



POVERTY & OPPORTUNITY

TOP LINE NATIONAL FINDINGS

- **The status of women in the area of poverty and opportunity has worsened in the majority of states (29) in the last decade.** In 21 states and the District of Columbia, women’s status with regard to poverty and opportunity has improved.
 - The Poverty & Opportunity composite score is based on the percent of women living above poverty and women’s access to health insurance, a college education, and business ownership.
- **Closing the gender wage gap would cut the poverty rate for working women in half.** If all 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 for all working women would be cut from 8.1 percent to 3.9 percent.
- **Despite making substantial gains in educational attainment over the last two decades, women experience lower earnings and higher poverty rates than men in every state in the country.**
 - Since 1990, the percent of both men and women getting a college education has increased in the United States, and women’s relatively fast rate of progress allowed them to catch up to men in terms of BA enrollment and attainment. In 1990, 23.3 percent of men aged 25 and older held at least a bachelor’s degree, compared with only 17.6 percent of women aged 25 and older. In 2000, 26.1 percent of men and 22.8 percent of women had a bachelor’s degree or higher. **By 2013, women were slightly more likely than men to hold bachelor’s degrees** (29.7 percent of women aged 25 and older, compared with 29.5 percent of men aged 25 and older).
 - In every state, Millennial women are more likely than Millennial men to have a bachelor’s degree or higher. Nationally, **Millennial women are considerably more likely than Millennial men to have a bachelor’s degree or higher** (36.3 percent, compared with 28.3 percent). Despite their higher rates of educational attainment, **Millennial women have lower earnings than men in all but one state, and higher rates of poverty than Millennial men in every state in the nation.**
 - **Hispanic women half as likely as white women to have a bachelor’s degree** (15.3% compared with 32.5%).

BEST AND WORST STATES: WOMEN’S POVERTY AND OPPORTUNITY INDEX

	Rank	Grade		Rank	Grade
District of Columbia	1	A-	Mississippi	51	F
Maryland	2	B+	Arkansas	50	F
Massachusetts	3	B+	West Virginia	49	D-
Connecticut	4	B	Kentucky	48	D-
Hawaii	5	B	Louisiana	47	D-

- **The District of Columbia ranks highest on the composite poverty and opportunity index.** The city is #1 in the percentage of women with bachelor’s degrees or higher as well as #1 in share of businesses that are women-owned. DC ranks 47th, however, on the percentage of women living above poverty, reflecting the **large degree of inequality in the jurisdiction.**

- Mississippi ranks lowest on the composite poverty and opportunity index. It is last (#51) on the percentage of women above poverty and is in the bottom 10 on percentage of women with health insurance and women with a bachelor's degree or higher. **More than half of single Mississippian women with children live in poverty.**
- In general, **women in Northeastern states have more access to opportunity than women in the South.** Four states in the Northeast—Connecticut, Massachusetts, New Hampshire, and Vermont—rank in the top 10 on the composite poverty and opportunity index while seven southern states—Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Tennessee, and West Virginia—are in the bottom 10.

EDUCATIONAL ATTAINMENT

Best & Worst States: Women's Educational Attainment					
	Percent with a Bachelor's Degree or Higher	Rank		Percent with a Bachelor's Degree or Higher	Rank
District of Columbia	53.5%	1	West Virginia	19.1%	51
Massachusetts	40.3%	2	Arkansas	20.7%	50
Maryland	38.1%	3	Mississippi	21.6%	49
Colorado	37.5%	4	Nevada	22.2%	48
Connecticut	37.4%	5	Kentucky	22.7%	47

- Women outnumber men in college: during the 2012-2013 academic year, **women comprised 57 percent of the nation's college students.** More women than men aged 25 and older hold a bachelor's degree or higher in over half (29) the states.
- The educational progress of women has not been distributed equally across racial and ethnic groups. Asian/Pacific Islander women are the most likely to have a bachelor's degree or higher (48.4 percent), while **Hispanic women are the least likely** (15.3 percent).
 - Among Hispanic women, the proportion with a bachelor's degree or higher is largest among women of Venezuelan (49.7 percent) descent, and smallest among those of Salvadoran descent (8.8 percent).
 - Large disparities in educational attainment exist among Asian/Pacific Islander women.** More than six in ten women of Indian descent, but fewer than one in seven women of Samoan and Guamanian/Chamorro descent have at least a bachelor's degree.
- The fields of study that women choose in college have implications for their earnings once they graduate. **Women are fewer than half of workers in all ten fields with the highest median annual earnings for women.**
- Over half of women over 25 in the District of Columbia have a bachelor's degrees or higher, while **fewer than one in five West Virginian women hold at least a bachelor's degree.**
- One in three Hispanic women (33.9 percent) has less than a high school diploma**—more than four times the share of white women (7.9 percent) who do not have a high school diploma.

BUSINESS OWNERSHIP

Best & Worst States: Women's Business Ownership					
	Percent of Businesses Owned by Women	Rank		Percent of Businesses Owned by Women	Rank
District of Columbia	34.5%	1	South Dakota	22.1%	51
Maryland	32.6%	2	Idaho	23.5%	50
New Mexico	31.7%	3	Arkansas	24.5%	49
Hawaii	31.0%	4	Montana	24.6%	48
Georgia	30.9%	5	North Dakota	24.7%	47

- Only about **three in ten businesses** in the United States are women-owned.
 - Between 1997 and 2007, the proportion and number of women-owned businesses in the United States increased marginally from 26.0 percent to 28.8 percent.
- The number and share of women-owned firms that are **owned by women of color has increased dramatically** in recent years.
 - In 1997, women of color owned 17 percent of all women-owned firms. By 2014, **women of color owned 32 percent of women-owned firms.**
- **Most women-owned businesses are in female-dominated fields.** More than six in ten health care and education firms are women-owned.
 - In traditionally male-dominated industries, the share of women-owned businesses is much smaller. For example, women own only 35 percent of businesses in professional, scientific, and technical services.
- **Women-owned businesses are also concentrated in industries that generate less revenue.** The average sales for women-owned businesses in the United States are about one-quarter of the average for men-owned businesses.

ACCESS TO HEALTH INSURANCE COVERAGE

Best & Worst States: Women's Access to Health Insurance					
	Percent with Health Insurance in 2013	Rank		Percent with Health Insurance in 2013	Rank
Massachusetts	96.2%	1	Texas	71.7%	51
District of Columbia	94.3%	2	Florida	73.8%	50
Vermont	93.3%	3	Nevada	74.3%	48
Minnesota	90.9%	4	New Mexico	74.3%	48
Hawaii	90.8%	5	Georgia	75.5%	47

- The landscape of 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 dramatically reduced rates of uninsurance among women aged 18 to 24.** Between 2008 and 2014, **the percentage of women aged 18 to 24 without health insurance decreased by more than a third**, from 24.9 to 15.9 percent. Uninsurance rates for women of all ages dropped 18.5 percent between 2008 and 2014, from 13.0 percent of women lacking insurance in 2008, to 10.6 percent in the first nine months of 2014.
- More than **one in three women aged 18-64 in poverty lacked health insurance coverage** in 2013 (prior to full implementation of the ACA). Among racial and ethnic groups, white (86.8 percent) and Asian/Pacific Islander (82.8 percent) women had the highest rates of coverage while Hispanic (64.0 percent) and Native American (67.7 percent) women had the lowest rates.
- Women union members are more likely to have access to health insurance through their jobs than women who are not unionized. **Three in four unionized women (76.6 percent) had employer- or union-provided health insurance coverage in 2013**, compared with only half (51.4 percent) of their nonunion counterparts.
- In 2013, **immigrant women were significantly less likely** to have health insurance coverage than U.S.-born women (66.3 percent of immigrant women, compared with 84.6 percent of U.S.-born women).
- Of the **10 states ranked lowest** for women's access to health insurance, **only three states—Arkansas, Nevada, and New Mexico—have opted to expand Medicaid** under the ACA.

POVERTY

Best & Worst States: Women's Poverty					
	Percent Above Poverty	Rank		Percent Above Poverty	Rank
Alaska	91.0%	1	Mississippi	75.7%	51
New Hampshire	90.8%	2	New Mexico	78.5%	50
Maryland	89.6%	3	Louisiana	80.0%	49
Connecticut	89.4%	4	Kentucky	80.9%	48
Hawaii	89.3%	5	District of Columbia	81.1%	47

- **Women are more likely to live below the federal poverty line than men:** 14.5 percent of adult women have family incomes that placed them below the federal poverty line, compared with 11.0 percent of adult men.
- **The poverty rate for Native American, Black, and Hispanic women is nearly twice that of white women.**
 - Within racial and ethnic groups, **the largest disparities in poverty exist among Asian/Pacific Islander women.** Those who identify as Hmong and Bangladeshi are more than three times as likely to be poor as those who identify as Filipino and Indian.
- **Poverty rates vary considerably depending on whether women (and men) have children.** Both single mothers and single fathers have higher poverty rates than single men and women without children. Married couples without children have the lowest rates of poverty.
 - **Single mothers are significantly more likely than single fathers to be living in poverty**—43.1 percent of households headed by single mothers live in poverty, compared with 23.6 percent of households headed by single fathers.
 - **If working women received equal pay, the very high and persistent poverty rate for working single mothers would be cut nearly in half** from 28.7 percent to 15 percent.
- **Millennial women** (aged 16-34) have a higher poverty rate than women overall, despite Millennial women's higher rates of educational attainment (36.3 percent of Millennial women aged 25-34 have a bachelor's degree or higher, compared with 29.7 percent of all women aged 25 and older).
- Without Social Security, one-third of **older women** aged 65-74, and half of women over 75, would be poor.
- **Women who live with a same-sex partner** are more likely to live in poverty than women married to men (7.4 percent compared with 6.2 percent) and men living with a same-sex partner (3.5 percent).

POVERTY AND OPPORTUNITY REPORT OVERVIEW

This is the second of a series of topical releases from the *Status of Women in the States: 2015* report. The 2015 release uses data from previous reports to track trends over time and analyze where states have declined, improved, or stayed the same since the last national report in 2004. The report and additional data are available on the website (www.statusofwomendata.org), including additional breakdowns by race/ethnicity.

ABOUT THE STATUS OF WOMEN IN THE STATES

The *Status of Women in the States*, a project of the Institute for Women's Policy Research since 1996, analyzes women's status in each state and the nation overall on seven different topic areas: Employment & Earnings, Poverty & Opportunity, Violence & Safety, Health & Well-Being, Reproductive Rights, Political Participation, and Work & Family. Data on Violence & Safety and Work & Family are new additions to the 2015 edition. Since the first *Status of Women in the States* release, the reports have been used to increase community and private investment in programs and policies that improve outcomes for women throughout the United States. The project is supported by the Ford Foundation, the American Federation of Teachers, the Annie E. Casey Foundation, and the Women's Funding Network, as well as other organizations.