

Women, Work and the Iowa Economy

**The State of Working Iowa 2008
Part II**

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The Iowa Policy Project

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The State of Working Iowa 2008

Part II

Women, Work and the Iowa Economy

Introduction

Women play a substantial and crucial role in the Iowa economy. Women make up almost half the labor force, participating in the labor force at one of the highest rates in the nation. At the same time, disparities persist as to women's prospects for success in that same economy. For instance, although women in Iowa are more likely than men to receive post-secondary education, they are also more likely to be in poverty and to earn a lower wage than male peers.

The "gender gap," the difference between male and female wages, is a much-discussed but often misunderstood tool that helps measure women's success in the workforce. Women's median wages are lower than men's median wages largely because of differences in male and female occupations and work history, although gender discrimination in the workforce also plays a role. This report investigates Iowa's gender gap in ways that clearly show both its causes and effects and suggests policy responses that could ensure women's full and equal participation in Iowa's economic future. Understanding the differences between men's and women's experiences in the state economy is important for developing policies that can effectively address barriers to economic success for all Iowans.

Women and the Workforce

Women in Iowa work hard. Sixty-seven percent of women in Iowa were in the labor force during 2007; this is substantially higher than the national average labor force participation rate of 59 percent. Only four states have women's labor force participation rates higher than Iowa's.¹ By comparison, 77 percent of Iowa men participate in the labor force, which makes the state eighth in the nation for male labor-force participation. In addition, 81.2 percent of women with children under the age of 18 participate in the labor force in Iowa.² Table 1 shows that women make up 47.5 percent of the Iowa workforce while men comprise the remaining 52.5 percent.

Table 1 also shows that women and men have similar rates of unemployment in Iowa. There is a significant difference, however, between the male and female share of the part-time workforce.³ Almost one-third (just over 32 percent) of women are part-time workers compared to fewer than 1 in 5 (18.6 percent) men.

Gender Wage Gap

At the median wage, women in Iowa earn about 78 percent (78 cents for every dollar) of what men earn. For the United States as a whole, the median-wage gender gap is 81.4 percent. On this measure of wage

Table 1. Labor Force Characteristics of Men and Women in Iowa, 2007

	<i>Female</i>	<i>Male</i>	<i>Diff.</i>
Labor force participation rate	66.9%	77.2%	-10.3
Employment to population ratio	64.3%	74.4%	-10.1
Unemployment rate	3.8%	3.6%	0.2*
Long-term unemployment share	(a)	17.2%	n.a.
Underemployment rate	7.2%	6.7%	0.5*
Part-time workers share	32.1%	18.6%	13.5
Part-time, econ. reasons (share)	9.3%	13.8%	-4.6
Share of labor force	47.5%	52.5%	-5.0

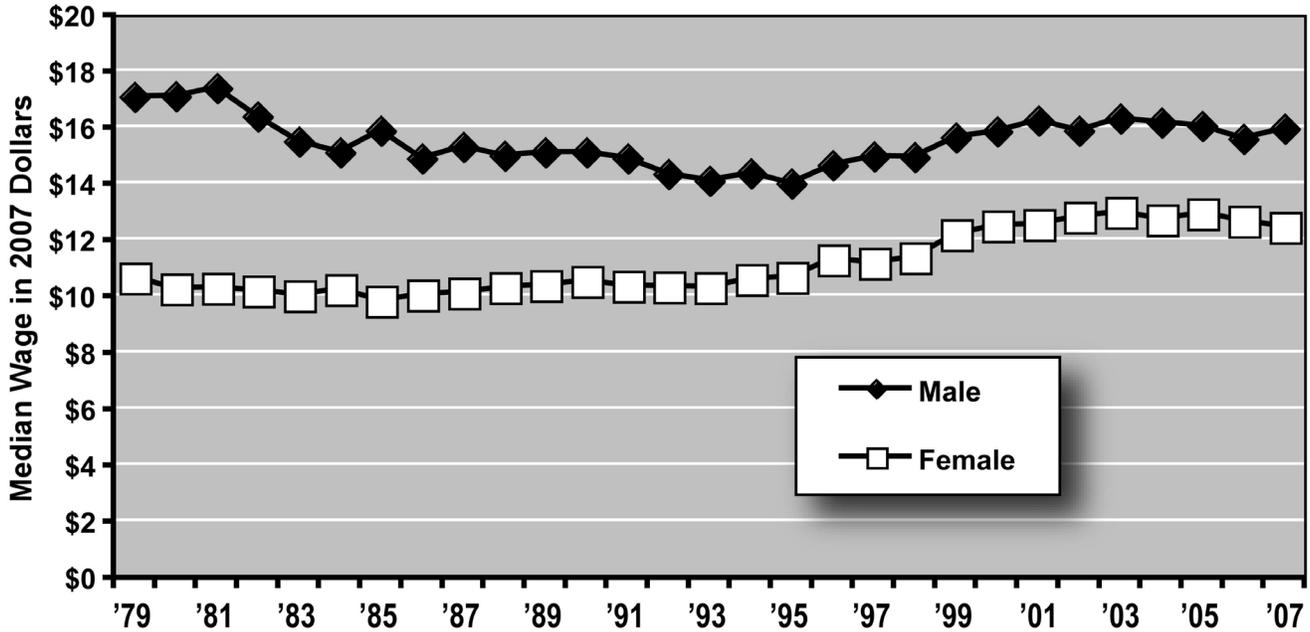
(a) Does not meet standards for sample size.

* Difference not significant.

Source: Economic Policy Institute analysis of Current Population Survey data

equality between men and women, Iowa lags behind the national average and ranks 37th among states. Although the gap between male and female median wages actually widened in Iowa between 2006 and 2007, the gap has narrowed significantly over the past several decades.

Figure 1. Iowa's Gender Gap Gradually Narrows, 1979-2007



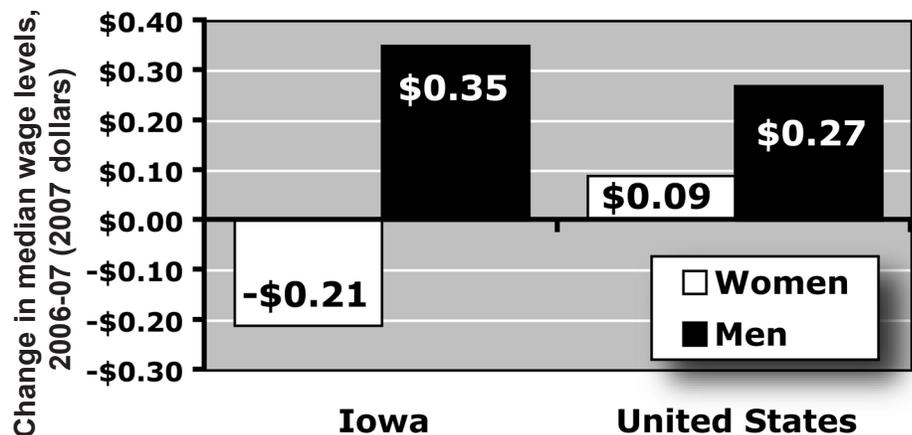
Source: Economic Policy Institute analysis of Current Population Survey data

Over the past three decades, as Figure 1 illustrates, the gender wage gap in Iowa was at its widest in 1981, when women in Iowa earned 59 percent of male wages. In 2006, the gender gap was at its narrowest, with women's wages at just over 81 percent of men's wages. However, women in Iowa lost ground relative to men in 2007 as women's median wages declined for a second consecutive year, falling \$0.21/hour to \$12.50/hour while the male median wage reversed three years of decline and rose \$0.35/hour to \$15.98/hour.

Figure 2 shows how changes in Iowa compare to changes nationwide in 2007. Men's wages in Iowa grew more swiftly than men's wages nationwide, while women's wages dropped in Iowa and grew slightly at the national level.

The gender gap increased both in Iowa and nationwide last year as women's wages grew less than men's wages. The gap grew by 3 cents in Iowa, compared with a widening of eight-tenths of a cent at the national level.

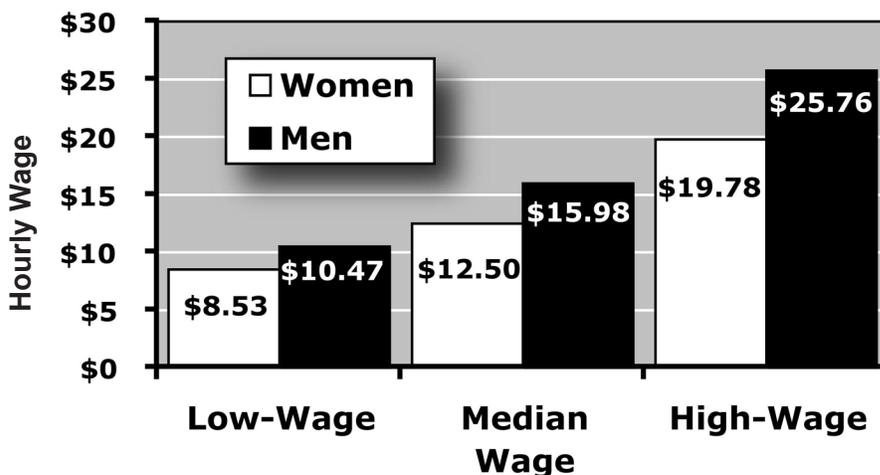
Figure 2. Women's Wages Drop in Iowa But Gain Nationwide



Source: Economic Policy Institute analysis of Current Population Survey data

Figure 3 illustrates the gender gap for median wage, low-wage and high-wage workers in Iowa. The gender gap is smallest for low-wage women workers in Iowa: Women at the 20th percentile earn almost 81.5 percent of the earnings of low-wage male workers; however, Iowa still lags behind the national average of 87 percent. Only six states have larger gender gaps for low-wage work than Iowa.⁴ High-wage women experience the largest gender gap of all women workers in Iowa. Women at the 80th percentile of earnings earn \$19.78/hour, which is just less than 77 percent of what high-wage men earn. Iowa's high-wage gender gap is the eighth largest in the nation.

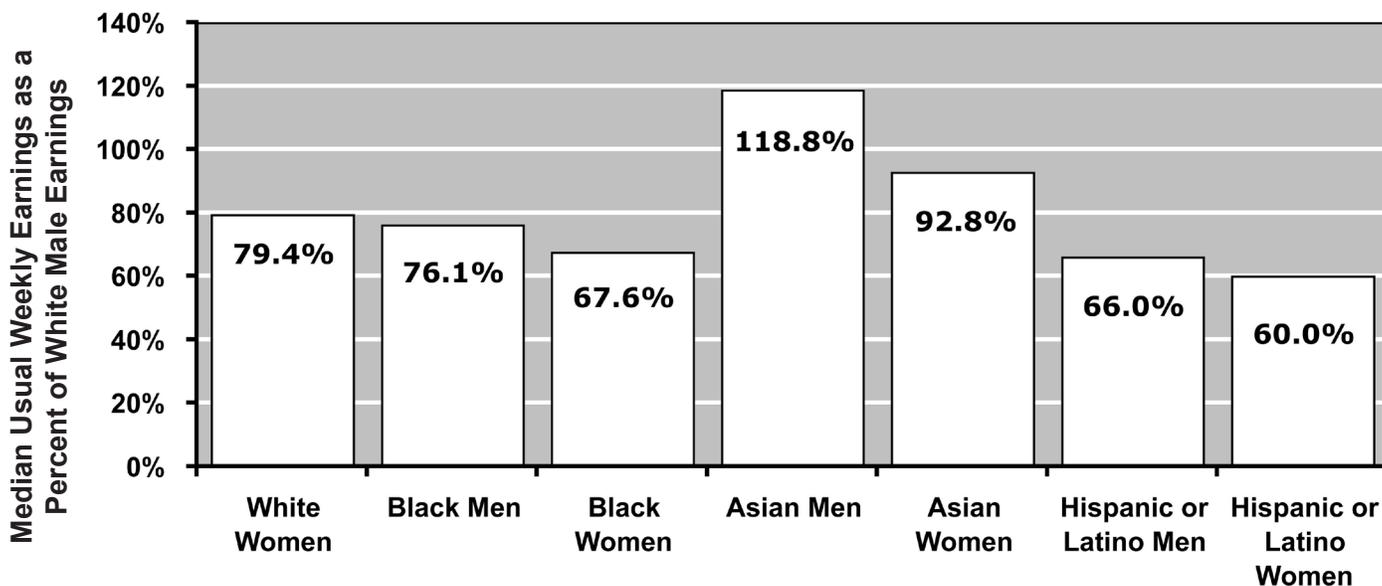
Figure 3. Gender Gap Exists at All Wage Levels in Iowa, 2007



Source: Economic Policy Institute analysis of Current Population Survey data

Wage gaps between women of different racial and ethnic backgrounds cannot be measured in Iowa due to sample size limitations; however, data for the Midwest region indicate that African-American workers earn 81 percent of the wages of white workers while Hispanic workers earn only 72 percent of what white workers earn.⁵ National data shown in Figure 4 underscore the ways in which race widens the gender gap. African-American women's median wages are two-thirds of white men's median wages, while Hispanic or Latino women earn only 60 percent of what white men earn at the median-wage level.

Figure 4. Black and Hispanic Women Face Largest Gender Gap with White Males in United States, 2007



Source: Bureau of Labor Statistics, Current Population Survey

The gender gap is an aggregate measure, comparing all women workers against all male workers. For this reason, it reflects differences in women's and men's earnings due to differences in occupation

and hours worked. Women in Iowa and the nation are more likely than men to be part-time workers, with 32 percent of women in Iowa working part time in 2007 compared to just fewer than 19 percent of men. Women are more likely to take time away from work in order to care for family members. The fact that they have less consistent labor-force participation than men is another factor that lowers women's median wages. Men also tend to be disproportionately represented in occupations and industries with higher median wages.

Although differences in occupation, hours worked, and time away from the labor force can explain much of the gender gap, these factors are not sufficient to account for the entirety of the difference between men's and women's wages.

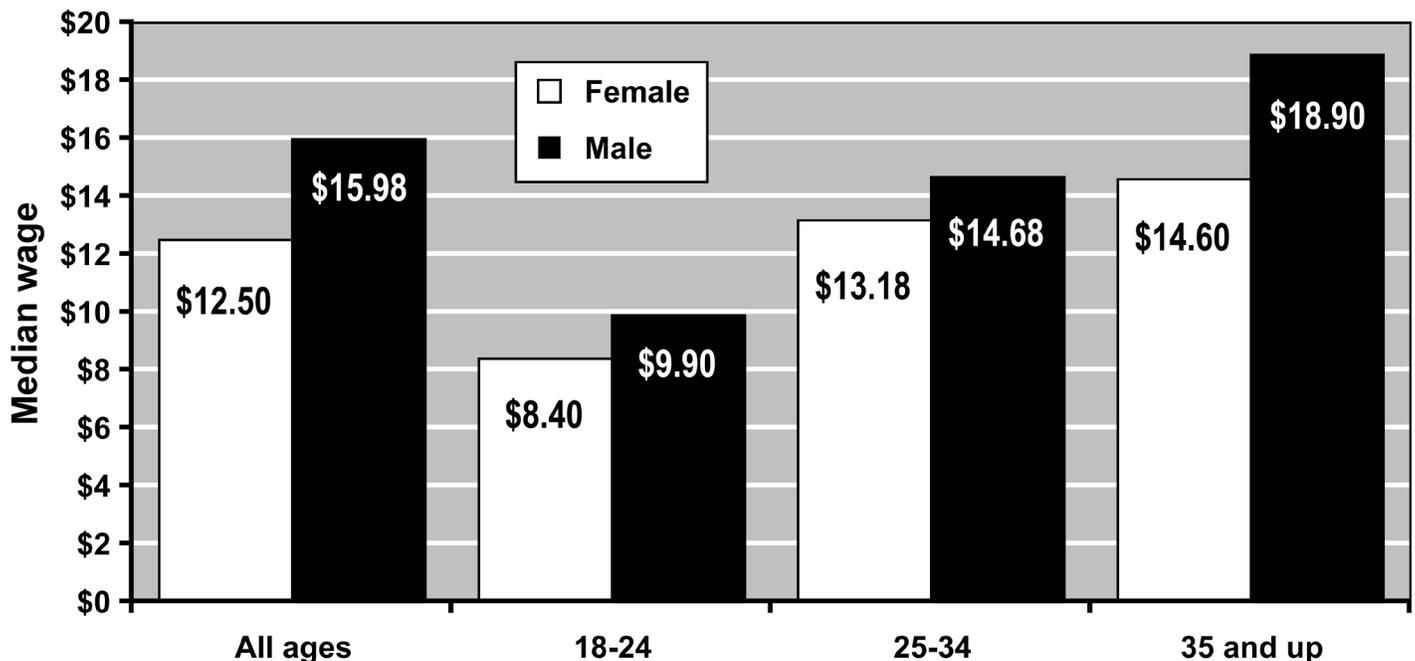
A 2007 study by the American Association of University Women Educational Foundation found that, after controlling for all factors known to affect earnings (including education and training, continuity, job and workplace, employment experience, and demographic characteristics), college-educated women who have been out of college for one year still earned 5 percent less than college-educated men who had also been out of college for one year.⁶ This pay gap widens the longer women and men are in the workforce; 10 years after graduation, college-educated women are making 12 percent less than their college-educated male peers.⁷ Table 2 and Figure 5 show that the same trend exists in Iowa, although the table and figure refer to all women, not just college-educated women. Women in Iowa make almost 90 percent of men's earnings between the ages of 25 and 34, but the gap widens over the age of 35.

Table 2. Gender Gap in Iowa Widens Over Age 35, 2007

	All ages	18-24	25-34	35-up
Female	\$12.50	\$8.90	\$13.18	\$14.60
Male	\$15.98	\$9.90	\$14.68	\$18.90
Gender Gap	78.2%	84.9%	89.8%	77.3%

Source: Economic Policy Institute analysis of Current Population Survey (ORG) data

Figure 5. Wage Gap in Iowa Exists at All Age Levels, 2007

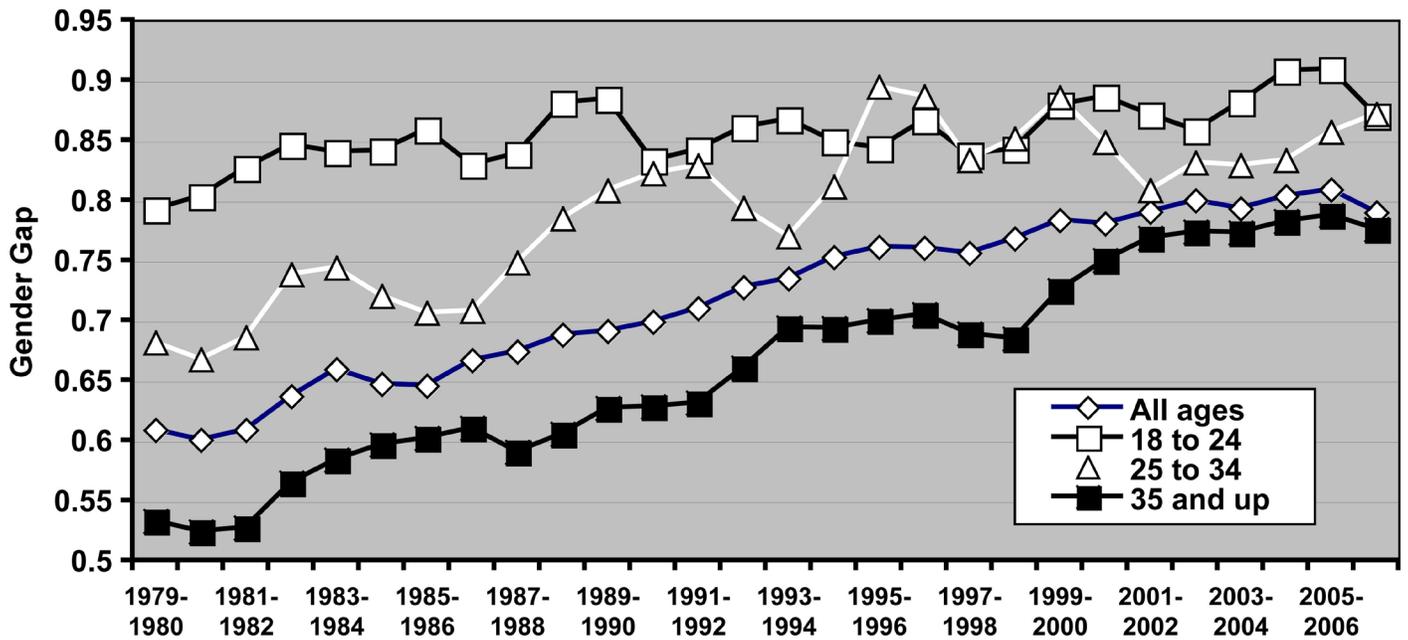


Source: Economic Policy Institute analysis of Current Population Survey (ORG) data

Cyclical fluctuations aside, the gender gap in Iowa and the nation has steadily narrowed over the past several decades. As Figure 6 shows, workers in Iowa over the age of 35 have seen the greatest narrowing of the gender gap of any age group, reflecting shifts at higher levels of work experience where

women are now represented in greater numbers. There is some evidence to suggest that, over the next decade, young women entering the Iowa workforce today can expect to see greater wage equality than women who are in their 30s today. This assumes that changes in the economy that have contributed to a narrowing of the gender gap in fact persist. In addition, continued narrowing of the gender gap will depend on the extent to which the remaining gap is due to the structure of women's labor-force participation, occupational choice and education, as opposed to wage discrimination.

Figure 6: Gender Gap Has Narrowed Most for Iowa Workers Over 35, 1979-2007



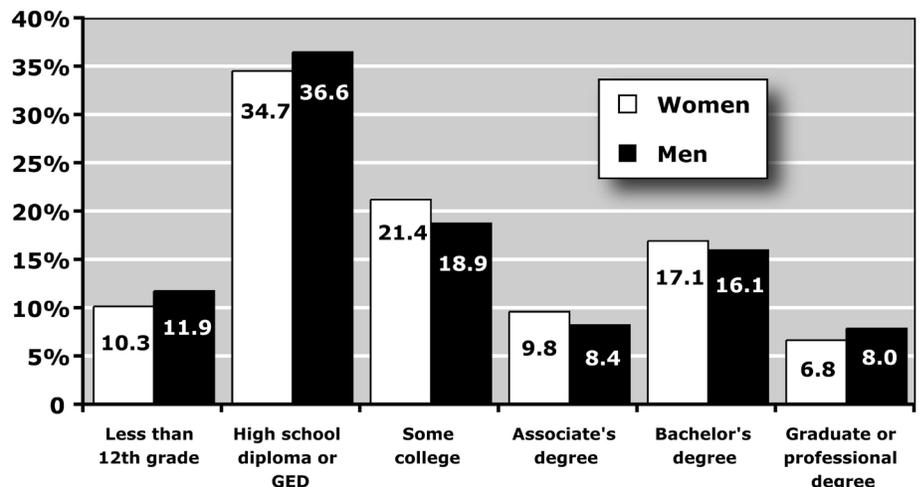
Source: Economic Policy Institute analysis of Current Population Survey (ORG) data

Women and Education in Iowa

Education is a strong predictor of earnings. Iowa workers with a high-school diploma had median annual earnings in 2006 of \$25,145, which was a difference of over \$6,500 compared to Iowa workers without at least a high-school diploma.⁸ Workers with a bachelor's degree had median earnings of \$39,198, which was more than double the median earnings of high-school dropouts.

Women in Iowa are more educated than men. Fifty-five percent of women over 25 in Iowa have at least some post-secondary education, compared to 51.5 percent of men. Figure 7 shows the percentage of men and women in Iowa over age 25 who have obtained each level of education; women are more likely than men to have obtained some college, an associate's degree,

Figure 7. Women in Iowa More Likely Than Men to Have Post-Secondary Education



Source: U.S. Census Bureau, American Community Survey, 2006

and a bachelor's degree. By contrast, men are more likely than women to have a graduate or professional degree.

As shown in Table 3, women's educational attainment in Iowa varies by race and ethnicity. The majority (55.5 percent) of White women obtain some form of post-secondary education, but only 46.5 percent of black women and 31 percent of Hispanic or Latino women go on to some form of post-secondary education. Hispanic or Latino women are much less likely to graduate from high school than women of other races or ethnicities. Asian women in Iowa are most likely to have obtained some form of post-secondary education.

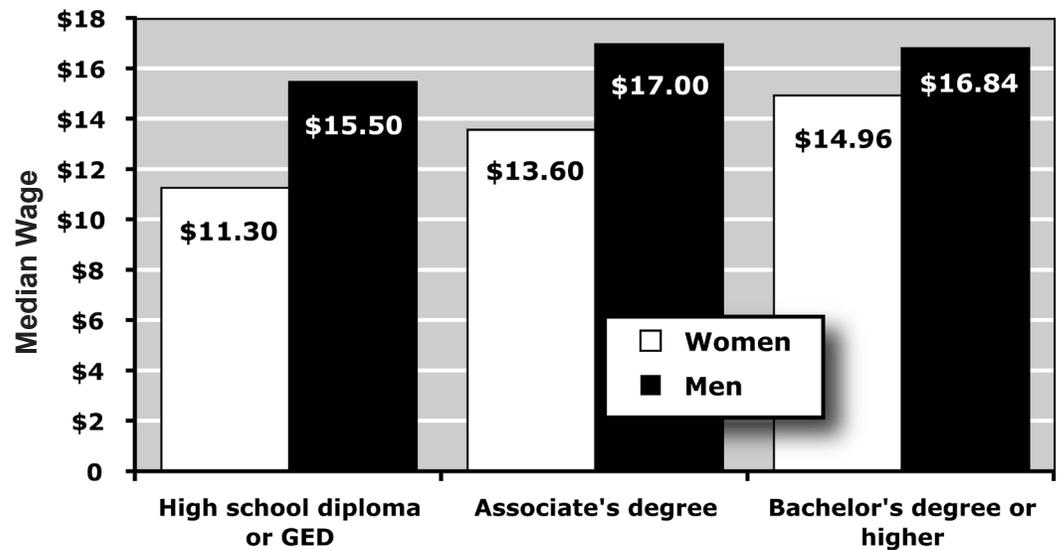
Women's higher average educational levels are not translating into higher average wages, however. Men in Iowa have higher median wages than women at every level of educational attainment. Figure 8 shows data from a 2008 Laborshed Survey conducted by Iowa Workforce Development; for hourly wage earners in Iowa, women earn 78.2 percent of what men earn. The gap between male and female hourly wages is largest for workers with a high-school diploma or GED and narrows as the educational level of hourly wage earners increases.

Table 3. Educational Attainment of Iowa Women by Race and Ethnicity, 2006

	White	Black	Hispanic or Latino	Asian
Less than high school	9.1%	21.4%	44.0%	16.7%
High-school graduate (or equiv.)	35.3%	32.1%	24.9%	16.1%
Some college, no degree	21.6%	25.3%	12.9%	13.1%
Associate's degree	10.0%	7.3%	4.4%	7.6%
Bachelor's degree	17.2%	10.0%	9.7%	27.8%
Graduate degree	6.7%	3.9%	4.2%	18.6%

Source: U.S. Census Bureau, American Community Survey

Figure 8. Male Median Wages Higher at Every Educational Level



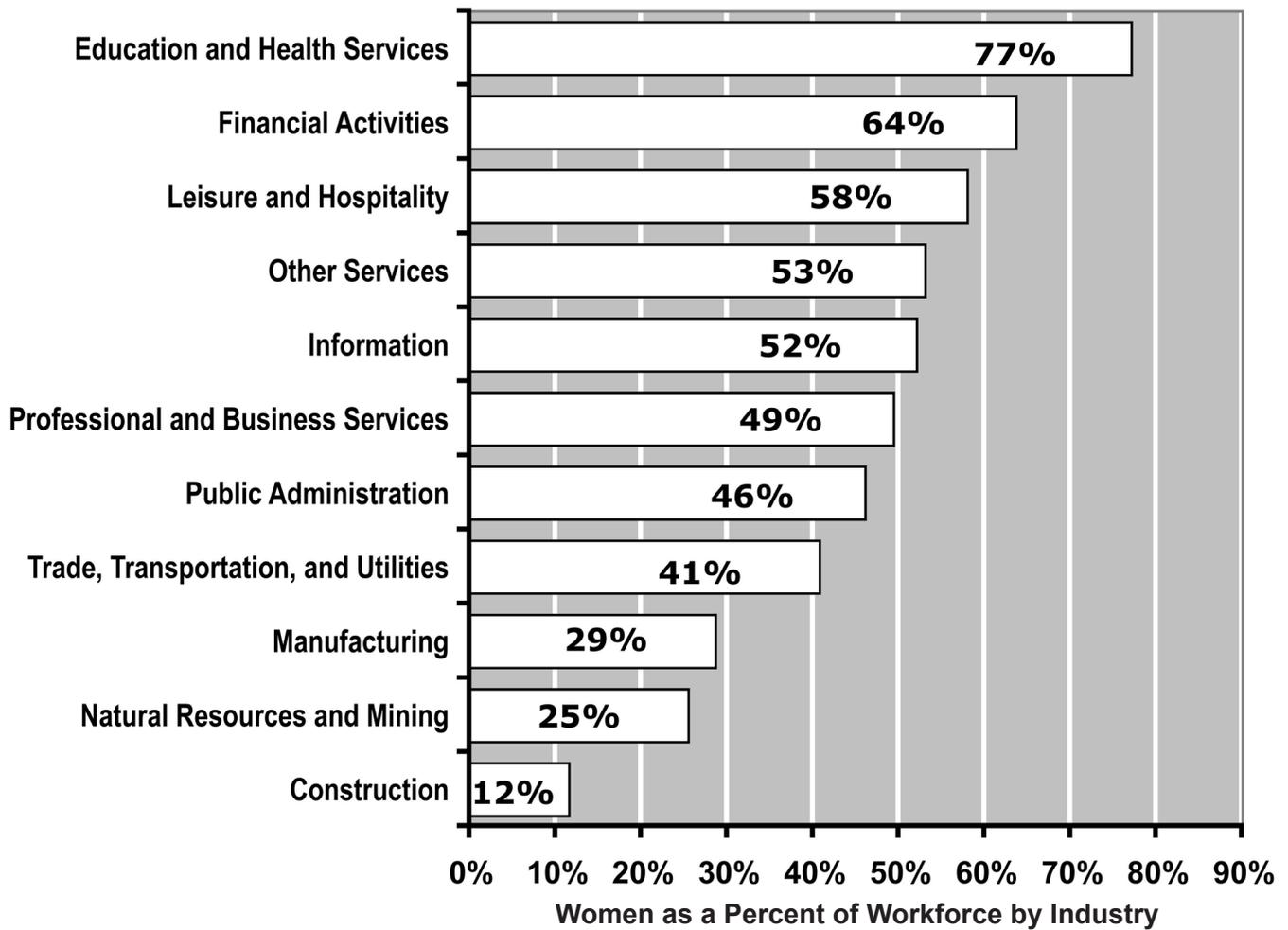
Source: Iowa Workforce Development, Iowa Gender Wage Equity Study 2008

Women and Occupations in Iowa

Much of the difference between male and female wages can be explained by a gender pattern within occupations and industries. Figure 9 shows how men and women in Iowa are concentrated in specific industries. For instance, 77 percent of the workforce in the education and health services industry is female, compared to only 12 percent of the construction workforce.

Wage patterns in and across these industries contribute to the gap between male and female wages. The leisure and hospitality industry pays the lowest average wages in the state, with women earning an average monthly wage of \$1,146 and men earning an average monthly wage of \$1,606. Women dominate the leisure and hospitality industry in Iowa, comprising 58 percent of the workforce.

Figure 9. Many Industries in Iowa Dominated by One Gender



Source: Iowa Workforce Development, Iowa Gender Wage Equity Study 2008

Other portions of the wage difference between men and women can be explained by the different positions that men and women hold within industries. Women not only tend to hold more part-time positions, but they also are over-represented in entry-level positions that pay less and offer fewer benefits. For instance, women make up a majority (64 percent) of the financial activities industry in Iowa, but their average monthly wage is only 57.7

Table 4. Gender Gap Exists Across Industries in Iowa

	Share of Women in Workforce	Women's Avg. Mo. Wage	Men's Avg. Mo. Wage	Gender Gap in Wages
Construction	12%	\$2,465	\$3,674	67.1%
Natural Resources & Mining	25%	\$2,487	\$3,766	66.1%
Manufacturing	29%	\$2,893	\$4,121	70.2%
Trade, Transportation & Utilities	41%	\$1,984	\$3,305	60.0%
Public Administration	46%	\$2,866	\$3,677	78.0%
Professional & Business Services	49%	\$2,378	\$4,452	53.4%
Information	52%	\$2,924	\$4,264	68.6%
Other Services	53%	\$1,564	\$2,699	57.9%
Leisure & Hospitality	58%	\$1,146	\$1,606	71.4%
Financial Activities	64%	\$2,771	\$4,896	56.6%
Education & Health Services	77%	\$2,481	\$4,720	52.6%

Iowa Workforce Development, Iowa Gender Wage Equity Study 2008

percent of the average monthly wage for men in the same industry. The same is true for the education and health services industry which, despite having the highest proportion of women of all industries in the state, has the largest gender gap with women earning only 52.6 percent of men's earnings. Women also own a minority of businesses in Iowa; 27 percent of businesses in Iowa are owned by women, which is similar to the national average of 28 percent.⁹

Table 5 shows differences in wages for men and women by occupation for the professional and business services industry in Iowa. The highest-paying occupations for women and men within this industry group — architectural and engineering and computer systems design — also have the lowest levels of women as a share of the workforce. While the industry group as a whole is about half female, the uneven distribution of women across its occupations helps to sustain the gender gap.

Table 5. Women Disproportionately Represented in Certain Occupations in Iowa

	<i>Share of Women in Workforce</i>	<i>Women's Avg. Mo. Wage</i>	<i>Men's Avg. Mo. Wage</i>	<i>Gender Gap in Wages</i>
Professional and business services	56.1%	\$2,713	\$5,582	48.6%
Legal Services	76.7%	\$2,719	\$7,914	34.4%
Accounting & Bookkeeping	65.4%	\$2,869	\$5,837	49.2%
Architectural & Engineering	26.9%	\$3,091	\$5,449	56.7%
Specialized Design Services	45.4%	\$2,532	\$3,717	68.1%
Comp. Systems Design/Related	32.7%	\$4,037	\$5,795	69.7%
Management & Tech. Consulting	53.5%	\$3,204	\$5,841	54.9%
Sci. Research & Development	48.4%	\$3,150	\$5,237	60.1%
Advertising & Related Services	58.5%	\$2,518	\$4,371	57.6%
Other Professional & Technical	74.5%	\$1,515	\$3,560	42.6%

Source: Iowa Workforce Development, Iowa Gender Wage Equity Study 2008

Another occupation-related factor contributing to the wage gap is the fact that, nationwide, only 12.9 percent of the female workforce is unionized, compared to 15.6 percent of the male workforce. This is partly due to the fact that union membership tends to be higher in industries with smaller shares of female workers. Although public administration, where women are almost half of the workforce, has high levels of unionization, other industries with strong union membership include trade, transportation and utilities, manufacturing and construction, where women are less well-represented.¹⁰ Wages of women who are union members are \$0.97 higher than their non-union peers, which translates into a 10.5 percent union premium.¹¹

Gender segregation by industry and occupation also has consequences for women's experiences during an economic downturn. Data specific to women's employment in Iowa is difficult to compile; however, recent national analysis by the Institute for Women's Policy Research as well as by the U.S. Congress Joint Economic Committee has pointed to women's increasing vulnerability to periods of economic slowdown.¹² While women have generally tended to work in sectors where employment changes are less responsive to demand and therefore less volatile in times of economic change, the 2001 recession marked a period of sustained job loss for women nationwide. In a sharp departure from previous trends, women experienced no significant employment growth during the recovery following the 2001 recession. Joint Economic Committee researchers suggest that this may be due to the fact that women have increasingly entered a wider range of industries and may now be more susceptible to business cycle fluctuations. Given this experience following 2001, women nationwide are in a more vulnerable position with regard to further economic turmoil than they were at the beginning of the decade.

Women and Poverty

A major consequence of the gendered wage and employment patterns discussed above is women’s higher rates of poverty in Iowa. Just below 10 percent of Iowa men are poor, while just over 12 percent of Iowa women are poor. Overall, women account for 57 percent of individuals in poverty in Iowa. About 59,000 families in Iowa live in poverty, the majority of which (56.7 percent) are female-headed households with no husband present. Only 9.5 percent of poor family households are male-headed households with no wife present.

Table 6. Women Head Bulk of Iowa Families in Poverty

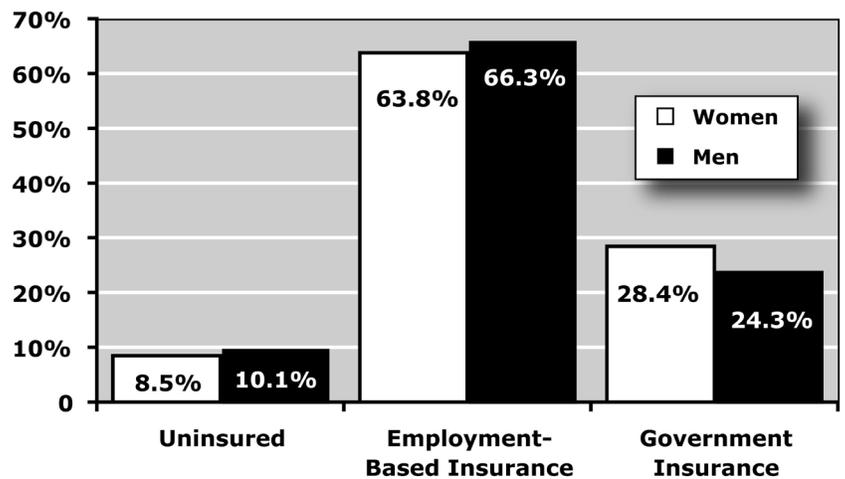
	Total	Percent
Married Couple	19,777	33.8%
Male-headed household	5,527	9.5%
Female-headed household	33,129	56.7%
Male-headed household	58,433	100.0%

Source: U.S. Census Bureau, American Community Survey 2007

Women in Iowa are more likely than men to have health insurance coverage; however, as Figure 10 shows, the high share of women in part-time and low-wage work means that they are also more likely than men to receive government health insurance,¹³ and less likely than men to have employment-based health insurance.

Weaker occupational and wage histories cast a long shadow when it comes to women’s retirement security. Older women, whose retirement incomes tend to be lower than those of men, are particularly vulnerable to poverty. Women have lower median incomes than men from each of the major retirement sources, including Social Security, pensions, savings and retirement earnings.¹⁴ These differences are due to many of the trends described above, including women’s lower labor-force attachment and the gender gap in earnings, as well as the fact that, on average, women live longer than men and therefore spend more of their life in retirement. In addition, although women on average have slightly higher credit ratings than men, women hold a disproportionately large share of subprime mortgages in the United States. A 2006 study by the Consumer Federation of America found that women are 32 percent more likely than men to hold a subprime mortgage, putting them in an economically vulnerable position given the weak state of the housing and credit markets.¹⁵

Figure 10. Women in Iowa More Likely to Have Public Health Insurance, 2007



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement 2008

Iowa’s Working Women Deserve More

Although Iowa women are some of the hardest working in the nation, they aren’t being rewarded for their efforts. The gender gap in Iowa increased at a rate far greater than the national average between 2006 and 2007. Despite their high educational attainment, women’s median wages lag men’s wages at every level of income and education and in every industry in the state. Wage gaps have significant consequences for women’s health and economic security, both in the immediate term and over the course of their entire lives.

State policymakers can do more to ensure that Iowa women are getting an equal shot at economic security for themselves and their families. They must actively seek out ways to support women's training and employment in high-paying occupations where women are currently underrepresented. The best way to enable sustainable economic security for women is to equip them to earn wages that will support themselves and their families in the long run. Specific recruitment strategies are necessary to facilitate women's participation in these occupations and industries, and the state's universities must play an important role in supporting this goal as well.

In order for women to capitalize on these opportunities, they will also need policymakers to support their hard work with reform of Iowa's child-care assistance program. Iowa has one of the most restrictive child-care assistance programs in the nation, ranking 46th among states in providing assistance in paying child-care costs.¹⁶ Thousands of children are never considered eligible for coverage in Iowa, even though those same children would qualify for assistance in other states. While federal rules allow states to cover children up to 85 percent of the median family income, Iowa only covers children up to about 43 percent of the state median income, or 145 percent of poverty. Increasing the number of eligible families by raising income limits and increasing the number of providers accepting subsidy payments by updating state payment rates would be effective strategies in increasing women's access to training and employment. Making sure that child care is accessible to all Iowa families is a crucial part of keeping the social safety net intact and enabling women to earn wages equal to those of their male colleagues.

In addition, women are disproportionately represented among those who temporarily leave employment to care for new children or other family members. Paid family leave benefits allow women to stay employed and return to jobs where they have experience and quality wages. Unpaid leave, which is guaranteed under the federal Family Medical Leave Act (FMLA), is only mandated for companies with more than 50 employees and does nothing to help women who cannot afford to go without an income while caring for a sick family member or a newborn. States have taken the lead in expanding these important benefits, with California, Washington and — in May 2008 — New Jersey enacting some level of paid leave and improving family economic security.¹⁷

A strong social safety net helps families bridge the gaps between their wages and their basic needs, and often it is women's work that makes the difference in securing a family's economic success. Our rank in the bottom tier of states for women's wage equality is something Iowa can change, but only if policymakers expand eligibility for child-care programs, embrace more generous and flexible family and sick-leave policies, and pursue innovative recruitment and training strategies to promote women's employment in high-paying occupations and industries.

Endnotes

¹ The four states with higher labor force participation (LFP) rates than Iowa are Nebraska, Minnesota, South Dakota, and North Dakota. Young and well-educated women have higher LFP rates than the general female population; Minnesota and North Dakota, for instance, both rank above the national average in terms of the percentage of the state's female population with at least a bachelor's degree. Research also finds significant regional difference in female LFP, suggesting that there may be a social or cultural aspect to women's labor force participation in the Midwest that contributes to its high levels.

² State Data Center of Iowa and the Iowa Commission on the Status of Women (2008). *Women in Iowa: 2008*. Available from: <http://www.iowadatacenter.org/Publications/women2008>.

³ The Bureau of Labor Statistics and the Current Population Survey distinguish between voluntary part-time employment and part-time work undertaken for economic reasons. Those working part-time for economic reasons are often referred to as the "involuntary part-time" and are those workers who cite unfavorable business conditions, inability to find full-time work, or seasonal declines in demand as the reason for their part-time status. The underemployment rate is a measure that combines the number of Iowans seeking work but unable to find it, the number who were unemployed and seeking work but not captured by the unemployment rate because they had not sought work within the past four weeks, and those who report working part-time for economic reasons.

⁴ Louisiana, Mississippi, New Mexico, and Montana excluded due to insufficient sample size.

⁵ Economic Policy Institute analysis of Current Population Survey data.

⁶ Dey, Judy Goldberg and Catherine Hill (2007). *Behind the Pay Gap*. Washington, DC: American Association of University Women Educational Foundation, p. 17-18.

⁷ Dey and Hill, p. 26-28.

⁸ U.S. Census Bureau, *American Community Survey, 2006*.

⁹ U.S. Census Bureau, *Survey of Business Owners, 2002*.

¹⁰ Bureau of Labor Statistics, *Current Population Survey 2007, Table 42: Union affiliation of employed wage and salary workers by occupation and industry*.

¹¹ Mishel, Laurence, Jared Bernstein and Sylvia Allegretto (2007). *The State of Working America 2006/2007*. An Economic Policy Institute Book. Ithaca, NY: ILR Press, an imprint of Cornell University Press, p.183.

¹² See Hartmann, Heidi (2008). "The Impact of the Current Economic Downturn on Women." Institute for Women's Policy Research. Testimony to the Joint Economic Committee, June 6, 2008. Available from: <http://www.iwpr.org/pdf/B260jec.pdf>. See also: U.S. Congress Joint Economic Committee (2008). *Equality in Job Loss: Women Are Increasingly Vulnerable to Layoffs During Recession*. Available from: http://jec.senate.gov/index.cfm?FuseAction=Files.View&FileStore_id=80a7a0cd-6125-495d-bca5-09af2c0393f9.

¹³ Government health insurance includes Medicare and Medicaid as well as coverage provided by the military.

¹⁴ United States Government Accountability Office (2007). *Retirement Security: Women Face Challenges in Ensuring Financial Security in Retirement*. Washington, DC. Available from: <http://www.gao.gov/new.items/d08105.pdf>.

¹⁵ Fishbein, Allen and Patrick Woodall (2006). *Women Are Prime Targets for Subprime Lending: Women Are Disproportionately Represented in High-Cost Mortgage Market*. Washington, DC: Consumer Federation of America. Available from: <http://www.consumerfed.org/pdfs/womenprimetargetsstudy120606.pdf>.

¹⁶ Child and Family Policy Center (2006). "The Challenges of Getting By and Getting Ahead: A Multi-Pronged Strategy to Help Families Get Out of Poverty." *Poverty Policy Brief # 1*. September. Available from: <http://www.everychildcountsiaowa.org/files/file/PB1Strategy.pdf>.

¹⁷ Economic Policy Institute (2008). "Paid maternity leave still on the wish list for many U.S. mothers." *Economic Snapshot*, 7 May 2008. Available from: http://www.epi.org/content.cfm/webfeatures_snapshots_20080507