rates, nonresponse rates, and individual sampling probabilities. Estimates from IPUMS ACS samples may not be consistent with summary table ACS estimates due to the additional sampling error and the fact that, across time, the Census Bureau changes the definitions and classifications for some variables. The IPUMS project provides harmonized data to maximize comparability across time; updates and corrections to the microdata released by the Census Bureau and IPUMS may result in minor variations in future analyses.

IWPR calculations based on microdata from the American Community Survey may differ slightly from published estimates that are available through the U.S. Census Bureau's American Fact Finder. In some instances, IWPR classifies respondents in a different way from the Census Bureau (e.g., race and ethnicity). In other cases, the Census Bureau employs different estimation procedures.

Some of the differences reflected in the data between women and men, different groups of women, or Colorado and the nation as a whole are likely statistically significant (they are unlikely to have occurred by chance and probably represent a true difference between the groups being compared). Other differences are too small to be statistically significant and may have occurred by chance. IWPR did not calculate or report measures of statistical significance; generally, the larger a difference between two values (for any given sample size), the more likely it is that the difference will be statistically significant. Sample sizes differ among the indicators analyzed.

To analyze the impact that paying women equally to men would have on Colorado's economy and poverty rates for working women, IWPR used data from the 2012–2014 CPS-ASEC to measure women's

and men's earnings. The analysis of women's and family earnings gains is based on a model that predicts women's earnings as if they were not subject to wage inequality. Using an ordinary least squares regression model, the natural log values of men's annual earnings are regressed on controls for many of the differences between men and women in age, education, annual hours of work, and metropolitan residence based on a sample of men aged 18 or older with positive earnings and positive hours of work during the previous year. Women's earnings are predicted using the coefficients from the men's earnings equation (this method assumes that women retain their own human capital but are rewarded at the same rates as men would be) and calculated only for the actual hours that women worked during the year. The average earnings estimates include only those predicted to have positive earnings adjustments. Those with reduced predicted earnings are assigned their actual earnings during the year. Additional detail on the estimation of equal wages for working women can be found in the IWPR briefing paper, "How Equal Pay for Working Women Would Reduce Poverty and Grow the American Economy" (Hartmann, Hayes, and Clark 2014).

## Differences Between the ACS and the CPS

The differences between the ACS and CPS and their impact on measures related to employment and earnings and poverty have some bearing on this briefing paper's comparisons with data from IWPR's 2004 report and on the reported differences in data for 2013 that come from the two surveys. While both the ACS and the CPS survey households, their sample frames also include noninstitutionalized group quarters, such as college dorms and group homes for adults. The ACS also includes institutionalized group quarters, such as correctional facilities and nursing homes (U.S. Department of Commerce 2014a). College students away at school and living in a dormitory are treated differently in the two surveys. In the ACS they would be residents of the dorm in the group quarters population while in the CPS they remain a member of their family household (Kromer and Howard 2011). While all CPS interviews are collected using computer-assisted interviews, about half of the ACS households respond using the paper mail-back form and half by computer-assisted interview (U.S. Department of Commerce 2014b). The ACS collects data on work and earnings, as well as income and health insurance information, in the previous 12 months throughout the year while the Current Population Survey Annual Social and Economic supplement (CPS-ASEC) collects this information for the previous calendar year during interviews collected February-April each year. While the ACS asks eight questions about income from different sources, the CPS-ASEC interview includes questions on more than 50 income sources (U.S. Department of Commerce 2014a). Finally, the two surveys have differences in the wording of some questions that aim to collect similar social and demographic information.

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## About the Status of Women in the States



*The Status of Women in the States is an ongoing research project conducted by the Institute for Women's Policy Research to measure and track the status of women in all 50 states and the District of Columbia. IWPR's Status of Women in the States reports have helped state and local partners educate the public on issues related to women's well-being, inform policies and programs, make the case for establishing commissions for women, establish investment priorities, and inspire community efforts to strengthen area economies by increasing the participation of women and improving women's status.*

## About the Institute for Women's Policy Research



*The Institute for Women's Policy Research (IWPR) conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. The Institute's research strives to give voice to the needs of women from diverse ethnic and racial backgrounds across the income spectrum and to ensure that their perspectives enter the public debate on ending discrimination and inequality, improving opportunity, and increasing economic security for women and families. The Institute works with policymakers, scholars, and public interest groups to design, execute, and disseminate research and to build a diverse network of individuals and organizations that conduct and use women-oriented policy research. IWPR's work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from organizations and corporations. IWPR is a 501(c)(3) tax-exempt organization that also works in affiliation with the women's studies and public policy and public administration programs at The George Washington University.*

## About the Women's Foundation of Colorado



THE WOMEN'S  
FOUNDATION  
OF COLORADO

*The mission of The Women's Foundation of Colorado is to build resources and lead change so that every woman and girl in Colorado achieves her full potential. We are committed to leading systemic change to advance economic opportunity for all women and girls in Colorado through research, education, public policy, community partnerships, and strategic grantmaking. In 2014, The Women's Foundation of Colorado granted more than \$1.3 million to dozens of agencies in communities across the state, achieving the highest level of granting in its history. Since 1987, WFCO has invested more than \$13 million in Colorado communities. For more information, visit [www.wfco.org](http://www.wfco.org).*