



CHAPTER 4 | Poverty & Opportunity

Introduction

More women than ever before, from all racial and ethnic backgrounds, are entering higher education and starting their own businesses. Far too many, however, languish in poverty and continue to face obstacles to social and economic opportunity that block their access to postsecondary education and basic health care, despite the passage of landmark legislation intended to ensure that all Americans have access to the health services they need. This is especially a problem in the South, one of the poorer regions of the United States.

This chapter examines four topics that are integral to women's economic security and access to opportunity: health insurance coverage, educational attainment, business ownership, and poverty rates. It calculates a Composite Index comprised of these indicators, ranks each state in the South, nationally and regionally, including the District of Columbia, on the composite score for Poverty & Opportunity, and its component indicators, and examines the relationships among these indicators and their implications for women's well-being.¹ The chapter also analyzes trends in the data across time and disparities that exist among racial and ethnic groups in women's status in the South.

The Poverty & Opportunity Composite Score

In the southern states, scores based on the Poverty & Opportunity Composite Index range from 6.43 to 8.06, with higher scores indicating better performance in the area of poverty and opportunity and corresponding to better letter grades (Table 4.1). Most southern states however, have exceptionally low scores on several indicators and the overall index.

- The highest grade received by a southern state is an A– for the District of Columbia, which also ranks first in the nation (Table 4.1). Virginia, which ranks second regionally, receives a B– and Georgia receives a C–. Arkansas and Mississippi rank last in the region and in the United States, each earning a grade of F. Each remaining southern state receives a D (including two grades of D+ and four of D–). Only three southern states receive grades of C– or above.
- Among the southern states, the District of Columbia performs the best on the Poverty & Opportunity Composite Index. The District ranks first on all of the component indicators with the exception of the percentage of women at or above the poverty

¹ In this report, southern states include Alabama, Arkansas, the District of Columbia, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas, Virginia, and West Virginia. Throughout the report, the District of Columbia will be referred to as a state, although it is technically a jurisdiction.

line, on which it ranks fourth in the South. Virginia, Georgia, North Carolina, and Florida round out the top third in this region for the Poverty & Opportunity Index (Map 4.1).

- Mississippi ranks last on the Poverty & Opportunity Composite Index, performing poorly on all indicators except business ownership, on which it ranks fourth in the region. Arkansas, Louisiana, and West Virginia also rank in the bottom third of the southern states on the Poverty & Opportunity Index.
- Many southern states rank in the bottom third of all states nationally. Two states, the District of Columbia and Virginia, rank in the top ten nationally on the Poverty & Opportunity Composite Index (first and eighth, respectively) but the other

southern states all rank in the bottom half, ranging from Georgia at 27th to Mississippi at 51st.

Trends in Poverty & Opportunity

Since the publication of the 2004 *Status of Women in the States*, women's status in the area of poverty and opportunity in the United States has improved on three of the four component indicators and declined on the fourth. For the nation as a whole, the share of women with health insurance increased by 3.1 percentage points from 82.3 percent in 2002 to 85.4 percent in 2014 (Caiazza et al. 2004; Table 4.1). The share of women with a bachelor's degree or higher increased 7.4 percentage points from 22.8 to 30.2 percent, and the share of all businesses owned by women increased 9.8 percentage points from 26.0 to

Table 4.1.

How the South Measure Up: Women's Status on the Poverty & Opportunity Composite Index and Its Components

State	Composite Index				Percent of Women 18-64 Years Old with Health Insurance, 2014			Percent of Women with a Bachelor's Degree or Higher, Aged 25 and Older, 2014			Percent of Businesses That are Women-Owned, 2012			Percent of Women Living Above Poverty, Aged 18 and Older, 2014		
	Score	National Rank	Regional Rank	Grade	Percent	National Rank	Regional Rank	Percent	National Rank	Regional Rank	Percent	National Rank	Regional Rank	Percent	National Rank	Regional Rank
Alabama	6.60	45	9	D-	83.7%	38	7	23.3%	47	11	36.8%	9	5	81.5%	48	12
Arkansas	6.48	50	13	F	84.3%	35	6	22.0%	50	13	32.7%	29	13	82.3%	46	10
District of Columbia	8.06	1	1	A-	95.1%	2	1	55.5%	1	1	42.7%	1	1	83.6%	39	4
Florida	6.84	33	5	D+	78.3%	50	13	26.7%	38	6	38.5%	5	3	84.6%	36	2
Georgia	6.91	27	3	C-	79.6%	47	12	29.3%	23	4	40.5%	2	2	82.8%	43	7
Kentucky	6.57	47	10	D-	89.3%	17	2	23.5%	46	10	32.0%	37	14	82.2%	47	11
Louisiana	6.53	48	11	D-	80.0%	46	11	24.0%	44	9	36.5%	13	7	80.7%	49	13
Mississippi	6.43	51	14	F	80.8%	44	10	22.7%	48	12	37.9%	6	4	78.5%	51	14
North Carolina	6.85	30	4	D+	82.9%	39	8	29.4%	22	3	35.6%	20	10	83.6%	39	4
South Carolina	6.73	41	7	D	81.7%	41	9	26.4%	39	7	35.9%	19	9	83.1%	42	6
Tennessee	6.71	42	8	D	84.8%	32	5	25.5%	41	8	35.6%	20	10	82.7%	44	8
Texas	6.76	38	6	D	75.4%	51	14	28.0%	33	5	36.8%	9	5	83.8%	38	3
Virginia	7.37	8	2	B-	86.6%	27	4	36.5%	8	2	36.2%	17	8	88.4%	11	1
West Virginia	6.53	48	11	D-	88.6%	20	3	20.4%	51	14	34.1%	24	12	82.6%	45	9
Southern States					80.6%			27.6%			N/A			83.6%		
All Other States					87.9%			31.6%			N/A			86.3%		
United States					85.4%			30.2%			35.8%			85.4%		

Notes: Data for men on all composite indicators are in Appendix Table B4.1. N/A=not available.

Sources: Data on health insurance, educational attainment, and poverty are based on IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0; Institute for Women's Policy Research 2015b). Data on women-owned businesses are from the U.S. Department of Commerce's 2012 Survey of Business Owners accessed through American Fact Finder (U.S. Census Bureau 2015). For methodology see Appendix A4.

35.8 percent. The share of all women living above the poverty line declined, however, dropping from 87.9 percent of all women to 85.4 percent (Caiazza et al. 2004; Table 4.1).²

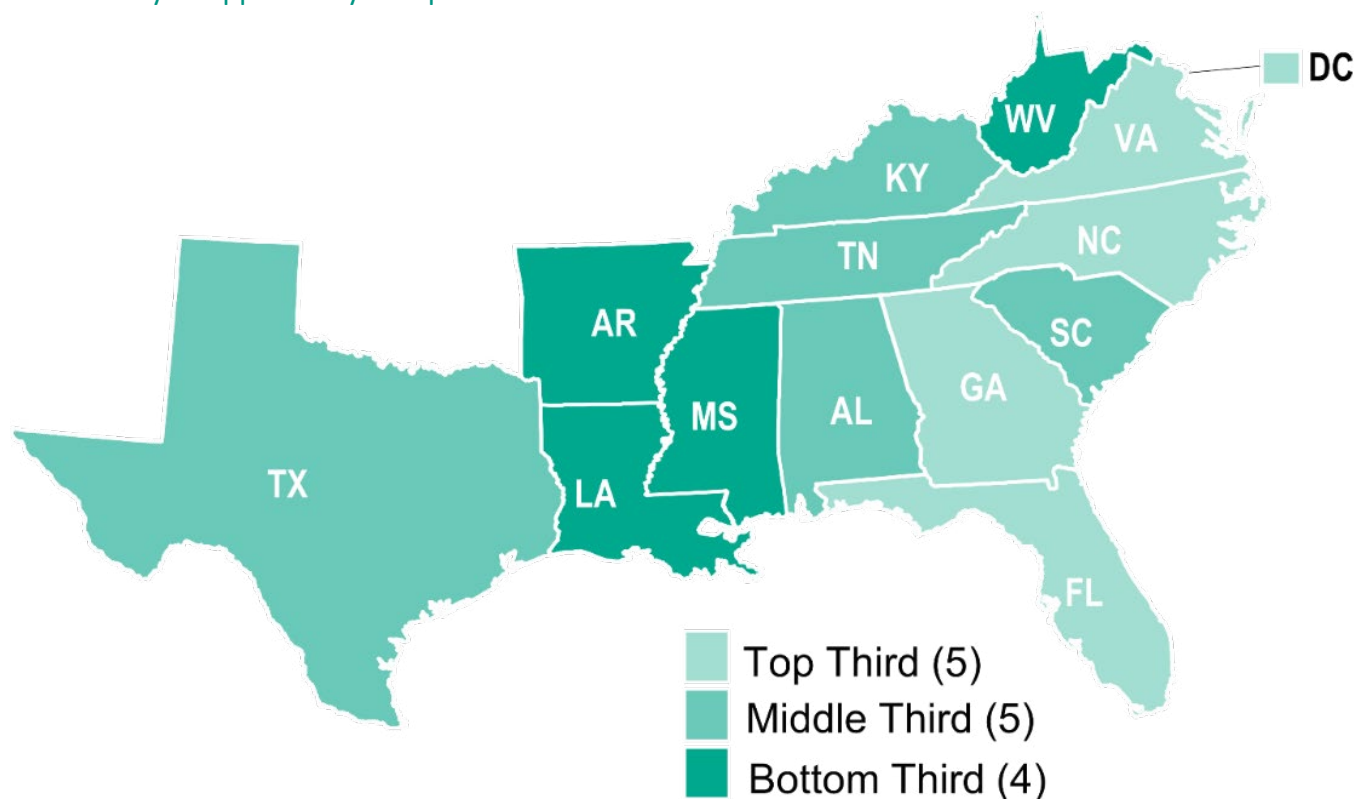
- On the composite score for women's Poverty & Opportunity there has been very little change among the 14 southern states. The largest increases in composite scores were in the District of Columbia and Arkansas, both states where the share of women covered by health insurance and with four or more years of college increased but where there was almost no change in the share of women living below the poverty line. The poverty rate dropped from 17.9 percent to 17.7 percent in Arkansas and from 17.9 percent to 16.4 in the District of Columbia.

Access to Health Insurance

Health insurance gives women access to critical health services, producing better health outcomes and reducing out-of-pocket expenses and overall health-care costs for families. These outcomes are crucial for women's economic well-being. In the United States as a whole, 85.4 percent of women aged 18 to 64 had health insurance coverage in 2014, a slightly higher proportion than men of the same age range (81.1 percent; Appendix Table B4.1).³ According to the Kaiser Family Foundation's analysis of the Current Population Survey for 2014, 59 percent of nonelderly women were insured through a union or employer, either their own or their spouse's. Eight percent of women aged 18 to 64 purchased insurance coverage directly from an insurance company, 16 percent were covered

Map 4.1.

The Poverty & Opportunity Composite Index—South

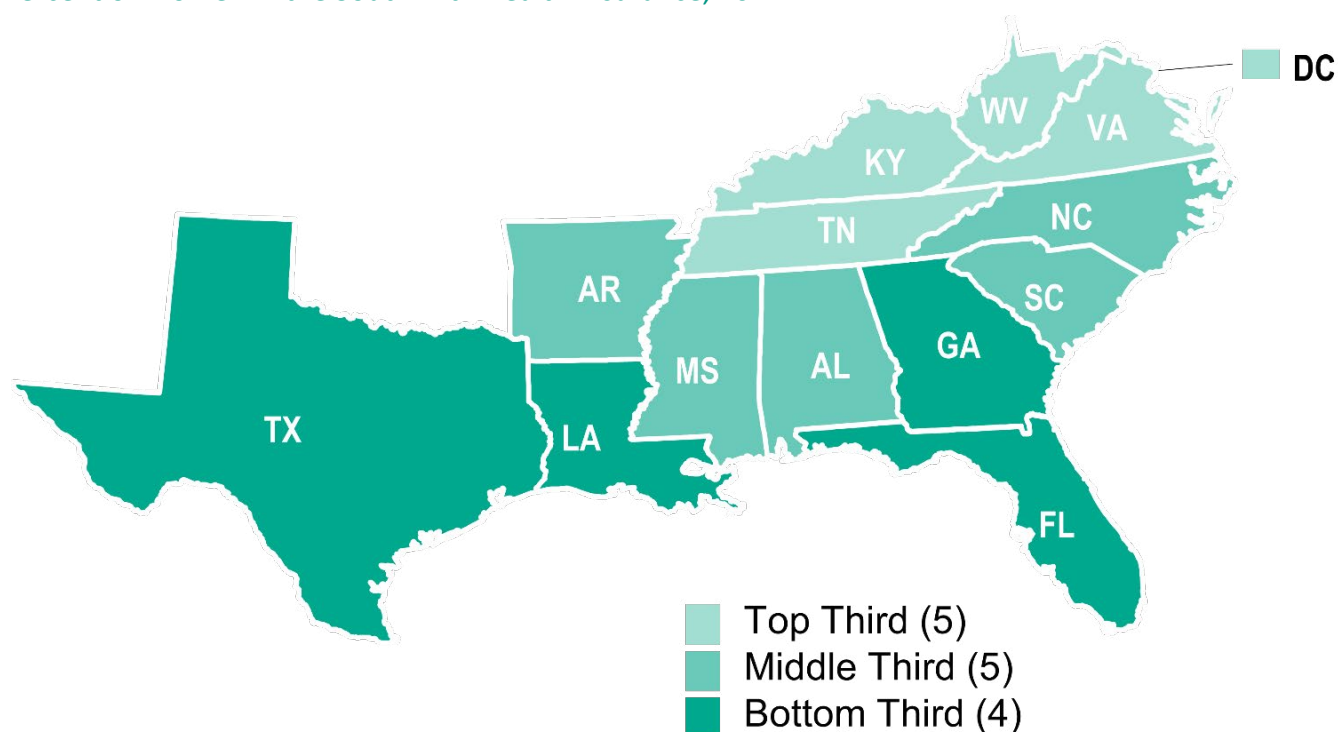


Note: For methodology and sources, see Appendix A4. Calculated by the Institute for Women's Policy Research.

² The poverty estimate for 2014 is based on IWPR analysis of American Community Survey (ACS) microdata (Integrated Public Use Microdata Series, Version 6.0; Institute for Women's Policy Research 2015b). IWPR's estimate in the 2004 data release was based on analysis of Current Population Survey (CPS) data and is for the population aged 16 and older. See Appendix A4 for a summary of the differences between the ACS and CPS.

³ The vast majority of women (and men) aged 65 and older qualify for Medicare coverage.

Percent of Women in the South with Health Insurance, 2014



Note: For women aged 18-64.

Source: IWPR analysis of American Community Survey microdata (IPUMS, Version 6.0).

by Medicaid, 4 percent were covered by some other type of insurance, and 13 percent remained uninsured (Kaiser Family Foundation n.d.).⁴

- In 2014, the southern states where women were most likely to be covered by some type of health insurance were the District of Columbia (95.1 percent), Kentucky (89.3 percent), and West Virginia (88.6 percent; Map 4.2).
- The states in which women were the least likely to have health insurance coverage were Texas (75.4 percent), Florida (78.3 percent), and Georgia (79.6 percent).

The Patient Protection and Affordable Care Act

Women's health insurance coverage is changing as a result of the passage of the Patient Protection and Affordable Care Act (ACA) of 2010. The ACA seeks to ensure that as many Americans as possible have access to health insurance and requires all U.S. citi-

zens and legal residents to be covered by insurance, although some exemptions are provided for financial hardships and religious objections (Kaiser Family Foundation 2013). To allow residents to purchase private insurance policies and access federal subsidies for those with low earnings, states were encouraged to set up "exchanges" that would show the available options. Some states created their own state exchanges through which private insurance plans could be purchased. In states without their own state exchanges, residents can purchase private insurance plans through the federal exchange (Kaiser Family Foundation 2013).

To help those who cannot afford to purchase private insurance, the ACA seeks to expand Medicaid eligibility to all individuals under age 65 who are not eligible for Medicare and have incomes up to 138 percent of the federal poverty line (individuals were previously eligible only if they were pregnant, the parent of a dependent child, 65 years of age or older, or disabled, in addition to meeting income requirements; National Conference of State Legislatures 2011).⁵ States can

⁵ Federal law allows for the expansion of Medicaid to individuals with incomes at or below 133 percent of the federal poverty line. The law also includes a five percent "income disregard," which effectively makes the limit 138 percent of poverty (Center for Mississippi Health Policy 2012).

choose to opt out of this Medicaid expansion, however. As of January 12, 2016, eight southern states had rejected the Medicaid expansion, four states and the District of Columbia had chosen to expand Medicaid coverage, and in one southern state, Virginia, the expansion of coverage was under discussion (Map 4.3; Kaiser Family Foundation 2016).⁶

The ACA also allows adult children to stay on their parent's health insurance until the age of 26.

Health Insurance Coverage by Race and Ethnicity

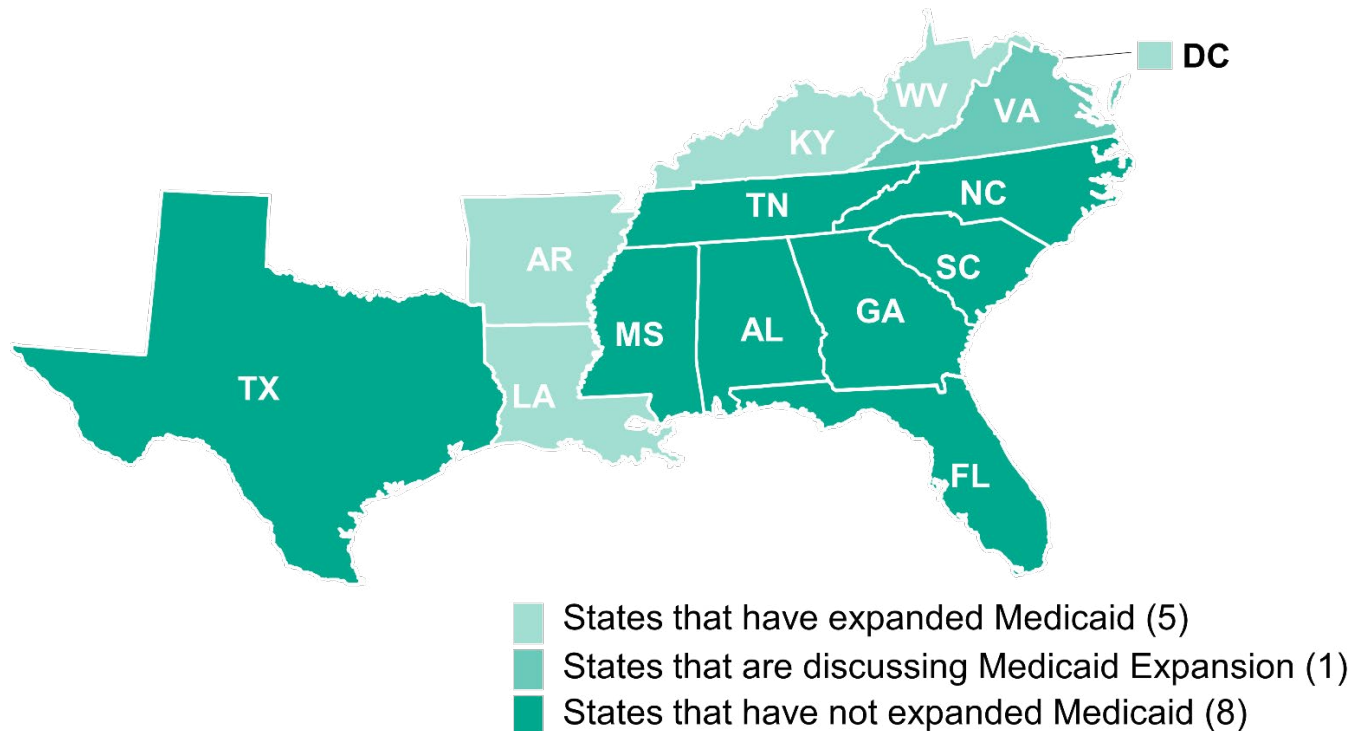
Because many of the southern states have chosen not to expand access to Medicaid, health insurance coverage rates are considerably lower in the South than in other regions. As of October 2015, 2.9 million Americans fall into the insurance coverage gap; they have incomes between Medicaid eligibility and 100 percent of the federal poverty level. Eighty-nine percent of those in the coverage gap live in the South, and most live in four states: Texas (26 percent), Florida

(20 percent), Georgia (11 percent), and North Carolina (8 percent; Garfield and Damico 2015). The rate of coverage for women in the South is more than seven percentage points lower than for women in all other states (Table 4.1). In the South, as in the nation as a whole, there are significant differences by race and ethnicity.

- In the southern states overall, the percentage of nonelderly women with health insurance coverage ranges from a high of 86.2 percent for white women to a low of 61.6 percent for Hispanic women (Figure 4.1).⁷
- The difference in health insurance coverage between women in the South and women outside the South is largest for Hispanic women. Three in four (75.0 percent) Hispanic women in states outside of the South have health insurance coverage, compared with just 61.6 percent of Hispanic women in the South.
- With the exception of Native American women,

Map 4.3.

Where Southern States Stand on Adopting the Medicaid Expansion, 2016



Source: Kaiser Family Foundation (2016).
Compiled by the Institute for Women's Policy Research.

⁶ The Medicaid expansion has been included in the Virginia Governor's FY 2017 budget proposal (Kaiser Family Foundation 2016).

⁷ Higher uninsured rates among Hispanic women may reflect the fact that undocumented immigrants are ineligible for coverage under the ACA.

women from each racial and ethnic group in the South have lower coverage rates than their non-southern counterparts. Native American women in the South, however, have higher rates of coverage than Native American women outside the South.

Education

Education, especially postsecondary educational attainment, is associated with greater economic well-being including higher earnings and lower rates of unemployment (Carnevale, Ban, and Strohl 2012; U.S. Bureau of Labor Statistics 2014). In 2014, for example, the unemployment rate was 5 percent for full-time workers over the age of 25, but it was 9 percent for those with less than a high school diploma, 6 percent for those with only a high school diploma, and only 3.5 percent for those with a bachelor’s degree (U.S. Bureau of Labor Statistics 2014).

While men have traditionally outnumbered women among those receiving postsecondary degrees, women surpassed men in bachelor’s degrees earned in 1981 and have received more bachelor’s degrees in every year since (Rose 2015). During the 2012-2013 academic year, women made up 57 percent of the

nation’s college students (Rose 2015). Yet, women living in different states across the country are not all equally likely to share in these gains.

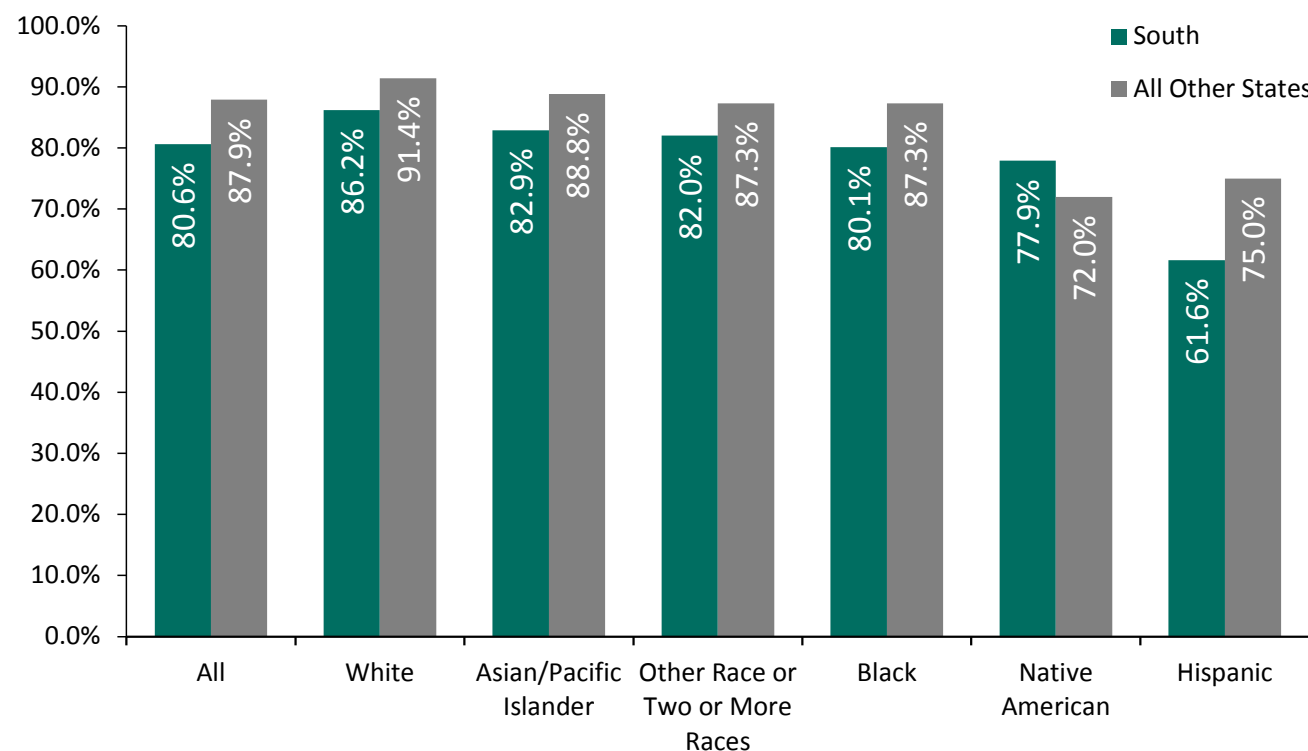
Nationally, 30.2 percent of women aged 25 and older have a bachelor’s degree or higher, while in the southern states only 27.6 percent hold this level of education (Table 4.1). There are, however, substantial differences across the South in support for, and in women’s access to, higher education.

- The District of Columbia has, by far, the largest percentage of women with a bachelor’s degree or higher (55.5 percent), followed by Virginia (36.5 percent) and North Carolina (29.4 percent; Table 4.1; Map 4.4).
- Roughly one in five women aged 25 and older holds a bachelor’s degree or higher in West Virginia (20.4 percent), Arkansas (22.0 percent), and Mississippi (22.7 percent).

Although more women are receiving high school diplomas and completing college than ever (U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics 2013), a significant proportion of women either do not finish high school or end their education with only a high

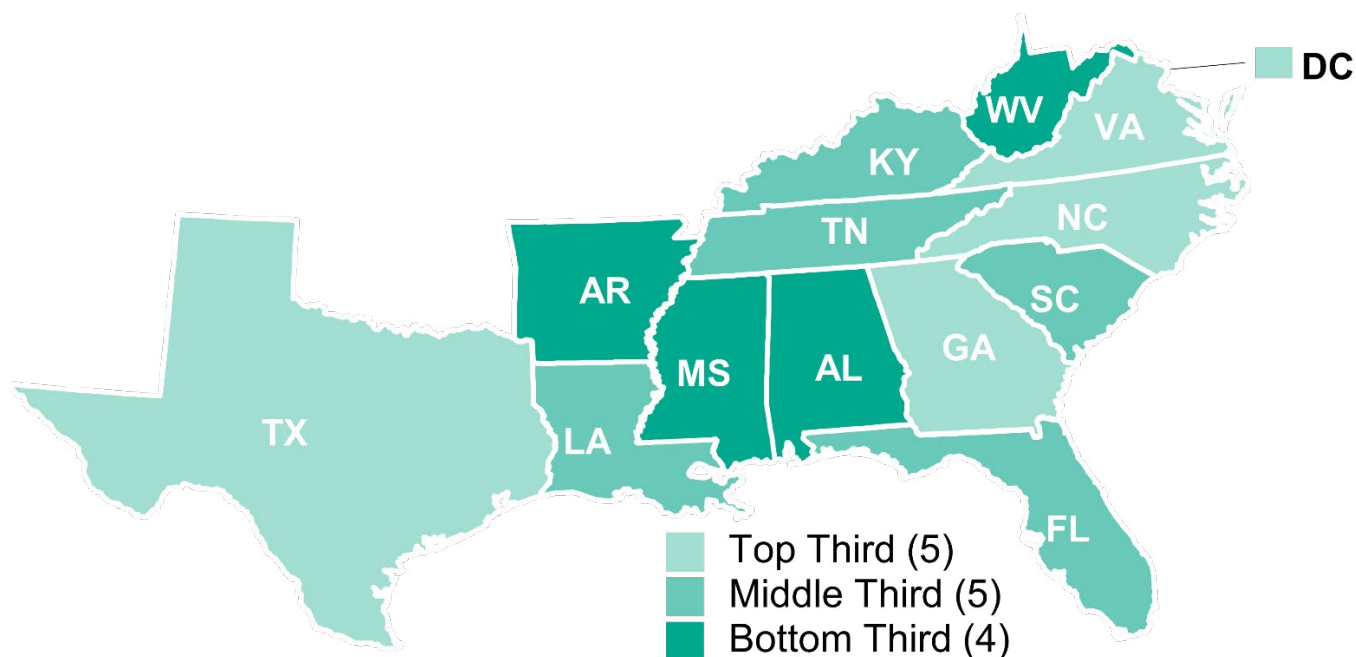
Figure 4.1.

Health Insurance Coverage Rates of Women Aged 18-64, by Race/Ethnicity and South/Non-South, 2014



Note: Racial categories are non-Hispanic. Hispanics may be of any race or two or more races.
Source: IWPR analysis of American Community Survey microdata (IPUMS, Version 6.0).

Percent of Women in the South with a Bachelor's Degree or Higher, 2014



Note: For women aged 25 and older.

Source: IWPR analysis of American Community Survey microdata (IPUMS, Version 6.0).

school diploma. Nationally, 12.5 percent of women aged 25 and older have less than a high school diploma but the share is higher in the southern states (13.8 percent; Appendix Table B4.3). Just over one-fourth (27.0 percent) of women aged 25 and older in the U.S. have only a high school diploma while a slightly higher percentage of southern women (27.9 percent) have only a high school diploma (Appendix Table B4.3).

- The District of Columbia has the smallest share of women with less than a high school diploma at 9.2 percent. The states with the next smallest shares of women with less than a high school diploma are Virginia (10.5 percent), followed by Florida and North Carolina (each 12.1 percent).
- The states with the largest shares of women without at least a high school diploma are Texas (17.2 percent), Mississippi (15.7 percent), and Louisiana (14.9 percent).
- Across southern states, West Virginia (39.0 percent), Arkansas (33.4 percent), and Louisiana (32.9 percent) have the largest shares of women 25 and older with only a high school diploma. The

District of Columbia (17.1 percent), Virginia (24.1 percent), and Texas (24.6 percent) have the smallest shares.

Educational Attainment by Race and Ethnicity

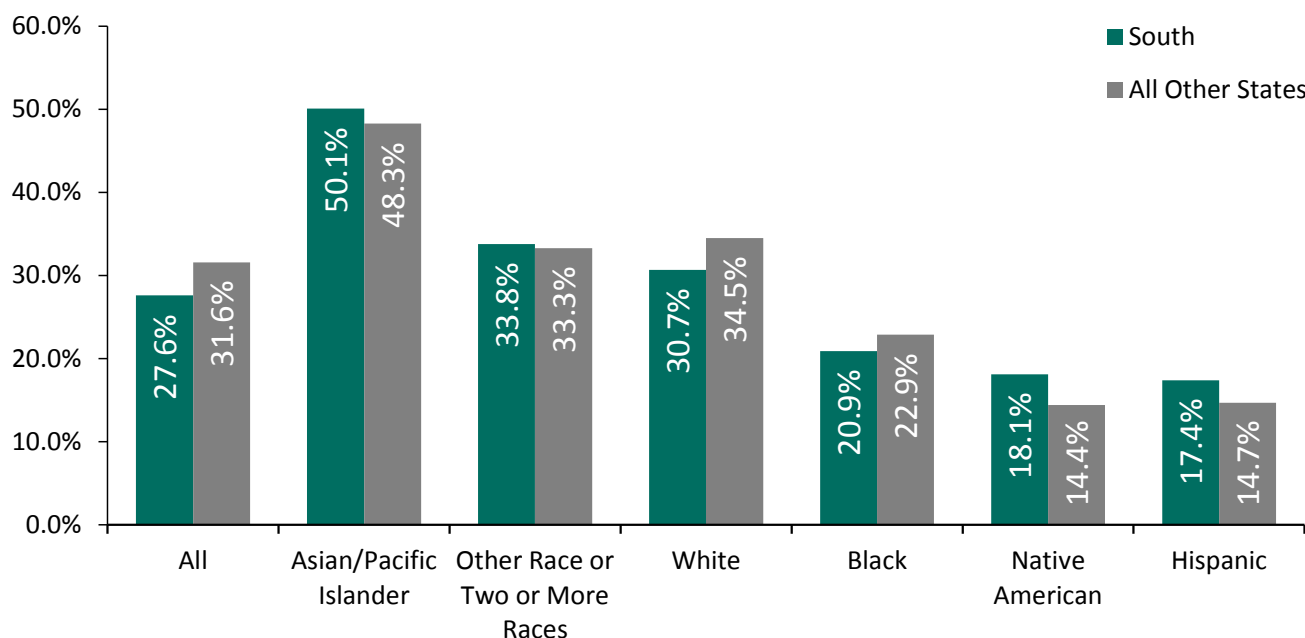
The educational progress women have made has not been distributed equally across racial and ethnic groups.

- In the South, as in the nation overall, Asian/Pacific Islander women are the most likely to hold a bachelor's degree or higher (50.1 percent), followed by women who identify with another race or two or more races (33.8 percent), and white women (30.7 percent; Figure 4.2).
- Native American and Hispanic women are the least likely to hold at least a bachelor's degree (18.1 percent and 17.4 percent, respectively).

Hispanic, Native American and Asian/Pacific Islander women living in the South are more likely to have a bachelor's degree or higher than their same-race counterparts living outside the South.

Figure 4.2.

Percent of Women Aged 25 and Older with a Bachelor's Degree or Higher, by Race/Ethnicity and South/Non-South, 2014



Note: Racial categories are non-Hispanic. Hispanics may be of any race or two or more races.
Source: IWPR analysis of American Community Survey microdata (IPUMS, Version 6.0).

Women Business Owners

Like higher education, business ownership can open doors to new and exciting opportunities for women and help provide economic security for them and their families. More women than ever before are pursuing entrepreneurship as an alternative to traditional employment. In 1997, for example, 5.4 million businesses were women-owned (U.S. Small Business Administration 2011), but by 2012 this number had skyrocketed to just under 10 million, a growth rate of approximately 80 percent (Institute for Women's Policy Research 2015d).

- The District of Columbia leads the South in women's business ownership with 42.7 percent of businesses owned by women, the highest share in the nation (Table 4.1). Georgia also has a particularly high share of businesses that are women-owned (40.5 percent), earning it the rank of second both regionally and nationally (Table 4.1; Map 4.5).
- Kentucky, Arkansas, and West Virginia have the lowest shares of women-owned businesses in the South, each with shares below the national average, though only Kentucky places in the bottom third nationally (32 percent of businesses in Kentucky are women-owned; Table 4.1).

- The percentage of women's business ownership is one area in which the southern states perform particularly well. Of the 13 southern states and the District of Columbia, nine states have shares of women-owned businesses that are higher than the national average (Table 4.1).

Many southern states have experienced much higher growth rates in women's business ownership in recent years than other states. Between 2002 and 2012, the growth rate for the number of businesses that were women-owned far outpaced that of men-owned businesses in every southern state (Figure 4.3). Georgia, Mississippi, Texas, and Florida had the highest growth rates, with the number of businesses owned by women growing by more than 80 percent compared with less than 25 percent for businesses owned by men in each state (Figure 4.3). Though women-owned businesses still have a way to go before achieving an equal market share with men-owned businesses, the high growth rate for women-owned businesses in recent years has led to a narrowing of the gap, particularly in the southern states. In 2002, for example, only 25.1 percent of businesses were owned by women in Mississippi, but by 2012 this share had increased to 37.9 percent, moving Mississippi from 42nd in the nation to 6th. As a result of this high growth, many southern states moved up

the state rankings, with the average change in rank being an increase of 11 places (Institute for Women's Policy Research 2015c; Institute for Women's Policy Research 2015d).

Women of color in particular have experienced a substantial increase in entrepreneurship. In 1997, national data show that women of color owned 17 percent of all women-owned firms (Hess et al. 2015). In 2012, businesses owned by women of color made up 38 percent of all businesses owned by women; men of color owned only 26 percent of all businesses owned by men (Institute for Women's Policy Research 2015d). Further, women of color are much closer to achieving an equal balance of businesses owned by men and women within their own racial/ethnic group than white women are. In 2012, for example, black women owned nearly 60 percent of all black-owned businesses, compared with white women, who owned only 33 percent of all white-owned businesses (Institute for Women's Policy Research 2015d).

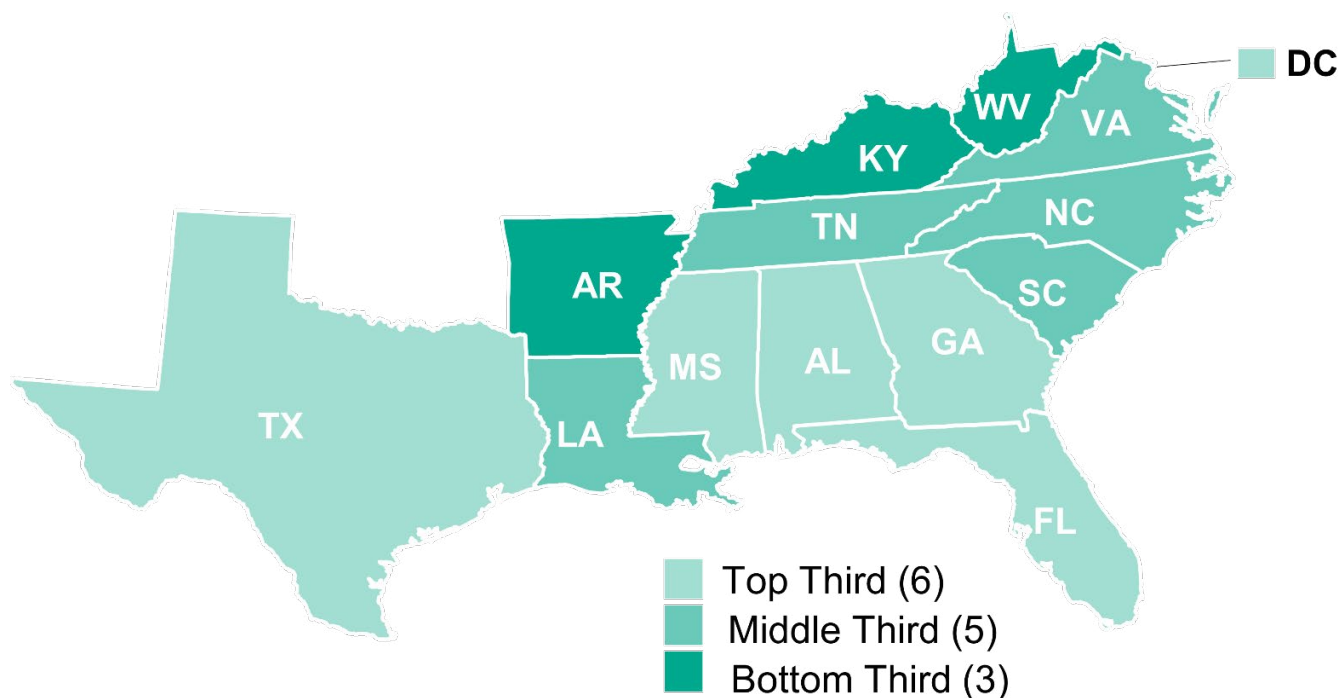
Yet while the continued increase in women's representation among entrepreneurs presents an optimistic picture, it is important to note that this trend obscures many issues that women business owners and women in general are facing. For example, women

may be leaving the labor market in favor of starting their own businesses partly due to a lack of policies that support work-life balance. In a recent study, more than half of all current female business owners as well as aspiring business owners in the United States said that they hope their business will help them have more flexibility with their hours and achieve better work-life balance (PayPal 2014). It is also possible that other labor market factors may be contributing to this trend as well. A lack of suitable job opportunities or low wages may also prompt women to seek opportunities elsewhere—for example, 40 percent of aspirational female entrepreneurs indicated that they wanted to start their own business in order to make more money (PayPal 2014). And for women of color, discrimination in the workplace may also play a role in their decision to leave the workplace in favor of business ownership.

Though the number of women-owned businesses has increased substantially since 2002, revenues for women-owned businesses have declined between 2002 and 2012. Women-owned businesses still earn significantly lower revenues than men-owned businesses—in 2012, women-owned businesses earned just 23 cents in revenue for every dollar men-owned businesses earned (Institute for Women's Policy Research

Map 4.5.

Women's Business Ownership in the South, 2012

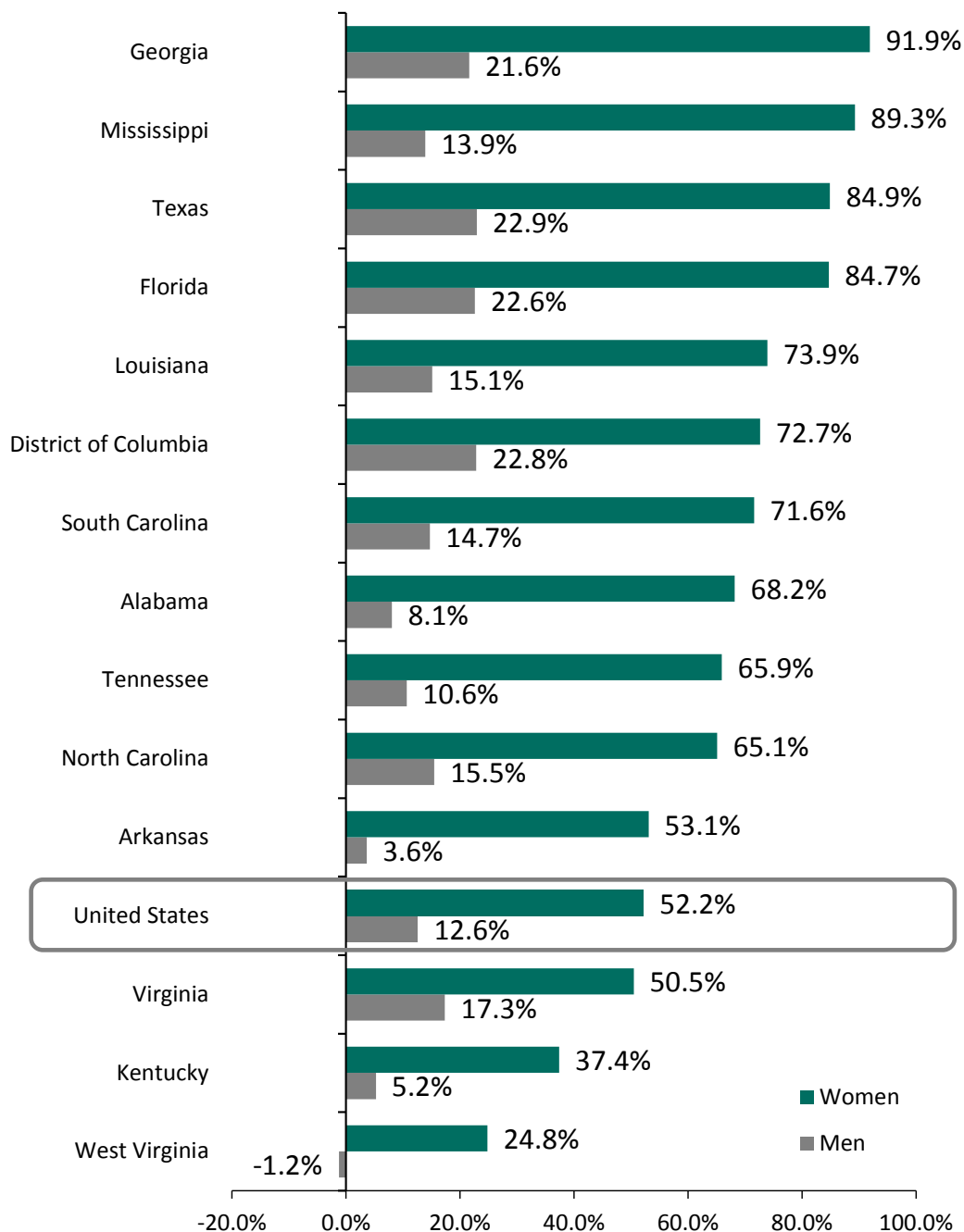


Note: Percent of all firms owned by women in 2012.

Source: IWPR analysis of data from the Survey of Business Owners (Institute for Women's Policy Research 2015d).

Figure 4.3.

Growth in the Number of Businesses in the South by Gender of the Owner, 2002-2012



Source: IWPR analysis of the U.S. Department of Commerce's 2012 Survey of Business Owners accessed through American Fact Finder (Institute for Women's Policy Research 2015c; Institute for Women's Policy Research 2015d).

2015d). As with the gender wage gap, the segregation of women- and men-owned businesses into different industries likely plays a large role in why such a large gap in sales exists. Women-owned businesses tend to be concentrated in industries like service and health care where average revenue is lower, whereas men-owned businesses are more prominent in higher-revenue industries such as construction and professional,

scientific, and technical services. Women-owned businesses also tend to be smaller and employ fewer people, which can also contribute to their relatively lower sales (Institute for Women's Policy Research 2015d).

In addition, women-owned businesses are less likely than men-owned businesses to have any start-up capi-

tal (U.S. Department of Commerce 2010), and among those that do have any, women-owned businesses typically have less capital and assets than men-owned businesses (Premier Quantitative Consulting, Inc. 2015). Further, among those that have any start-up capital, women-owned businesses are far less likely to rely on business loans from banks or other financial institutions (U.S. Department of Commerce 2010). Research has shown that financial capital plays an important role in business survival (Montgomery, Johnson, and Faisal 2005), so the relative lack of access to capital for women entrepreneurs could hinder further growth and success.

The result of the many challenges that women business owners face is that women-owned businesses are less likely to survive than men-owned businesses. In 2007, the survival rate of women-owned businesses across all sectors was 78.2 percent compared with 83.4 percent for men-owned businesses (National Women's Business Council 2012b). Even accounting for the fact that many women-owned businesses are newer relative to men-owned businesses, women-owned businesses are less likely to remain in operation (National Women's Business Council 2012b).

Women's Poverty and Economic Security

Women's economic security is directly linked to their own and their family's income, which includes not only earnings from jobs but also income from other sources, such as investments, retirement funds, Social Security, and government benefits. Nationally, 14.6 percent of women aged 18 and older have family incomes that place them below the federal poverty line, compared with 11.1 percent of men (Table 4.1, Appendix Table B4.1). In the South, the poverty rate among women overall (16.4 percent) is higher than in all other states outside the South (13.7 percent; Table 4.1).

- Among all states, women are the most likely to live in poverty in Mississippi, where only 78.5 percent of women have family incomes above the poverty line, for a poverty rate of 21.5 percent. In Louisiana, which ranks second lowest on this indicator in the South and 49th in the nation, only 80.7 percent of women live above poverty, making their

poverty rate 19.3 percent (Map 4.6; Table 4.1).

- Among the southern states, women are least likely to be poor in Virginia, with 88.4 percent of women living above poverty. Virginia is the only state in this region where the percentage of women above poverty is higher than the national average (Table 4.1).

Equal Pay and Poverty

Closing the gender wage gap would lower the poverty rates among women in the South and help many women and families achieve economic security. In the United States as a whole, if working women 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—the poverty rate among all working women would fall from 8.1 to 3.9 percent (Hartmann, Hayes, and Clark 2014).⁸

- If working women were paid the same as comparable men, the poverty rate among all working women would fall by more than half in six southern states: Florida, Louisiana, Virginia, Texas, Alabama, and South Carolina (Figure 4.4 and Appendix Table B4.4).
- In all southern states except Mississippi (38.2 percent) and West Virginia (39.1 percent), the poverty rate among all working women would fall by at least 40 percent.

The poverty rate would also fall dramatically among working single mothers if they earned the same as comparable men.

- The poverty rate among single mothers would see the greatest reduction in Louisiana, where it would fall by 61.3 percent (Appendix Table B4.4). In four other states—South Carolina, Florida, Virginia, and Texas—the poverty rate among single mothers would fall by more than half if working single mothers were paid the same as comparable men (Figure 4.5; Appendix Table B4.4).
- In all southern states except Tennessee, West Virginia, Mississippi, North Carolina, and the District of Columbia, the poverty rate among working

⁸For data on the increase in earnings if women were paid the same as comparable men, as well as the percent increase in each state's Gross Domestic Product, see the Employment & Earnings chapter.

single mothers would fall by at least 40 percent if working single mothers were paid the same as their male counterparts.

Poverty by Race and Ethnicity

Poverty rates in the South vary considerably among adult women from the largest racial and ethnic groups. Black women have the highest poverty rate at 25.5 percent, followed by Hispanic (23.4 percent) and Native American women (20.9 percent; Figure 4.6). White and Asian/Pacific Islander women have much lower poverty rates at 12.1 and 11.1 percent, respectively. For black, Hispanic, and white women, poverty rates are higher in the South than in all other states combined. Asian/Pacific Islander and Native American women, however, have lower poverty rates in the South than in the rest of the nation, a difference that is especially pronounced among Native American women (Figure 4.6).

Poverty rates also differ substantially among the detailed racial and ethnic groups in the southern states for which data are available (Appendix Table B4.2). Among Hispanic women residing in southern states, those of Guatemalan (36.4 percent) and Honduran

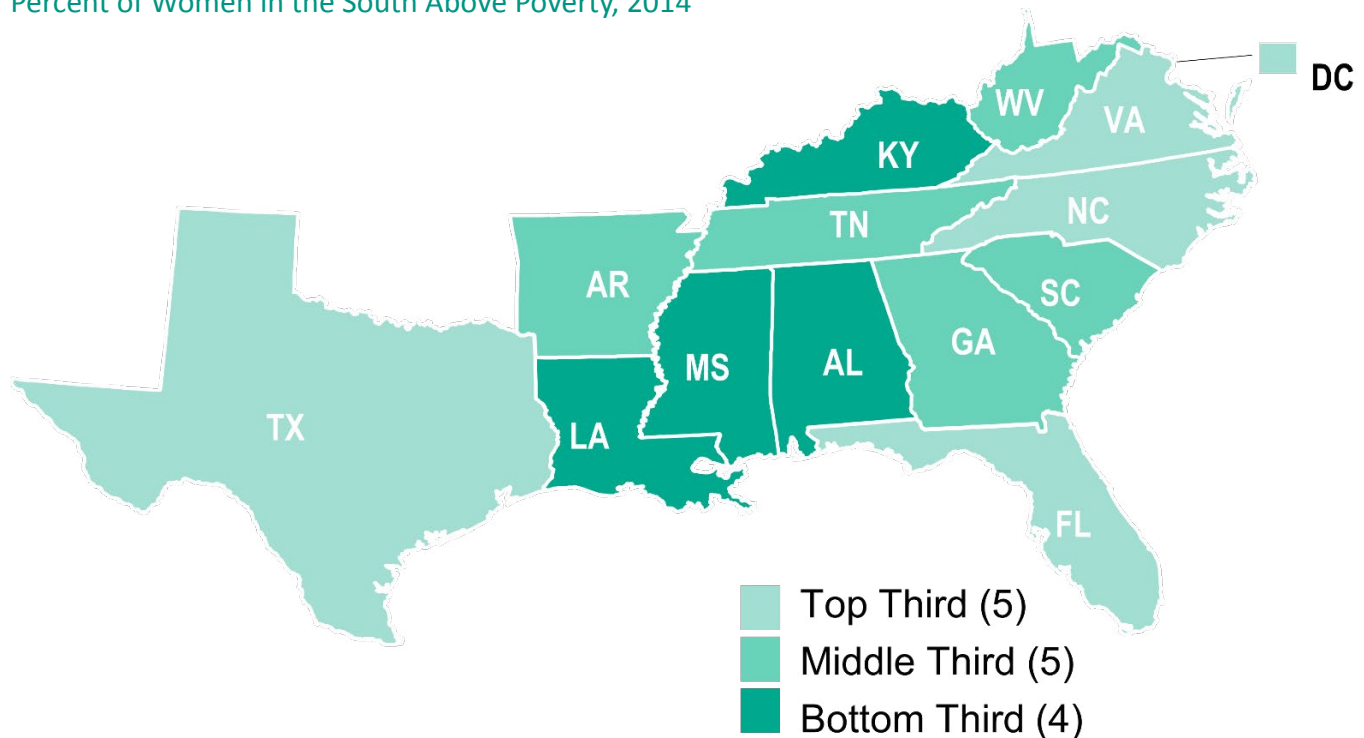
(32.3 percent) descent have the highest poverty rates, with rates that are approximately three times as high as the group with the lowest rate, Peruvian women (12.3 percent). Among Asian/Pacific Islander groups in the South, poverty rates range from 22.1 percent among women who identify as Pacific Islanders to 6.9 percent among Filipino women. Poverty rates for Native American women are only available separately for the Cherokee (21.3 percent). Among other American Indian tribes combined, 24.0 percent of women are poor.

Poverty by Household Type

Poverty rates vary considerably by household type in the South, as in the nation overall.⁹ Households headed by single women with children under age 18 are more likely to be poor than those headed by single men or married couples with children (Figure 4.7). In the South, forty-six percent of households headed by single women with children live in poverty, compared with about 25 percent of households headed by single men with children and 10 percent of households headed by married couples with children. While all households with children have higher poverty rates than similar households without children, the differ-

Map 4.6.

Percent of Women in the South Above Poverty, 2014



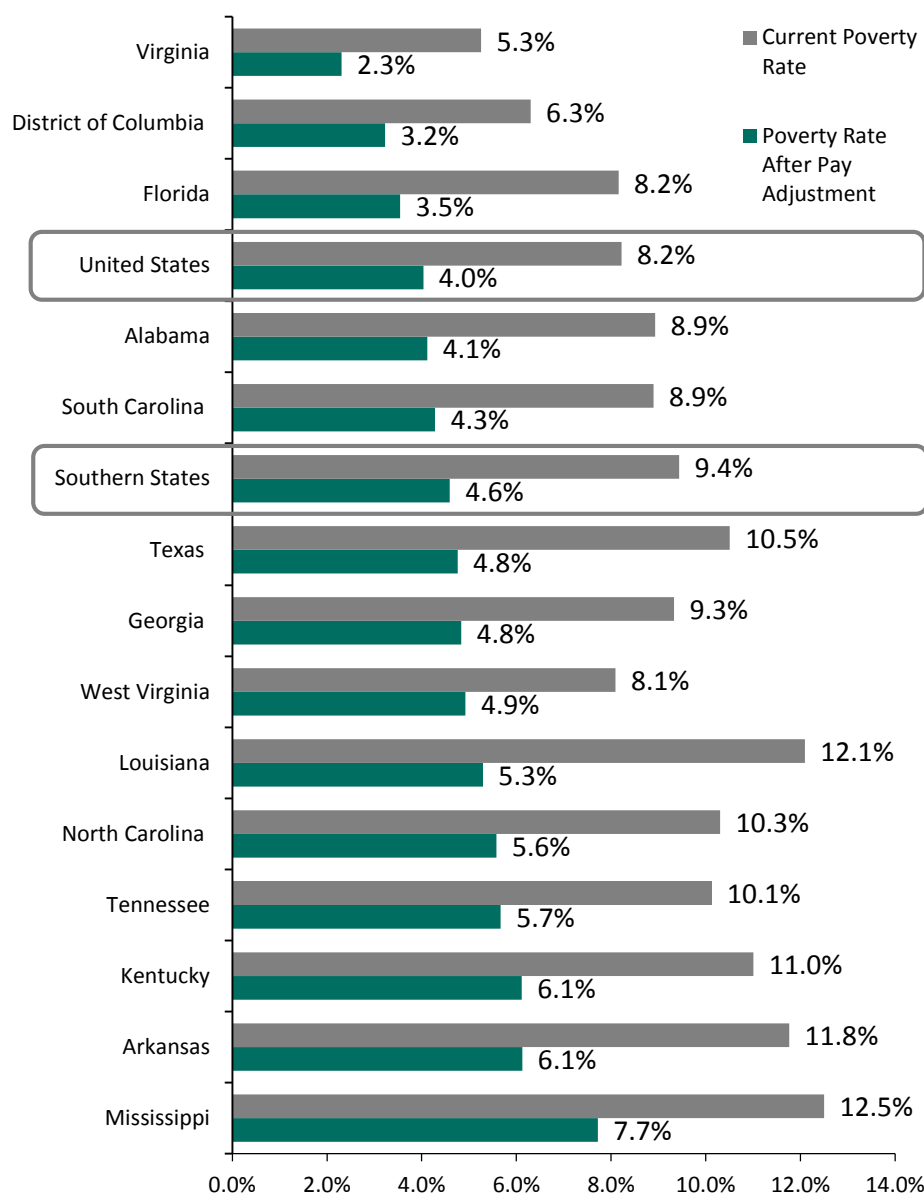
Note: For women aged 18 and older.

Source: IWPR analysis of American Community Survey microdata (IPUMS, Version 6.0).

⁹ See "Focus On: The Official and Supplemental Poverty Measures" in this chapter for a description of how poverty levels are established.

Figure 4.4

Current Poverty Rate and Estimated Rate if All Working Women in the South Earned the Same as Comparable Men, 2014



Source: IWPR calculations based on the Current Population Survey Annual Social and Economic supplements based on Flood et al., 2013–2015 (for calendar years 2012–2014). Integrated Public Use Microdata Series, Version 4.0 (Institute for Women’s Policy Research 2015a).

ence in poverty rates is much larger for single women than for single men; married couples without children have the lowest poverty rate of all types of households in the South, at 4.8 percent.

For all household categories, poverty rates are higher in the South than in the rest of the nation (Figure 4.7).

- Mississippi—the state with the highest poverty rate in the South and in the nation overall (Table 4.1)—has the largest share of single women with

children living in poverty (53.9 percent; Appendix Table B4.5). Kentucky and Alabama have the second and third largest shares of single mothers in poverty at 53.3 and 52.5 percent, respectively. In Virginia, the southern state with the smallest share, more than one in three households headed by single women with children (37.6 percent) live in poverty.

- The difference between the poverty rates of single women and men with children is largest in Lou-

isiana (29.4 percentage points) and Mississippi (27.2 percentage points). It is smallest in Florida (14.6 percentage points) and North Carolina (15.6 percentage points; Appendix Table B4.5).

There are also important differences in poverty rates by household type for households of different racial and ethnic backgrounds (Appendix Table B4.6).

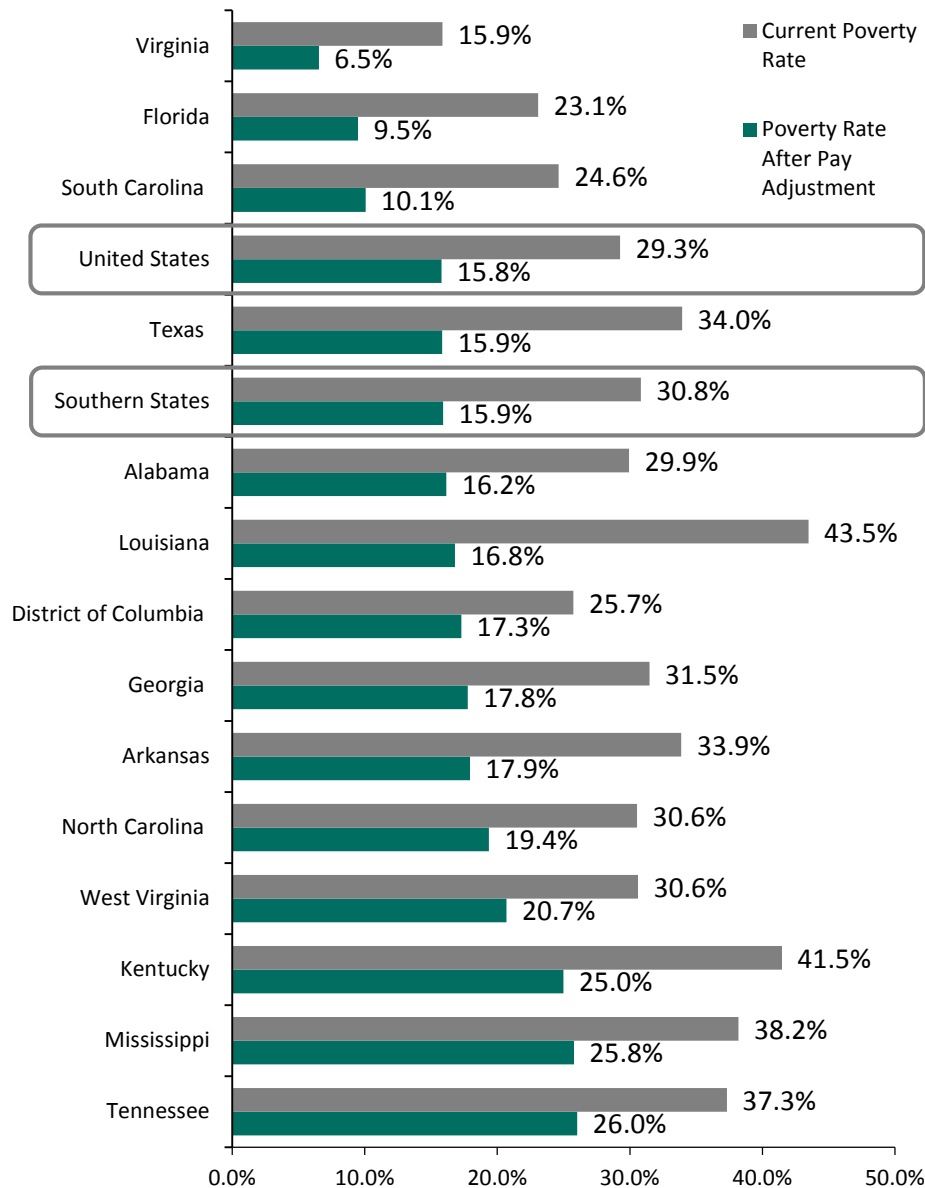
- Hispanic, black, and white households generally have lower poverty rates in states outside the South than in the southern states. For Asian/

Pacific Islander households and Native American households, poverty rates are generally lower in the South than in states outside the South.

- In the South, about half of households with children headed by single Hispanic, black, and Native American mothers are in poverty (53.2, 50.7, and 48.0 percent, respectively). Southern households headed by married couples of any race or ethnicity without children tend to have the lowest rates of poverty.

Figure 4.5

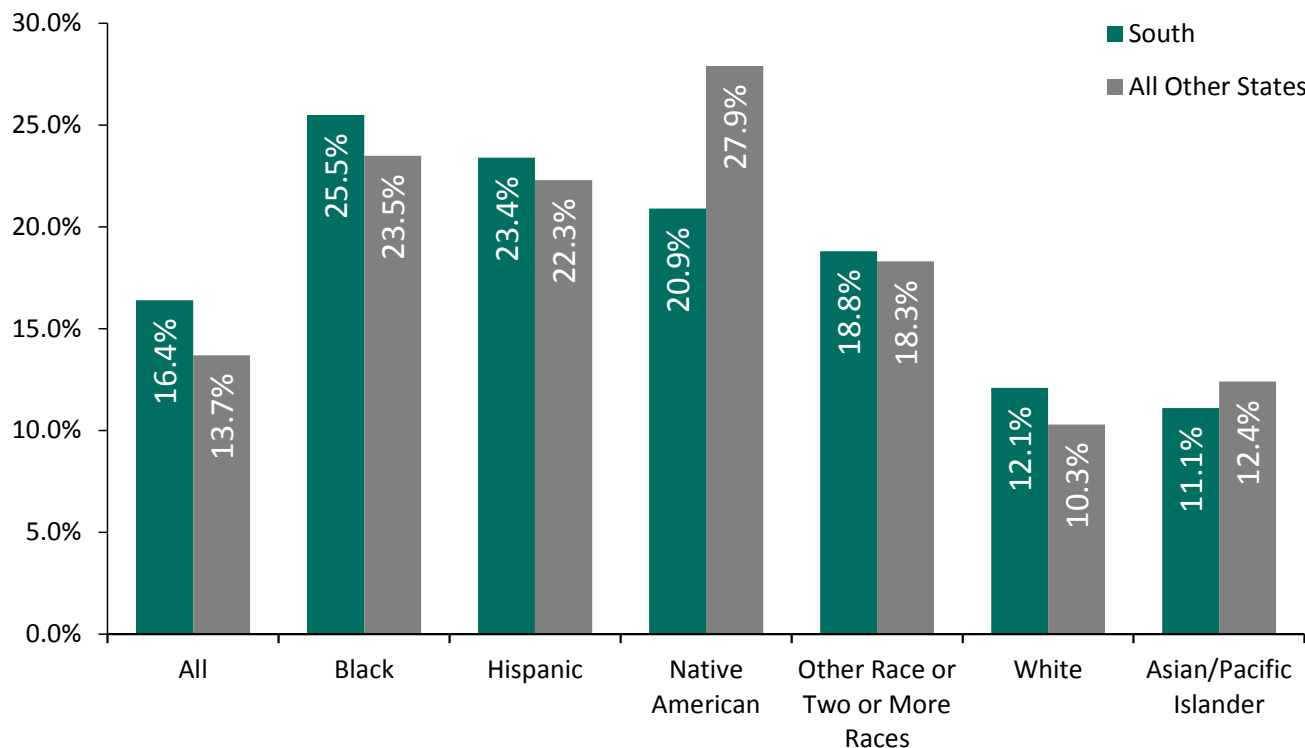
Current Poverty Rate and Estimated Rate for Single Mothers in the South if Women Earned the Same as Comparable Men, 2014



Source: IWPR calculations based on the Current Population Survey Annual Social and Economic supplements based on Flood et al., 2013–2015 (for calendar years 2012–2014). Integrated Public Use Microdata Series, Version 4.0 (Institute for Women’s Policy Research 2015a).

Figure 4.6.

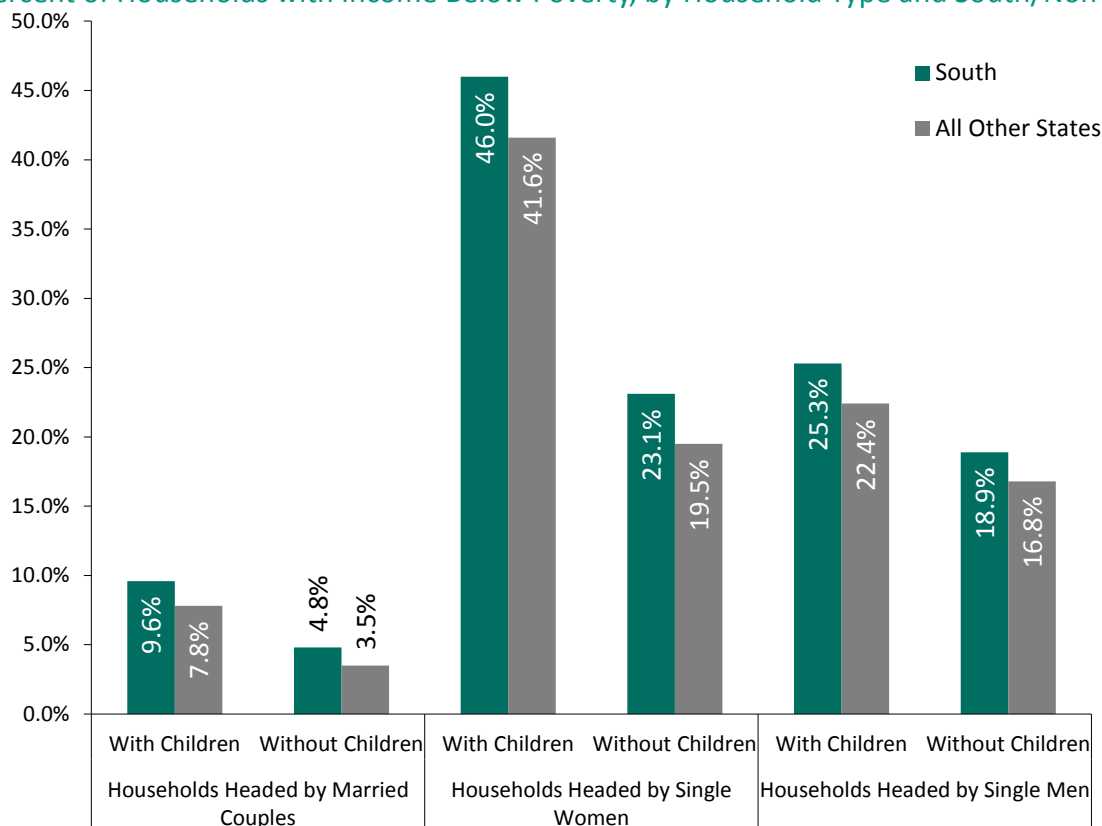
Poverty Rates of Women, by Race/Ethnicity and South/Non-South, 2014



Note: Aged 18 and older. Racial categories are non-Hispanic. Hispanics may be of any race or two or more races.
Source: IWPR analysis of American Community Survey microdata (IPUMS, Version 6.0).

Figure 4.7.

Percent of Households with Income Below Poverty, by Household Type and South/Non-South, 2014



Note: Households with children include those with children under age 18. Single women and single men include those who are never married, married with an absent spouse, widowed, divorced, or separated.
Source: IWPR analysis of American Community Survey microdata (IPUMS, Version 6.0).

FOCUS ON: The Official and Supplemental Poverty Measures

The official poverty rate is based on a comparison of family income to a set of thresholds that vary by household size and composition—if a family’s income falls below this threshold, they are considered to be in poverty. These thresholds were chosen by the federal government to represent the amount of money a family would need to maintain an adequate diet multiplied by three (to cover other necessary expenditures). The thresholds are updated every year by adjusting the income values using the Consumer Price Index (CPI). Ever since the official poverty measure was created in the 1960’s, however, there have been concerns about its adequacy in measuring the true depth of economic hardship in the country.

Updates to the poverty thresholds over time have not taken into account shifts in the cost of living and changes in the allocation of household income across different consumption groups. The thresholds also do not take into account geographic variations in the cost of living, meaning that a family of four with two children in New York City would have the same poverty threshold as a similar family living in rural Mississippi, though clearly that same income would not stretch nearly as far in New York City. Finally, the current measure of family income used to determine poverty status does not include benefits from many important social safety net programs such as the Supplemental Nutrition Assistance Program (SNAP; Short et al. 1999).

These concerns ultimately resulted in the creation of the Supplemental Poverty Measure (SPM) by the Census Bureau; it was based largely on the recommendations in the 1995 report of the National Research Council of the National Academy of Sciences’ Panel on Poverty and Family Assistance. As the name implies, the SPM has not replaced the official poverty measure, but rather has been used as a supplemental measure to help understand the extent of economic hardship in the United States. The SPM differs from the official poverty measure in a few key ways. First, the SPM uses a more detailed methodology to determine the amount of income needed to support a family and is based on expenditure data on a basic set of goods including food, clothing, shelter, and utilities with a small allowance for other needs that is updated over time. Second, the SPM includes additional resources when calculating a family’s income. Unlike the official poverty measure, the SPM includes the value of all cash income and noncash benefits that can be used to buy basic necessities. This means that the SPM can be used to evaluate the impact of various social safety net programs on reducing poverty (Short 2015).

In 2014, the official poverty threshold for a family of four with two children was \$24,008. The SPM threshold for the same family varied depending on whether the housing was owned (with/without a mortgage) or rented; for families residing in the South, it varied from a low of \$20,239 to a high of \$25,301 (Institute for Women’s Policy Research 2015a).¹⁰ Overall, in 2014 the official poverty rate for people of all ages in the South was 16.6 percent compared with the SPM for the South of 15.6 percent.¹¹ However, the SPM was not universally higher for all groups. Women, for example saw virtually no differences between the official and supplemental poverty measures (16.2 and 16.0 percent respectively; Short 2015).

¹⁰ The reported supplemental poverty measures may not exactly replicate estimates in published reports because the publicly available CPS ASEC files differ from internal data files. The public use CPS ASEC file top codes some income (and expenditure) items and does not disclose some geographic identifiers, therefore a person’s poverty status when estimated using the public use file may not be the same as his/her poverty status using the internal file.

¹¹ The official poverty rate differs from rates elsewhere in the report because it includes people of all ages and relies on data from the 2015 CPS ASEC, while IWPR analysis reports poverty for those aged 18 and older using microdata from the American Community Survey.

Conclusion

Increasing women's access to resources that foster their economic independence and success is integral to the overall well-being of women, families, and communities in the South. Women in this region, as in the rest of the nation, have made great gains in education in recent years and are a driving force behind the nation's growth in businesses and the revenues they generate. In 2014, 27.6 percent of southern women had at least a bachelor's degree, between 2002 and 2012 the growth rate for women-owned businesses outpaced the growth for men-owned businesses, and more women in the South today have health care coverage as a result of the implementation of the federal Patient Protection and Affordable Care Act of 2010.

Despite these gains for women, many southern women continue to struggle to meet their own and their family's basic needs. Too many southern states, eight of the 14, have refused the Medicaid expansion that would have provided critical health care access to millions. Almost 20 percent (19.4 percent) of women across the South lack access to health insurance. The lack of access to health insurance is especially pronounced among southern women of color—almost 40 percent (38.4 percent) of Hispanic women, 22.1 percent of Na-

tive American women, 19.9 percent of black women, and 17.1 percent of Asian/Pacific Islander women—lack health insurance coverage, compared with 13.8 percent of white women.

Women of color and single women with children, in particular, face limited access to resources such as good neighborhood schools and job opportunities because they live in poverty. Across the South, 16.4 percent of women have incomes below the poverty line, with poverty rates ranging from a low of 11.6 percent in Virginia to more than 21 percent in Mississippi. If employed southern women were paid the same wages as similar southern men (similarly educated and working similar hours), the poverty rates of southern working women could be cut in half, from 9.4 percent to 4.6 percent (Figure 4.4.) and the poverty rate for working single mothers could be cut by almost as much, from 30.8 percent to 15.9 percent (Figure 4.5.).

It is crucial that we identify where disparities in opportunities exist, and where social policy can make a difference and increase supports to help all women thrive in the workforce. This is critical for the nation and it is essential to elevating women's status in the South.

Appendix A4:

Methodology

To analyze the status of women in the South, 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 each state and the United States as a whole. The data in IWPR's *Status of Women in the South* report come from federal government agencies and other sources; many of the 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; Ruggles et al. 2015). Much of the analysis for IWPR's 1996–2004 *Status of Women in the States* reports relied on the Current Population Survey (CPS).

The tables and figures 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 from racial categories—including white, black (which includes those who identified as black or African American), Asian/Pacific Islander (which includes those who identified as Chinese, Japanese, and Other Asian or Pacific Islander), or Native American (which includes those who identified as American Indian or Alaska Native). The ACS also allows respondents to identify with more specific racial/ethnic groups and/or Hispanic origins. Detailed racial/ethnic information is available for American Indians and Alaska Natives, Asian/Pacific Islanders, and Hispanics, but not for blacks or whites. IWPR conducted analysis of selected indicators for the groups for which detailed information is available. When sample sizes were not large enough, detailed races/ethnicities were combined into "other" categories based on their corresponding major racial or ethnic group.

When analyzing state- and national-level ACS microdata, IWPR used 2014 data, the most recent available, for most indicators. When analyzing poverty rates by household type at the state level and poverty and

opportunity indicators by detailed racial and ethnic group nationally, IWPR combined three years of data (2012, 2013, and 2014) to ensure sufficient sample sizes. IWPR constructed a multi-year file by selecting the 2012, 2013, and 2014 datasets, adjusting dollar values to their 2014 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. Data are not presented if the average cell size for the category total is less than 35.

IWPR used personal 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, nonresponses, and individual sampling probabilities. Estimates from IPUMS ACS samples may not be consistent with summary table ACS estimates available from the U.S. Census Bureau due to the additional sampling error and the fact that over time, the Census Bureau changes the definitions and classifications for some variables. The IPUMS project provides harmonized data to maximize comparability over time; updates and corrections to the microdata released by the Census Bureau and IPUMS may result in minor variation in future analyses.

To analyze the impact that paying women equally to men would have on poverty rates for working women, IWPR used data from the 2013–2015 Current Population Survey Annual Social and Economic supplements (for calendar years 2012–2014) based on Flood et al. (2015) 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 poverty have some bearing on this report’s comparisons with data from IWPR’s 2004 report and on the reported differences in data for 2014 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. Bureau of the Census 2014). 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 dormitory 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. U.S. Census Bureau 2014). The ACS collects income and health insurance information in the previous 12 months throughout the year while the CPS-ASEC collects income and health insurance 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. Bureau of the Census 2014). Finally, the two surveys have differences in wording of some questions that aim to collect similar social and demographic information.

Calculating the Composite Index

To construct the Poverty & Opportunity 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. 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. In previous IWPR Status of Women in the States report, the desired level of educational attainment was set at the national value for men. In 2014, 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. We therefore set the desired level to the value for the state with the highest value for women.

PERCENT WITH HEALTH INSURANCE: Percent of women aged 18 through 64 who are insured. Source: Calculations of 2014 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS, Version 6.0) at the Minnesota Population Center (Ruggles et al. 2015).

EDUCATIONAL ATTAINMENT: In 2013, the percent of women aged 25 and older with a bachelor’s degree or higher. Source: Calculations of 2014 American Com-

munity Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS, Version 6.0) at the Minnesota Population Center (Ruggles et al. 2015).

WOMEN'S BUSINESS OWNERSHIP: In 2012, the percent of all firms (legal entities engaged in economic activity during any part of 2012 that filed an IRS Form 1040, Schedule C; 1065; any 1120; 941; or 944) owned by women. The Bureau of the Census 2012 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 (Institute for Women's Policy Research 2015d).

PERCENT OF WOMEN ABOVE POVERTY: In 2014, the percent of women living above the federal poverty threshold, which varies by family size and composition. In 2014, the poverty level of a family of four (with two children) was \$24,008 (U.S. Department of Commerce, U.S. Census Bureau 2014). 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 2014 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS, Version 6.0) at the Minnesota Population Center (Ruggles et al. 2015).

Appendix B4:

Poverty & Opportunity Tables

Data and Rankings on Poverty & Opportunity Among Men in the South

State	Percent of Men 18-64 Years Old with Health Insurance, 2014			Percent of Men with a Bachelor's Degree or Higher, Aged 25 and Older, 2014			Percent of Businesses That are Men-Owned, 2012			Percent of Men Living Above Poverty, Aged 18 and Older, 2014		
	Percent	National Rank	Regional Rank	Percent	National Rank	Regional Rank	Percent	National Rank	Regional Rank	Percent	National Rank	Regional Rank
Alabama	78.9%	40	8	22.7%	46	9	54.4%	16	5	86.4%	47	11
Arkansas	79.5%	36	6	20.7%	49	12	53.1%	24	8	86.9%	41	7
District of Columbia	90.3%	5	1	54.0%	1	1	47.7%	50	14	88.2%	33	3
Florida	72.7%	50	13	28.1%	25	4	51.7%	39	12	87.8%	37	4
Georgia	74.7%	48	11	28.8%	22	3	51.7%	39	12	86.9%	41	7
Kentucky	84.5%	21	2	21.9%	47	10	55.5%	10	1	86.1%	48	12
Louisiana	75.1%	47	10	21.6%	48	11	51.9%	38	11	86.8%	45	10
Mississippi	73.8%	49	12	18.9%	50	13	53.1%	24	8	84.4%	50	14
North Carolina	79.1%	38	7	27.8%	26	5	54.1%	19	6	87.7%	38	5
South Carolina	77.5%	42	9	26.0%	36	7	55.1%	12	3	87.6%	39	6
Tennessee	79.7%	35	5	25.4%	38	8	54.9%	13	4	86.9%	41	7
Texas	71.8%	51	14	27.8%	26	5	53.1%	24	8	88.6%	31	2
Virginia	83.9%	22	3	36.8%	7	2	54.0%	20	7	91.4%	10	1
West Virginia	83.1%	26	4	18.2%	51	14	55.2%	11	2	86.0%	49	13
Southern States	76.1%			27.2%			N/A			87.8%		
All Other States	83.7%			31.3%			N/A			89.5%		
United States	81.1%			29.9%			53.7%			88.9%		

Note: Figures on women's business ownership (see Table 4.1) and men's business ownership do not add to 100 percent because they do not include firms that are jointly owned by women and men and those that are publicly held.

Source: Data on health insurance, educational attainment, and poverty are based on IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0). Data on men-owned businesses are from the U.S. Department of Commerce's 2012 Survey of Business Owners accessed through American Fact Finder (2015d).

Poverty and Opportunity Among Women in the South, by Detailed Racial and Ethnic Groups, 2014

Race/Ethnicity	Percent with Health Insurance, Aged 18-64	Percent with a Bachelor's Degree or Higher, Aged 25 and Older	Percent Living Below Poverty, Aged 18 and Older
Hispanic			
Mexican	53.2%	12.0%	26.7%
Spaniard	81.0%	34.3%	14.4%
Caribbean			
Cuban	66.4%	23.9%	20.5%
Dominican	65.6%	24.3%	20.9%
Puerto Rican	76.9%	24.3%	19.5%
Central America			
Costa Rican	65.6%	28.6%	18.4%
Guatemalan	36.3%	10.2%	36.4%
Honduran	37.4%	9.9%	32.3%
Nicaraguan	56.6%	20.3%	18.2%
Panamanian	78.3%	30.1%	13.2%
Salvadoran	48.2%	8.8%	24.1%
Other Central American	N/A	N/A	N/A
South America			
Argentinean	68.6%	40.4%	13.3%
Bolivian	60.8%	31.2%	13.4%
Colombian	66.1%	32.4%	16.1%
Ecuadorian	68.4%	26.7%	14.6%
Peruvian	62.2%	31.8%	12.3%
Venezuelan	65.8%	49.6%	17.2%
Other South American	65.6%	27.0%	13.5%
Other Hispanic	70.3%	17.7%	21.3%
Asian/Pacific Islander			
East Asia			
Chinese	81.2%	59.0%	14.6%
Japanese	88.0%	40.4%	9.3%
Korean	71.6%	45.4%	13.3%
South Central Asia			
Indian	85.8%	69.4%	8.3%
Pakistani	65.5%	50.2%	15.4%
South East Asia			
Cambodian	71.0%	14.6%	17.6%
Filipino	87.5%	54.8%	6.9%
Laotian	76.0%	15.9%	11.3%
Thai	72.2%	33.9%	13.3%
Vietnamese	71.0%	26.1%	13.6%
Other Asian	68.5%	38.1%	20.3%
Pacific Islander	73.9%	18.0%	22.1%
Two or More Asian/Pacific Islander Races	80.1%	43.1%	16.5%
Native American			
Alaska Native	N/A	N/A	N/A
Cherokee	73.4%	21.5%	21.3%
Other American Indian Tribe	73.5%	17.6%	24.0%
Two or More American Indian and/or Alaska Native Tribes	78.5%	17.8%	15.3%

Notes: Data are three-year averages (2012-2014). Racial categories are non-Hispanic. Hispanics may be of any race or two or more races. Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Appendix Table B4.3.

Educational Attainment Among Women Aged 25 and Older, by Southern State, South/Non-South, and United States, 2014

	Less Than a High School Diploma	High School Diploma or the Equivalent	Some College or an Associate's Degree	Bachelor's Degree or Higher
State	Percent	Percent	Percent	Percent
Alabama	14.5%	30.8%	31.3%	23.3%
Arkansas	13.9%	33.4%	30.7%	22.0%
District of Columbia	9.2%	17.1%	18.2%	55.5%
Florida	12.1%	29.2%	32.0%	26.7%
Georgia	13.1%	27.4%	30.2%	29.3%
Kentucky	14.4%	31.3%	30.8%	23.5%
Louisiana	14.9%	32.9%	28.2%	24.0%
Mississippi	15.7%	27.9%	33.7%	22.7%
North Carolina	12.1%	25.3%	33.2%	29.4%
South Carolina	12.6%	29.8%	31.3%	26.4%
Tennessee	13.3%	32.5%	28.7%	25.5%
Texas	17.2%	24.6%	30.2%	28.0%
Virginia	10.5%	24.1%	28.9%	36.5%
West Virginia	14.0%	39.0%	26.6%	20.4%
Southern States	13.8%	27.9%	30.6%	27.6%
All Other States	11.8%	26.5%	30.2%	31.6%
United States	12.5%	27.0%	30.3%	30.2%

Note: Aged 25 and older.

Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Appendix Table B4.4

Current Poverty Rate and Estimated Rate if All Working Women and if Working Single Mothers Earned the Same as Comparable Men, by Southern State, South/Non-South, and United States, 2013

State	All Working Women			Working Single Mothers		
	Current Poverty Rate	Poverty Rate After Pay Adjustment	Amount the Poverty Rate Would Be Reduced	Current Poverty Rate	Poverty Rate After Pay Adjustment	Amount the Poverty Rate Would Be Reduced
Alabama	8.9%	4.1%	-53.9%	29.9%	16.2%	-46.0%
Arkansas	11.8%	6.1%	-47.9%	33.9%	17.9%	-47.1%
District of Columbia	6.3%	3.2%	-48.8%	25.7%	17.3%	-32.8%
Florida	8.2%	3.5%	-56.6%	23.1%	9.5%	-58.8%
Georgia	9.3%	4.8%	-48.2%	31.5%	17.8%	-43.6%
Kentucky	11.0%	6.1%	-44.5%	41.5%	25.0%	-39.7%
Louisiana	12.1%	5.3%	-56.2%	43.5%	16.8%	-61.3%
Mississippi	12.5%	7.7%	-38.2%	38.2%	25.8%	-32.5%
North Carolina	10.3%	5.6%	-45.8%	30.6%	19.4%	-36.6%
South Carolina	8.9%	4.3%	-51.8%	24.6%	10.1%	-59.1%
Tennessee	10.1%	5.7%	-44.0%	37.3%	26.0%	-30.2%
Texas	10.5%	4.8%	-54.7%	34.0%	15.9%	-53.3%
Virginia	5.3%	2.3%	-56.1%	15.9%	6.5%	-58.8%
West Virginia	8.1%	4.9%	-39.1%	30.6%	20.7%	-32.4%
Southern States	9.4%	4.6%	-51.3%	30.8%	15.9%	-48.3%
All Other States	7.6%	3.8%	-50.7%	28.3%	15.7%	-44.5%
United States	8.2%	4.0%	-50.9%	29.3%	15.8%	-46.0%

Source: IWPR calculations based on the Current Population Survey Annual Social and Economic supplements based on Flood et al., 2013–2015 (for calendar years 2012–2014). Integrated Public Use Microdata Series, Version 4.0 (Institute for Women's Policy Research 2015a).

Appendix Table B4.5.

Percent of Households Below Poverty, by Household Type, Southern State, South/Non-South, and United States, 2014

	Households Headed by Married Couples				Households Headed by Single Women				Households Headed by Single Men			
	With Children		Without Children		With Children		Without Children		With Children		Without Children	
State	Score	Regional Rank	Percent	Regional Rank	Percent	Regional Rank	Percent	Regional Rank	Percent	Regional Rank	Percent	Regional Rank
Alabama	8.7%	4	4.9%	8	52.5%	12	26.8%	11	27.9%	11	22.3%	11
Arkansas	11.2%	14	4.6%	5	50.0%	8	26.4%	10	28.6%	12	21.7%	10
District of Columbia	4.8%	1	3.0%	2	44.1%	3	18.5%	2	26.6%	5	15.2%	2
Florida	10.1%	10	5.1%	10	41.5%	2	21.0%	3	26.9%	7	18.3%	4
Georgia	10.2%	11	4.8%	7	46.1%	6	23.9%	6	27.6%	9	19.4%	5
Kentucky	9.5%	7	5.9%	13	53.3%	13	26.9%	12	28.6%	12	23.1%	12
Louisiana	6.6%	3	5.2%	11	50.1%	9	28.6%	13	20.7%	2	21.3%	9
Mississippi	10.6%	12	6.0%	14	53.9%	14	31.7%	14	26.7%	6	25.4%	14
North Carolina	8.9%	6	4.5%	4	44.8%	5	23.2%	5	29.2%	14	19.5%	6
South Carolina	8.7%	4	4.4%	3	49.1%	7	24.5%	8	24.7%	4	20.0%	7
Tennessee	9.9%	9	4.7%	6	50.9%	10	24.1%	7	27.6%	9	20.7%	8
Texas	11.1%	13	4.9%	8	44.5%	4	21.9%	4	22.7%	3	16.6%	3
Virginia	5.0%	2	2.9%	1	37.6%	1	17.3%	1	17.0%	1	14.2%	1
West Virginia	9.5%	7	5.3%	12	51.3%	11	25.9%	9	27.0%	8	24.3%	13
Southern States	9.3%		4.7%		45.8%		23.2%		24.4%		19.2%	
All Other States	7.5%		3.5%		41.1%		19.5%		21.3%		16.8%	
United States	8.1%		3.9%		42.9%		20.8%		22.4%		17.6%	

Notes: Households with children include those with children under age 18. Single women and single men include those who are never married, married with an absent spouse, widowed, divorced, or separated. Data are three-year (2012-2014) averages; national and regional data are for 2014.

Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Appendix Table B4.6.

Percent of Households Below Poverty, by Household Type and Race/Ethnicity, Southern States and United States, 2014

	Households Headed by Married Couples		Households Headed by Single Women		Households Headed by Single Men	
	With Children	Without Children	With Children	Without Children	With Children	Without Children
Southern States						
All	9.6%	4.8%	46.0%	23.1%	25.3%	18.9%
White	5.9%	3.8%	38.1%	19.3%	18.8%	16.4%
Hispanic	20.3%	9.6%	53.2%	29.7%	31.2%	19.0%
Black	11.4%	7.1%	50.7%	30.1%	34.2%	26.5%
Asian/Pacific Islander	8.0%	6.3%	31.9%	22.8%	15.4%	18.7%
Native American	10.7%	8.9%	48.0%	34.8%	31.2%	28.9%
Other or Two or More Races	10.7%	6.8%	45.2%	28.0%	30.0%	22.8%
All Other States						
All	7.8%	3.5%	41.6%	19.5%	22.4%	16.8%
White	4.8%	2.7%	34.5%	16.4%	16.7%	14.5%
Hispanic	18.4%	7.5%	51.1%	29.0%	29.2%	19.6%
Black	10.5%	5.2%	48.0%	27.0%	34.5%	26.5%
Asian/Pacific Islander	8.3%	6.6%	31.4%	24.3%	21.9%	20.2%
Native American	16.7%	9.9%	52.0%	34.3%	38.3%	31.5%
Other or Two or More Races	9.4%	5.1%	44.8%	25.2%	25.0%	22.6%

Note: Households with children include those with children under age 18. Single women and single men include those who are never married, married with an absent spouse, widowed, divorced, or separated. Data are three-year (2012-2014) averages. Racial categories are non-Hispanic. Hispanics may be of any race or two or more races.

Source: IWPR analysis of American Community Survey microdata (IPUMS, Version 6.0).

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Rural Women

Just over one in five (21.4 percent) American women and girls live in a rural area; in the South that number is more than one in four (26.3 percent).¹ This is a racially and ethnically diverse group of girls and women—17.1 percent are black, 8.0 percent are Hispanic, and 72.0 percent are white, while much smaller shares are Asian/Pacific Islander and Native American (0.8 percent and 0.6 percent, respectively).

The population of rural areas across the nation and in the South are declining slowly, partly in response to the many barriers to economic well-being and mobility in rural areas (Southern Rural Black Women's Initiative 2015; U.S. Department of Agriculture 2016). Many areas of the rural South lack access to resources such as grocery stores, job opportunities, public transportation, and even the internet (Southern Rural Black Women's Initiative 2015).

While employment levels in southern rural communities are beginning to increase, they remain below their pre-recession levels (MDC 2014; U.S. Department of Agriculture 2016) and rural women continue to have earnings well below their urban counterparts.

- Median annual earnings in the South are lower for rural women (\$30,000) than for urban woman (\$36,400), and are also lower than the earnings of rural women in other parts of the country (\$34,000). Among rural women, there are also large differences by race/ethnicity with Hispanic (\$23,000) and Black (\$25,000) women's earnings considerably lower than white (\$32,000) and Asian/Pacific Islander (\$31,000) women's earnings.
- Women living in the rural South are much less likely than women in urban areas to have at least a bachelor's degree (18.5 percent and 30.9 percent, respectively). Rural women in other states are more likely to have a bachelor's degree or higher compared with rural women in the South (23.2 and 18.5 percent, respectively). Rural Hispanic, black, and Native American women are the least likely to have a postsecondary education (11.2, 13.1, and 16.1 percent, respectively), while white (20.1 percent) and Asian/Pacific Islander women are the most likely (36.2 percent). The lower average levels of educational attainment explain, in part, their lower earnings.
- Almost one in five women in rural areas of the South live below the poverty line (19.1 percent): 32.9 percent of black women, 27.1 percent of Hispanic women, 25.0 percent of Native American women, 15.3 percent of white women, and 14.3 percent of Asian/Pacific Islander women. Poverty rates are higher among rural women in the South than rural women in the rest of the country, where the rate is 14.2 percent.

Women in the rural South are more likely to live further away from a health care provider and to lack health insurance coverage, making it difficult for them to seek preventive care. As a result, rural southern women often experience poorer health outcomes compared with urban counterparts, among them higher rates of unintentional injury, obesity, and cervical cancer (Committee on Health Care for Underserved Women 2014). Rural women also have a lower life expectancy than their urban counterparts; the national average for women's life expectancy is 81.3 years, but in large swaths of the South life expectancy is 77 to 79.9 years, and in several areas it is under 77 years of age (Bishop and Gallardo 2012).

- About four in five women (80.8 percent) in the rural South have health insurance, compared with 87.1 percent of rural women in other regions. Hispanic women aged 18 to 64 in the rural South are the least likely to be covered by health insurance (57.6 percent), followed by Native American (77.9 percent) and black (78.5 percent) women. White (83.8 percent) and Asian/Pacific Islander (81.6 percent) women are the most likely to be covered by health insurance.

¹ In this report, southern states include Alabama, Arkansas, the District of Columbia, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas, Virginia, and West Virginia. Unless otherwise noted, data are IWPR calculations based on 2014 American Community Survey microdata. Rural individuals are those who live outside of Standard Metropolitan Statistical Areas (SMSAs).

- Only 78.0 percent of rural southern women aged 50 and older have had a mammogram in the last two years (compared with 81.0 percent of urban women) and only 69.0 percent of rural southern women aged 18 and older (compared with 74.1 percent of urban southern women) have had a pap smear in the last three years, although this exceeds the percent of rural women in other states who have had a pap smear (65.5 percent).
- Two-thirds of rural southern women (66.3 percent) are overweight or obese, with the highest rates among black women (80.6 percent). Native American women have the lowest rates, yet more than four in ten (48.6 percent) are overweight or obese. Rates of obesity are higher among southern rural women than women living in rural areas in other parts of the country (61.7 percent).

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