Wages, Wealth, and Poverty:
Where Hoosier Women Stand and Ways our State Can Close the Gaps

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Indiana Institute for Working Families
Research and Public Policy
A Program of INCAA
Indiana Community Action Association

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About

ABOUT THE INDIANA INSTITUTE FOR WORKING FAMILIES

The Indiana Institute for Working Families – a program of the Indiana Community Action Association (IN-CAA) – conducts research and promotes public policies to help Hoosier families achieve and maintain economic self-sufficiency. The Institute is the only statewide program in Indiana that combines research and policy analysis on federal and state legislation, public policies, and programs impacting low-income working families. The Institute achieves its work through advocacy and education, and through national, statewide, and community partnerships. The Institute was founded in 2004. To learn more about the Institute, please visit: www.incap.org/iiwf.html.

ABOUT THE WOMEN'S FUND OF CENTRAL INDIANA

Women's Fund invests in the lives of women and girls in central Indiana. We believe when a woman is successful, her community is strengthened. We raise money, we give it away, and we teach philanthropy. We are a special interest fund of Central Indiana Community Foundation (CICF).

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The Indianapolis Foundation is a public charity and an affiliate of Central Indiana Community Foundation. The foundation helps people invest in the causes that matter most to them, awards approximately $7 million in grants annually to effective not-for-profit organizations doing good work, convenes civic leaders and acts on innovative ideas. The Indianapolis Foundation, formed in 1916, is governed by a board of six publicly-appointed directors.

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IN-CAA is a statewide not-for-profit membership corporation, incorporated in the State of Indiana in 1970. IN-CAA's members are comprised of Indiana's 22 Community Action Agencies (CAAs), which serve all of Indiana's 92 counties. IN-CAA envisions a state with limited or no poverty, where its residents have decent, safe, and sanitary living conditions, and where resources are available to help low-income individuals attain self-sufficiency. IN-CAA serves as an advocate and facilitator of policy, planning and programs to create solutions and share responsibility as leaders in the War on Poverty. IN-CAA's mission is to help the state's CAAs address the conditions of poverty through: training and technical assistance; developing models for service delivery; and providing resources to help increase network capacity. For more information about IN-CAA, please visit: www.incap.org.

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Executive Summary

IN INDIANA, WOMEN EARN LESS, OWN LESS, AND EXPERIENCE POVERTY MORE OFTEN THAN MEN. These gaps raise important questions about identity, opportunity, and well-being, and they suggest that our systems could and should be structured differently to promote broader prosperity.

WAGE GAPS

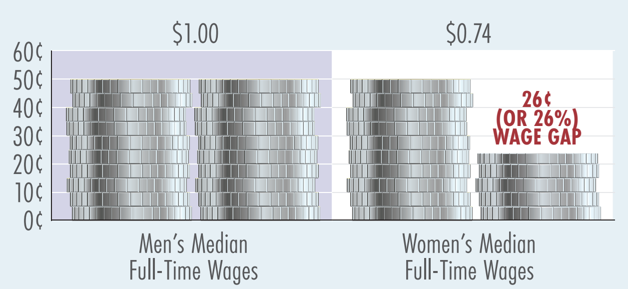
In 2016 in Indiana, the median earnings of full time male workers were $12,717 higher than the median earnings of full time female workers. This is a 26 percent wage gap. Even as the nation's wage gap narrowed between 2015 and 2016, Indiana's wage gap widened 2 percentage points. The Hoosier gender wage gap is now the 6th highest in the nation, not far behind Louisiana and Utah, which, at 30 percent, are tied for the highest in the nation. Within Indiana, there is considerable variation from county to county, with some counties in Indiana showing nearly a 40 percent gap, while others have gaps in the teens.

Some groups of Hoosier women experience even larger gaps. Black and biracial women experience a gap of 36 percent and the gap between Latinas and all Hoosier men who work full time is 44 percent – a difference of $21,567 per year. Median earnings for women with disabilities is $18,761 - $7,428 less than the median earnings of men with disabilities and $21,269 less than men without disabilities. Acknowledging and addressing the distinctive and significant barriers to financial well-being that particular women face because of overlapping social identities is of critical importance.

FIGURE 1

The Gender Wage Gap in Indiana

For every dollar a man working full-time earned in 2016, a woman earned only 74 cents.



Source: Author's calculations based on American Community Survey, 2016.

WEALTH GAPS

While wage gaps in and of themselves result in significant differences in wealth over a lifetime, these gaps in wealth is compounded by the effects that depressed wages have on the ability of women to save, invest, and use credit. Nationally, there is a gap of 68 percent between the net worth of single men and single women. While a similar figure is not available at the state level, data suggests that Hoosier women disproportionately lack access to the building blocks of wealth. While more single women are buying homes, only 49 percent of female householders own homes as compared to 58 percent of male householders. And just 22 percent of businesses with paid employees are women-owned.

Research also suggests that women have less tucked away for retirement, they take longer to pay down debts like student loans, and are more likely to use higher-cost loan products. This leaves women more vulnerable to financial shocks and less able to retire with dignity.

* "Indiana Adults" and "All Adults," as used in the charts and tables in this report, refer to all adults of prime working ages: 25 to 55 years.

POVERTY GAPS

Women are more likely to experience poverty than men. Statewide, 15.4 percent of women had incomes below the poverty line in 2016, while only 12.7 percent of men experienced poverty. Looking by family type, single mothers experience significantly higher poverty rates than married couples or single fathers: nearly 40 percent of single mothers had incomes below the poverty line in 2016. In some counties, more than half of single mothers experienced poverty.

WHY DO GAPS PERSIST?

Both our country and our state have made progress in closing wage gaps over time, in part because we have taken significant steps to address the explicit and pervasive forms of workplace discrimination women once faced and because women today have more education and workplace experience relative to generations past. However, there are still significant hurdles to overcome. Men and women make choices about their careers, investments, and families in the context of different social expectations and constraints. Socialization that instills gender biases and limiting beliefs contributes to ongoing occupational and industry segregation, discrimination, and unequal divisions of labor within families. And with unequal access to workplace supports for caregiving and low wage floors, choices and opportunities to achieve financial well-being are limited in ways that not only put women at a disadvantage, but also harm Hoosier children and depress our economic progress.

POLICY SOLUTIONS

State policymakers can take a number of steps to address wage, wealth, and poverty gaps, including, but not limited to:

- Giving women the tools to address pay disparities through a **stronger equal pay law** and **collective bargaining**
- Ensuring that women and men know all their career pathway options, examine limiting beliefs based on gender, and make informed decisions through **equity-focused professional development for K-12 teachers** and **improved career counseling.**
- Facilitating work-life balance and supports for both men and women to engage in caregiving through **paid family leave, child care supports, paid sick and safe time, fair scheduling,** and **accommodations during pregnancy and nursing.**
- Assuring access to family-sustaining wages by **raising the minimum wage, removing barriers to postsecondary education,** and **increasing tax credits that support low-wage earners.**

Introduction

IN INDIANA, THERE IS A 26 PERCENT GAP BETWEEN THE MEDIAN EARNINGS OF WOMEN AND MEN WHO WORK FULL TIME, A DIFFERENCE OF $12,717 PER YEAR. This gap in earnings communicates a message about the way in which Indiana distributes opportunities, resources, and life outcomes. An examination of the gender wage gap is a chance to open up much deeper conversations about gender, work, and family, about who thrives and who struggles, and about whether or not the opportunity to prosper is truly accessible to all. These are conversations that Hoosiers need to have.

Our vision is a Hoosier state in which all citizens are able to thrive.

This report describes gender wage, wealth, and poverty gaps in Indiana, finding that while Hoosier women have closed gaps in education and are participating in the workforce in record numbers, the wage gap tells us that women still *earn less*. These disparities in earnings contribute to a wealth gap, meaning that when taking into account assets, like home equity, business ownership, and retirement savings, and debts, like student loans, car payments, and mortgages, women *own less*. Women also experience higher poverty rates - especially single mothers – meaning they *struggle more* to achieve self-sufficiency.

The sources of these gaps are multifaceted: no one factor fully explains why median earnings differ, why wealth disparities exist, or why more women experience poverty. Gender norms, education, occupational and industry segregation, discrimination, lack of family-friendly workplace and social policies, and the division of labor in caregiving all play a role in gender wage and wealth disparities. While there are many actors who can influence these factors and thus help to narrow the wage and wealth gaps, this report focuses on state policy, recognizing that changes at this level could do much to mitigate earnings disparities and their negative consequences.

Our vision is a Hoosier state in which all citizens are able to thrive. It is our hope that this report about the gender wage, wealth, and poverty gaps in Indiana sparks new discussions about the obstacles that keep Hoosiers from attaining self-sufficiency and financial security – essential components to individual, family, and community well-being.

The Gender Wage Gap

Earnings ratio = median earnings for full-time working women in a given year ÷ median earnings for full-time working men in a given year

THE GENDER WAGE GAP IS A MEASURE OF PAY EQUITY THAT COMPARES THE MEDIAN EARNINGS OF WOMEN WHO WORK FULL TIME, YEAR ROUND AND MEN WHO WORK FULL TIME, YEAR ROUND.[1] "Median" essentially means middle; in other words, it is as if all of the women and men in a particular county, state, or country lined up in order of their earnings from lowest to highest and we compared the middle woman to the middle man. These comparisons are sometimes reported as an earnings ratio, and at other times as a wage gap.[2] If the median man and women earned the same amount, the earnings ratio would be 100 percent and the wage gap would be 0.

WAGE GAP: 1 – EARNINGS RATIO

In 2016 in Indiana, the median earnings of men who worked full time, year round was $49,157 and the median earnings of women who worked full time, year round was $36,440. The gender earnings ratio, then, was 74 percent and the gender wage gap was 26 percent.[3] Based on this figure, Indiana ranked 46th among all states, with the widest gaps in Louisiana and Utah (30 percent) and the smallest gap in New York (11 percent).[4] As shown in Table 1, Indiana's gender wage gap is larger than the United States' gap and it is the highest among our Midwest neighbors of Illinois, Ohio, Michigan, and Kentucky.

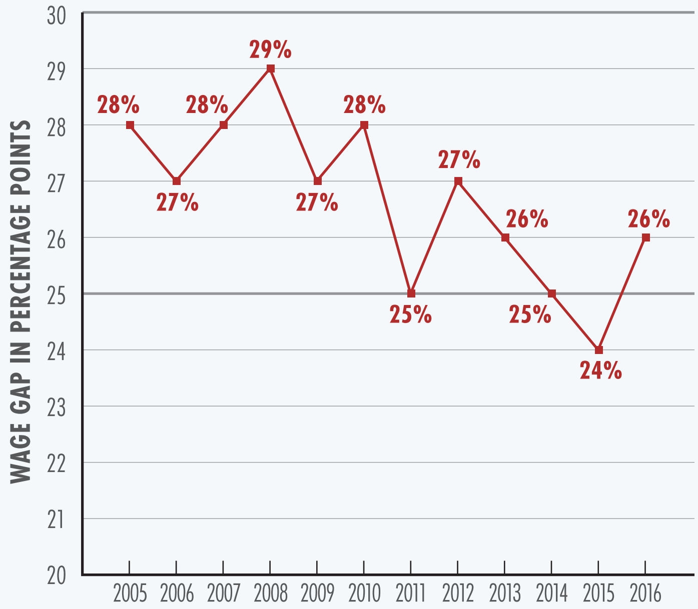
TABLE 1 **Comparison of Full-Time, Year-Round Working Men's and Women's Wages, 2016**

	MEN'S MEDIAN EARNINGS	WOMEN'S MEDIAN EARNINGS	EARNINGS RATIO	WAGE GAP
Indiana	**$49,157**	**$36,440**	**74%**	**26%**
United States	**$50,586**	**$40,626**	**80%**	**20%**
Illinois	$53,111	$42,108	79%	21%
Ohio	$50,227	$38,750	77%	23%
Michigan	$50,869	$39,825	78%	22%
Kentucky	$45,521	$36,259	80%	20%

Source: American Community Survey, 2016

As Figure 2 shows, Indiana's gender wage gap is now smaller than it was in 2005, but progress has not been steady over time. The recent recession and recovery brought mixed results for Hoosier women, initially bringing the gap to its highest point in recent years – 29 percent in 2008 – but then narrowing the gap as full time women's earnings increased more rapidly than men's during the recovery. In 2016, that trend reversed, with a $2,065 increase in men's median earnings from 2015 while women's earnings climbed only $687.

FIGURE 2 **Indiana's Gender Wage Gap Over Time**



Source: American Community Survey, 2005-2016

Wage gaps are typically calculated using full time working men and women, in part because this ensures a comparable number of working hours.[5] In Indiana in 2016, 2.2 million of the 3.5 million Hoosier workers with earnings worked full time, and 58 percent of those full time workers were male. Because women are more likely to work part time, gender wage gaps calculated using all male and female earners are wider. Table 2 shows the median earnings, earnings ratios, and wage gaps for the population age 16 and over with any earnings in 2016. Indiana is tied with Michigan for the highest gender wage gap among all workers.

TABLE 2 **2016 Median Earnings, Earnings Ratios and Wage Gaps for All Workers, Ages 16+**

	MEN'S MEDIAN EARNINGS	WOMEN'S MEDIAN EARNINGS	EARNINGS RATIO	WAGE GAP
Indiana	**$37,361**	**$25,013**	**67%**	**33%**
United States	**$36,979**	**$26,316**	**71%**	**29%**
Illinois	$41,196	$28,818	70%	30%
Ohio	$37,345	$25,921	69%	31%
Michigan	$36,512	$24,611	67%	33%
Kentucky	$35,309	$24,405	69%	31%

Source: American Community Survey, 2016

County Wage Gaps in Indiana

In Indiana, the gap between median wages for women working full-time and men working full-time ranges widely, from **5.6%** in Martin County (southern Indiana) to **39.8%** in Porter County (northern Indiana). In Marion County (central Indiana) — the location of the state's capital, Indianapolis — the gap is **13.2%.**

(Values on the map have been rounded to the nearest whole number.)

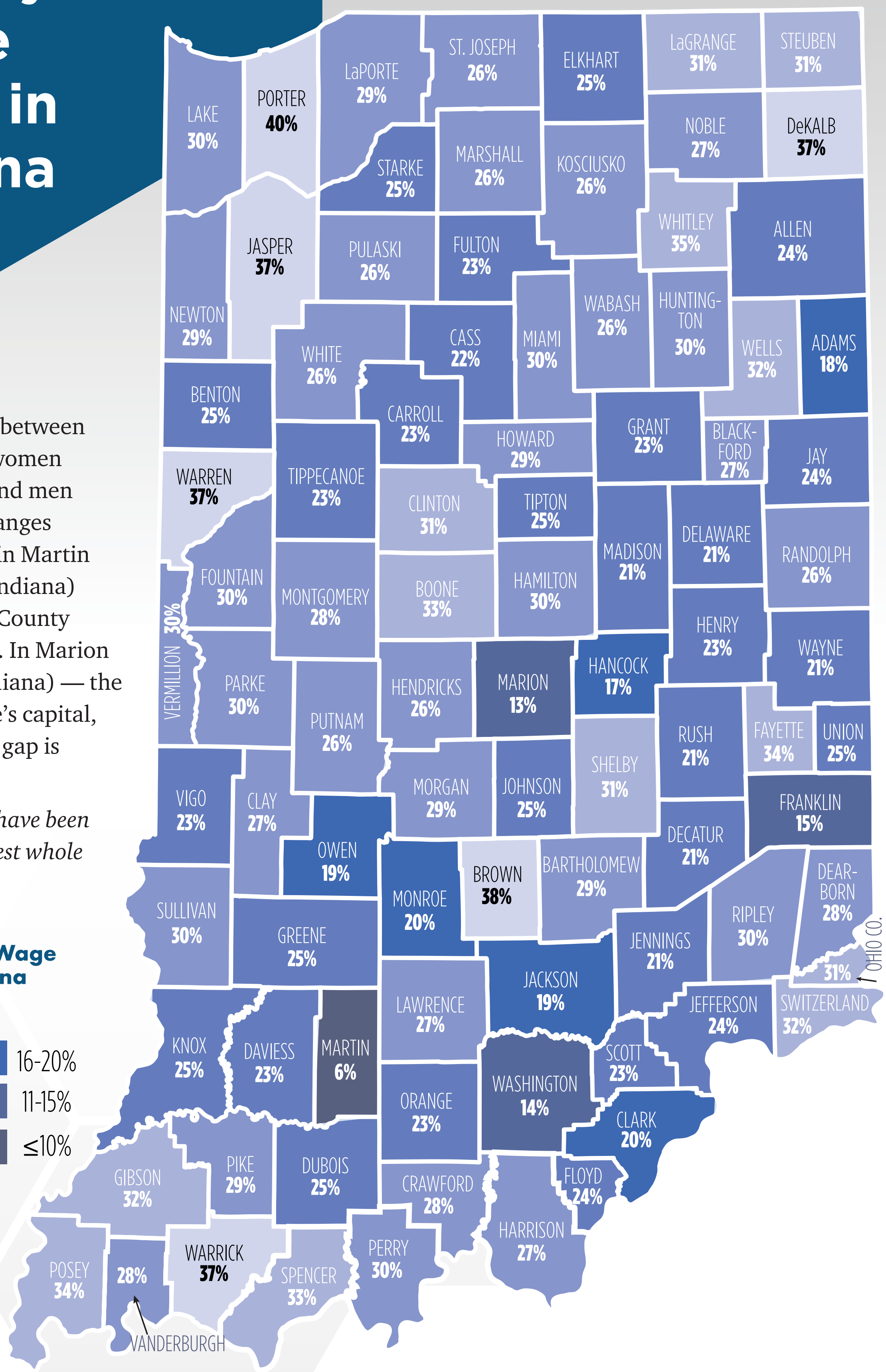


FIGURE 3

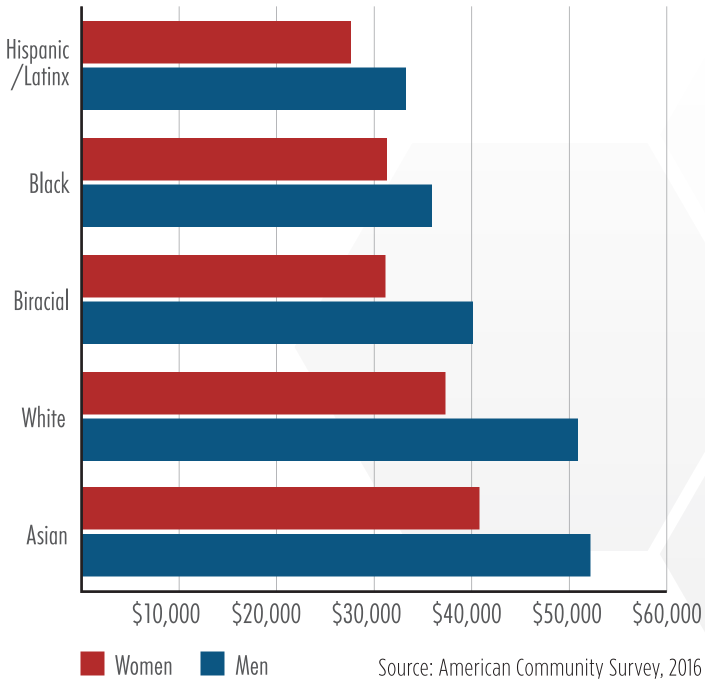
Map of County Wage Gaps in Indiana

- 36-40%
- 31-35%
- 26-30%
- 21-25%
- 16-20%
- 11-15%
- ≤10%

Source: American Community Survey, 2011-2015

Just as the gender wage gap differs from state to state, it also varies by county. Figure 4 shows Indiana's 92 counties and their estimated gender wage gap using 2011-2015 data.[6] The data suggest that wage gaps exist in every county in Indiana and vary in size from 40 percent to 6 percent. Further research is needed to better understand why these variations exist. However, the gaps are generally more narrow in more densely populated counties. Martin County is an exception to this rule; this may be due to the large proportion of federal employees in the county. Table A.1 (in the Appendix, page 40) offers a more detailed look at each county's wage gap, including men and women's median earnings, the earnings ratio, and margins of error.

FIGURE 4 **Median Earnings of Full-Time Hoosiers by Race, Ethnicity and Gender**

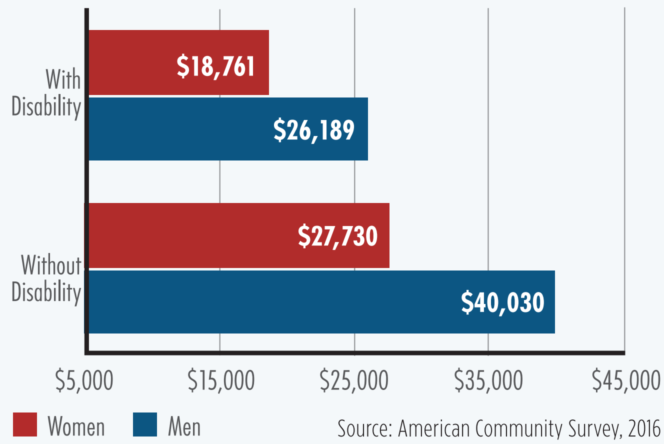


Source: American Community Survey, 2016

The overall gender wage gap obscures even wider gulfs for particular groups of women. Compared to median earnings of Hoosier men who work full time, black and biracial women who work full time experience a 36 percent wage gap and Latinas experience a 44 percent wage gap. This equates to a $17,871 per year difference for black women, a $17,925 per year difference for biracial women, and a $21,567 per year difference for Latinas. These women of color experience smaller gaps when compared to men within their own racial or ethnic group, but this is because men within these groups earn considerably less than their white and Asian counterparts. Figure 4 shows the earnings of full time, year round male and female workers in Indiana by race and ethnicity.

There are a number of other groups of women whose labor market experiences are sometimes muted in conversations about overall gender wage gaps. Comparing all earners (Figure 5), a gap of $7,428 exists between median earnings of men and women with disabilities and of $21,269 between women with disabilities and men without disabilities; individuals with disabilities – both men and women - also experience lower rates of employment and decreased earnings overall. Transgender and gender non-conforming women – not able to be isolated in American Community Survey earnings data – have also reported significant challenges with respect to employment and earnings.[7] **Continued conversation around Hoosier gender wage gaps should acknowledge and address the unique challenges and overlapping discrimination particular groups of women face in Indiana.**

FIGURE 5 **Median Earnings of All Workers, Age 16+, by Disability and Gender Status**



Source: American Community Survey, 2016

Gender wage gaps can add up to substantial differences in earnings over a lifetime. Table 3 displays the yearly earnings difference for the median women, calculates what that amount would total if multiplied over a 40-year career, and estimates how many years the median woman would have to work to earn what a man would earn in a 40-year career. While actual lifetime earnings are far more complex (and often put women even further behind), this exercise illustrates the serious implications of wage gaps for women's financial well-being. And, as earnings are leveraged to purchase assets or weather workforce interruptions, the differences grow.

TABLE 3 **Gender Earnings Gaps: Annual and Career Differences**

	YEARLY DIFFERENCE COMPARED TO MEN'S MEDIAN EARNINGS	40-YEAR EARNINGS DIFFERENCE	# YEARS OF FULL TIME WORK REQUIRED TO EQUAL MEN'S MEDIAN EARNINGS OVER 40 YEARS
All women	**$12,717**	**$508,680**	**54**
Asian women	$8,366	$334,640	48
White women	$11,854	$474,160	53
Black women	$17,871	$714,840	63
Biracial women	$17,925	$717,000	63
Latinas	$21,567	$862,680	71

The Gender Wealth Gap

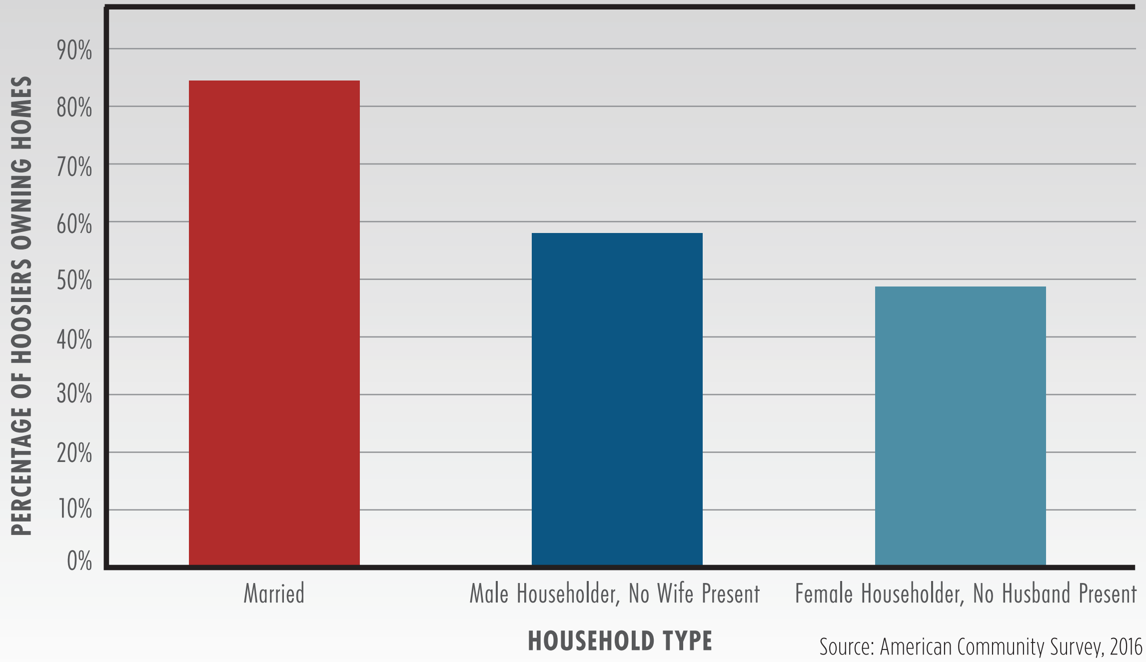
OVER TIME, GAPS IN EARNINGS COUPLED WITH WORKFORCE INTERRUPTIONS, DECREASED CAPACITY TO SAVE OR INVEST, AND AN INABILITY TO ACCESS CREDIT AT COMPARABLE RATES OR PAY DOWN DEBTS QUICKLY CAN TRANSLATE INTO MORE SUBSTANTIAL DIFFERENCES IN WEALTH, OR WEALTH GAPS. Net worth is the most comprehensive measure of wealth, because it considers the entire balance sheet, from assets like home equity, business ownership, and savings, to debts, like credit cards, mortgages, and student loans. Assessing the wealth gap using net worth can present challenges, both because researchers are still refining the tools we use to measure this complex concept and because net worth tends to be calculated at the household level, with married couples' assets and debts are considered jointly. To get at gender gaps in net worth, researchers make comparisons between the net worth of households headed by single women to the net worth of households headed by single men.

Analysis of the 2013 Survey of Consumer Finances (SCF) finds a 68 percent gap in net worth for men and women in the U.S.[8] A reliable method for calculating gaps in net worth is not available at the state level.[9] Thus, in an effort to begin a conversation about the Hoosier wealth gap, we considered gender differences in home ownership, business ownership, retirement savings, and, on the flip side, student loans and other forms of debt. While these are not the only elements one might consider in assessing the gender wealth gap, they form a strong foundation for beginning to understand the fundamental difference that wage gaps can make over the course of a lifetime.

HOME PURCHASES AND HOME EQUITY.

Home equity tends to makes up the largest proportion of household net worth.[10] In addition to building wealth, home equity can serve as a buffer against unexpected bills or a loss of income. Married couples are most likely to purchase and own homes. In recent years, single female-headed households have become the second largest group to invest in homeownership. In 2016, for example, an estimated 61 percent of Hoosier homebuyers were married couples, 20 percent were single females, 9 percent were unmarried couples, and 9 percent were single males.[11] As Figure 6 (on next page) demonstrates, though, there is still a homeownership gap of 9 percentage points between female householders and male householders in Indiana. A recent nationwide analysis suggests that single women also tend to own homes that are less valuable and that are appreciating at a slower pace.[12]

FIGURE 6 **Hoosier Homeownership Rates by Household Type**



Source: American Community Survey, 2016

BUSINESS OWNERSHIP. Entrepreneurship can also increase net worth, although it tends to contribute a smaller proportion to overall wealth than homeownership. In Indiana and the United States as a whole, women are less likely to own their own businesses, and when they do, they less frequently own firms with paid employees and their sales, receipts, or value of shipments are lower. While this trend may be changing with an uptick in the number of women-owned business since the recession,[13] Table 4 demonstrates that in Indiana, the differences in the quantity and size of female-owned versus male-owned firms are still significant.

TABLE 4 **Hoosier Business Ownership and Size by Gender**

	NUMBER FIRMS WITH OR WITHOUT EMPLOYEES	SALES, RECEIPTS, OR VALUE OF SHIPMENTS (X $1,000)	NUMBER FIRMS WITH PAID EMPLOYEES	NUMBER OF PAID EMPLOYEES FOR PAY PERIOD INCLUDING MARCH 12, 2012
Female-owned	162,798	28,013,254	17,581	175,081
Male-owned	253,533	190,143,504	60,865	870,539

Source: Census Bureau Survey of Business Owners, 2012

RETIREMENT SAVINGS. There has been a considerable shift in the way Americans finance retirement, with defined benefit plans, also known as pensions, declining. These plans offered an employee, upon retirement, a guaranteed share of their salary for however long they lived. Now, about half of working Americans are offered defined contribution plans through their employers, in which benefits are not guaranteed, but are instead based on the amount contributed by the employee and, at times, the employer, as well as the growth in the value of investments made with those contributions over time. And while research suggests that more women work for employers that offer plans than men, they tend to contribute less: not only because they earn less, but also because they are sometimes ineligible due to part-time status or they feel they cannot afford to contribute.[14] This adds up to account balances that are lower than men's even though women need more retirement savings because, on average, they live longer.[15] Vanguard recently reported on the balances of its three million participants, and the median value in men's accounts was $36,875 and women's was $24,446 at the end of 2014.[16] A separate report using national panel data found that the median value in women's retirement accounts was one-third of that in men's.

With fewer alternative sources of income, women are more likely to rely heavily or exclusively on Social Security. In 2015, 55 percent of Social Security beneficiaries were women[17] and among older women, these benefits accounted for nearly two-thirds of their family income on average.[18] However, women receive about $4000 less per year than men.[19] Social Security payments are based on work credits and lifetime earnings; an individual born in 1929 or later needs at least 40 credits, or ten years of work, to claim benefits.[20] Women who lack sufficient work credits to qualify as workers can take a reduced benefit based on their spouse's earnings. The proportion of women receiving benefits conditioned on their spouse's earnings has declined from 57 percent in 1960 to 22 percent in 2015.[21]

LOANS. Net worth also requires consideration of debt, and here again, there is cause for concern. Evidence suggests that women – particularly women of color - may be more likely to take on[22] or be steered toward[23] high-cost loans and take longer to pay loans back. Clearly, this also affects wealth, with women spending more of their income on interest than investments.

While the average college senior graduates with substantial student debt, women – who are now more likely to go to college than men - take longer to pay back student loans. In Indiana, about two-thirds of college seniors graduate with student loan debt, with an average balance of $29,220 per borrower for those who attended public and nonprofit colleges.[24] With higher incomes, male college graduates are paying off their loans faster than female graduates. American Association of University Women found that nationally, more women than men (53 percent versus 39 percent) make loan payments that are higher than a typical individual can reasonably afford. Still, men who graduated in the 2007-08 school year paid off an average of 44 percent of their student debt by 2012, while women only paid off 33 percent.[25]

At the same time, research suggests that women are more likely to take on debt with higher interest rates. Women experience higher denial rates and pay more on average for their mortgages, even when controlling for other factors and despite better repayment history.[26] They are also more likely to use high-cost payday loans.[27] Further research on the debt loads and costs of credit for men and women in Indiana would be a valuable addition to ongoing discussions about wealth and financial well-being.

CONCLUSION

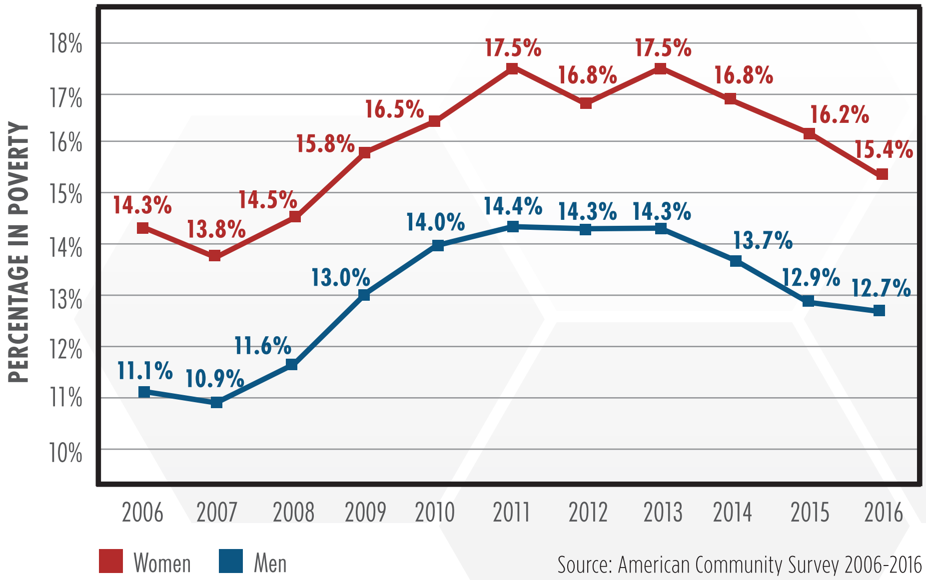
Wealth is essential to economic stability and dignity in old age. Individuals with basic assets such as emergency savings are better able to weather financial emergencies such as a lost job or unexpected medical bill.[28] And the relationship between wages and wealth can be reciprocal; evidence suggests that assets such as a car or savings account can actually improve mental health and labor market outcomes.[29] Wealth – or lack thereof – also affects children; both household wealth and homeownership have been linked to positive child development outcomes and higher parental expectations.[30] Attending to disparities in wealth, then, is essential to the well-being of women, children, and our state.

The Gender Poverty Gap

GIVEN THE GAPS IN BOTH EARNINGS AND WEALTH, IT IS PERHAPS NOT SURPRISING THAT GENDER POVERTY GAPS ALSO EXIST. Poverty is calculated using a set of income thresholds that vary by family size and composition.[31] It is calculated using "income," which extends far beyond earnings to include unemployment insurance, cash welfare, alimony, child support, retirement income, rents, dividends, and more. This does not include tax credits or noncash benefits (like food stamps or housing subsidies)[32]. Poverty thresholds fall far below the amount of income an individual or family needs to be self-sufficient.[33]

Women are more likely to have incomes below the poverty threshold than men. Statewide, 15.4 percent of women experienced poverty in 2016, while only 12.7 percent of men had incomes at this level. As Figure 7 indicates, the gap in poverty rates has hovered between 2.5 and 3.5 percent for the past decade.

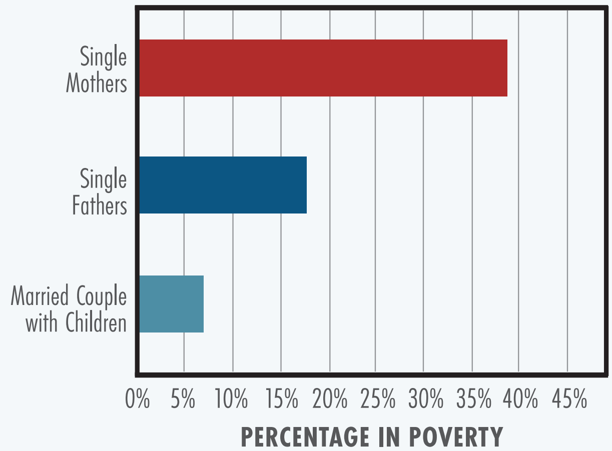
FIGURE 7 **Male and Female Poverty Rates in Indiana**



Source: American Community Survey 2006-2016

Poverty gaps are much more staggering when children enter the picture. In 2016, 39 percent of single mother households had incomes below the poverty line, while only 18 percent of single father families had incomes this low. Figure 8 shows the percentage of married couples with children, single father families, and single mother families in poverty.

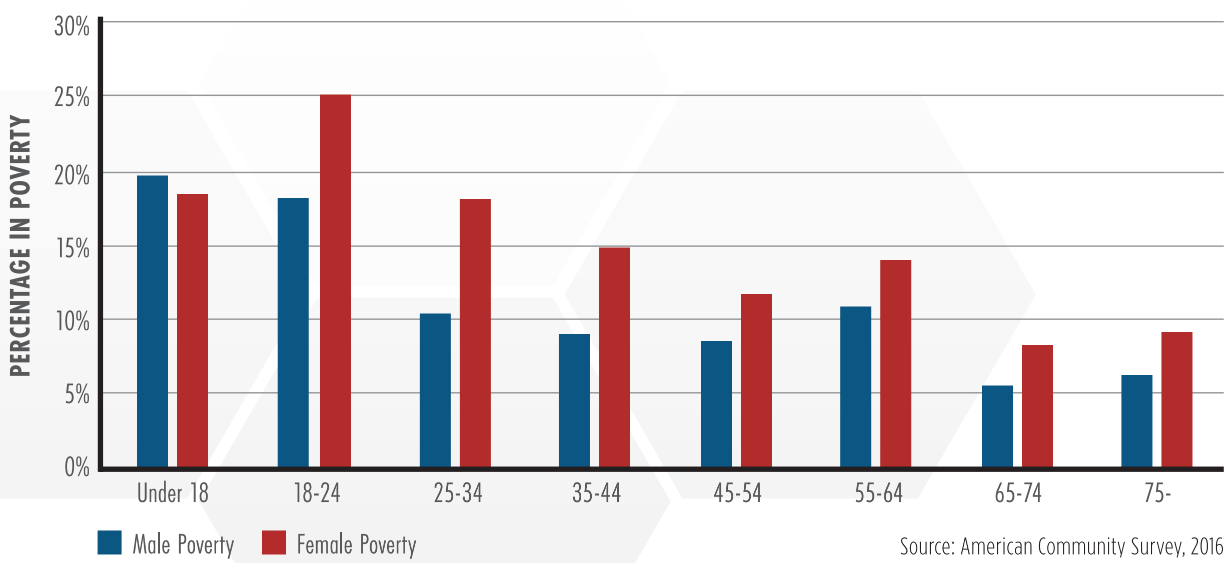
FIGURE 8 **Poverty Rates of Families with Children, by Family Type**



Often, statistics like these lead to the perhaps well-intentioned conclusion that marriage is the solution to the high prevalence of single-parent family poverty. However, this approach is insensitive to the many individuals who have been victims of domestic violence, have experienced the death of a partner, or were abandoned. It has also been tried before with no observable benefits. The Healthy Marriage Initiative of 2001, in which some states used federal funding to provide counseling and education, had no significant effect on state marriage rates.[34]

Poverty rates also vary by age, with women experiencing poverty in greater percentages than men at every age range except 0-18. Figure 9 shows the 2016 poverty rates of men and women at different ages.

FIGURE 9 **Poverty Rates by Age and Gender**



Source: American Community Survey, 2016

Why Do Gaps Persist?

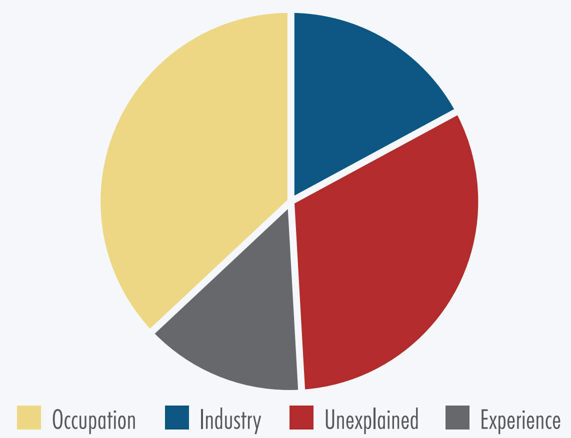
There is no question that the world of work in the U.S. has changed dramatically over the past several decades, and a part of this change has included the rapid movement of more women into the labor force. In 1950, only about a third of women participated in the labor force; today, that number hovers around two-thirds. A booming post-World War II economy, the civil rights movement and its accompanying legislation, and the focus of feminism on equal opportunity in the workplace contributed to this significant growth.[35] Now, women make up nearly half the workforce, and the conditions under which women labor are much less constricted. While in the early 20th century, teaching, domestic work, migrant labor, and low-wage manufacturing were the occupations most likely to be open to women and workplace policies often required women to leave the workforce upon marrying or having children, there is now a prevailing sense that women's career options are virtually unlimited.[36]

Wage gaps have narrowed from about 40 percent to 20 percent since 1980 but leave a large, relatively unexplained difference in earnings

This economic and social progress ought to have significantly narrowed the wage gap. While some progress has been made, the narrowing has still left a large, relatively unexplained difference in earnings.[37] Wage gaps have narrowed from about 40 percent to 20 percent, and much of this decline can be attributed to a decrease in the observable differences between men and women, such as women's educational attainment, their increased workforce attachment (experience), and the increases in their tenure at particular employers.[38]

Today, as Figure 10 indicates the wage gap in the United States is attributed largely to occupation, industry, experience, and a substantial unexplained portion, with education and union membership actually working to close gaps.[39] As we will discuss, however, these analyses leave out the broader issue of socialization, the interconnectedness of factors like discrimination and occupational or industry segregation, and the relevance of workplace and societal supports for caregiving. So while Americans now express a belief that women are "every bit as capable" of handling top positions as men, it is clear there is still work to be done.[40]

FIGURE 10 **Sources of the Gender Wage Gap**

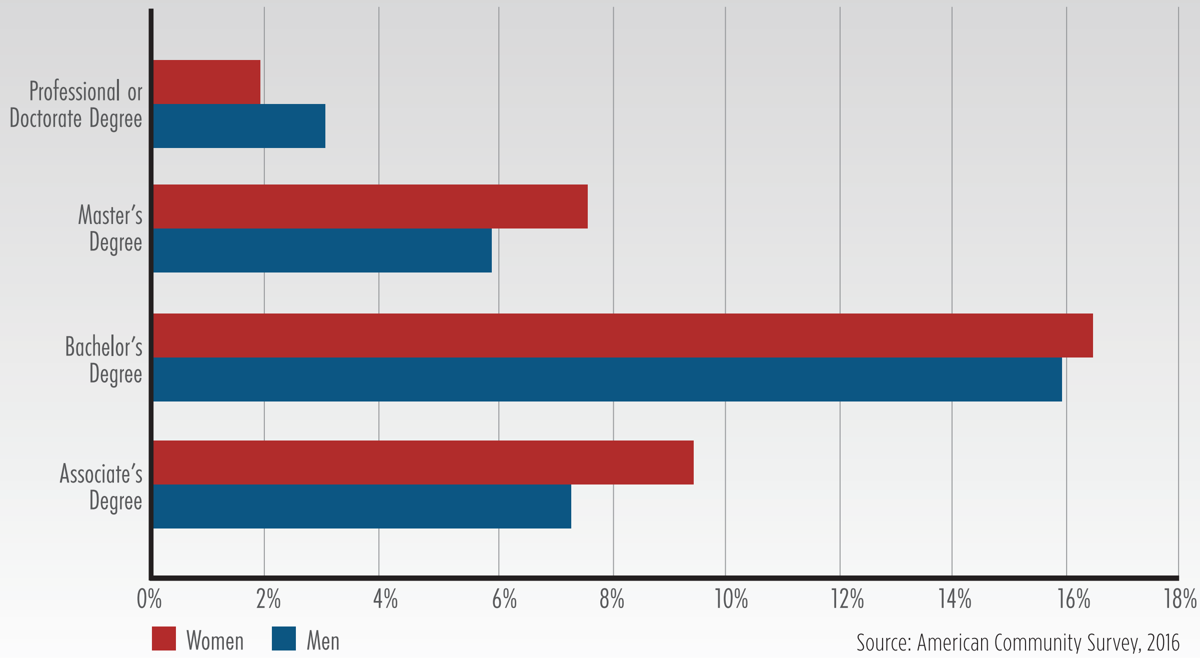


SOCIALIZATION. Americans have deeply held beliefs about gender that influence child development from an early age. Practices like dressing boys and girls differently, designating "girls" and "boys" toys, and exposing children to media that reinforce gender stereotypes shapes the self-image, behaviors, and aspirations of young men and women.[41] By preschool, male children are more likely to state a preference for an occupation that is male-dominated, and vice versa.[42] And by high school, gender stereotypes can actually lead to biased self-assessments that shape career trajectories. For example, young women self-assess their mathematical ability as below that of young men who perform at the same level.[43] This has important implications, suggesting that limiting beliefs – in addition to preferences - may actually play an important role in the pursuit of postsecondary education and choice of occupations and industries. Gender socialization can also influence which traits individuals believe are desirable *in others*, which in turn can influence decisions about who to hire, how to rate an individual's performance, who may take leave, and who will be terminated.

Some norms and aspirations have shifted over time. In the past, young men were more likely than young women to rank success in a high-paying career as a very important priority; this trend recently reversed itself, with 66 percent of young women rating career high on their list of priorities as compared to 59 percent of men.[44] At the same time, men have been more likely to step into caregiving roles, approaching parity with women as caregivers of aging parents and spouses.[45] However, explicit and implicit gender norms and biases have continuing impacts on economic outcomes.[46] These are compounded by other stereotypes and forms of discrimination. To understand the unequal distribution of resources by gender, we need to begin by acknowledging the influence of underlying beliefs and how they play out in education, career advice, hiring decisions, and workplace cultures. These sociological phenomena influence choice of college majors, discrimination, occupational segregation, salary negotiations, and caregiving, all of which have been identified as contributing factors to the wage gap.

EDUCATION. Relatively recent policy changes increased access to educational opportunities and acceptance of women into education programs and non-traditional professional roles. Title IX of the Education Amendments Act passed in 1972, protecting students from discrimination on the basis of sex in any educational program receiving federal assistance, and the Women's Educational Equity Act of 1974 provided financial resources and technical assistance toward the promotion of egalitarian school environments.[47] Now, as Figure 11 (on next page) shows, Hoosier women hold more degrees than men at nearly every level of post-secondary education – except the doctorate and professional level.

FIGURE 11 **Percentages of Hoosier Men and Women with Post-Secondary Degrees**



Source: American Community Survey, 2016

Education helps to narrow the gender pay gap, but gaps still exist at all levels of educational attainment. In Indiana, men without a high school degree earn nearly twice what similarly situated women with earnings make in a year. Table 5 shows the median earnings of men and women at each level of secondary and postsecondary education.

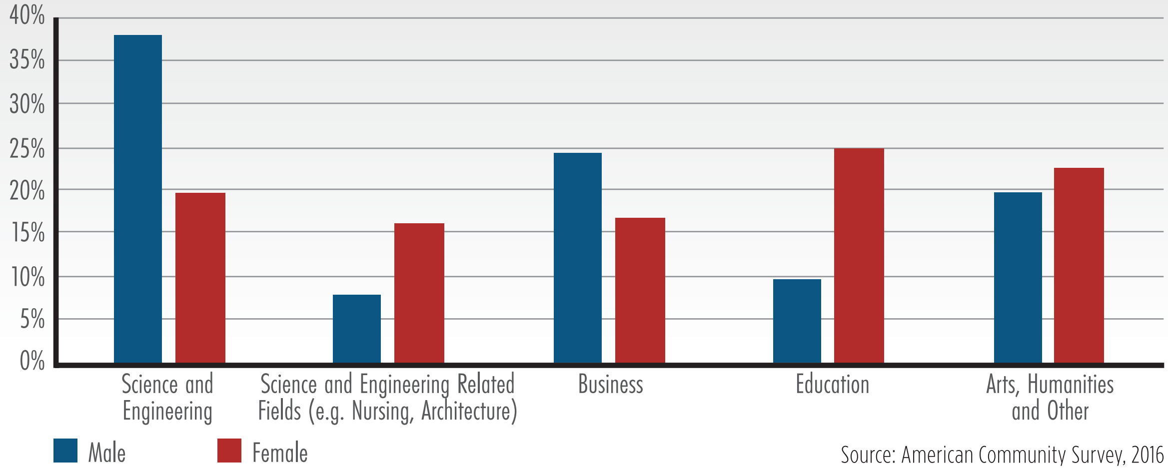
TABLE 5 **Wage Differences by Education Attainment for Hoosiers Ages 25+**

	Median Earnings				
	MALE	FEMALE	WAGE RATIO	GAP	EARNINGS DIFFERENCE
Less than high school	$26,784	$17,068	64%	36%	$9,716
High school	$37,131	$22,972	62%	38%	$14,159
Some college	$42,189	$27,255	65%	35%	$14,934
Bachelor's degree	$60,889	$40,076	66%	34%	$20,813
Graduate degree	$71,978	$52,327	73%	27%	$19,651

Source: American Community Survey, 2016

The fields of study men and women enter into differ, with more men earning degrees in science and business and women favoring fields like education and humanities. Interestingly, these choices may not necessarily reflect strong preferences for the fields, but could be influenced by students' beliefs about gender and occupation; ACT administers the ACT interest inventory and compares the results to students' selection of a college major, finding that only about one in three students selects a major that is a good fit with their stated interests.[48] In other words, stereotypes and occupational segregation may actually be self-reinforcing in spite of preferences that would result in a different occupational composition.[49]

FIGURE 12 **Percentage of Men and Women Holding Bachelor's Degrees**



Source: American Community Survey, 2016

OCCUPATIONAL AND INDUSTRY SEGREGATION. While women have made great strides in accessing some of the well-paid jobs traditionally only occupied by men, the proportion of women in specific occupations and industries still varies considerably. Occupational segregation is the tendency for men and women to work in different occupations. And while women and men may be equally represented in a particular occupation (e.g., managers), occupations can also be segregated by industry (e.g. more women are managers in retail than in finance).

Certain industries and occupation groups in Indiana are highly segregated. On the following page, Figure 13 demonstrates the extent to which industries in Indiana are segregated by gender, and Figure 14 breaks down occupation types by percent female.

FIGURE 13 **Percentage of Indiana Full-Time, Year-Round Workers who are Female, by Industry**

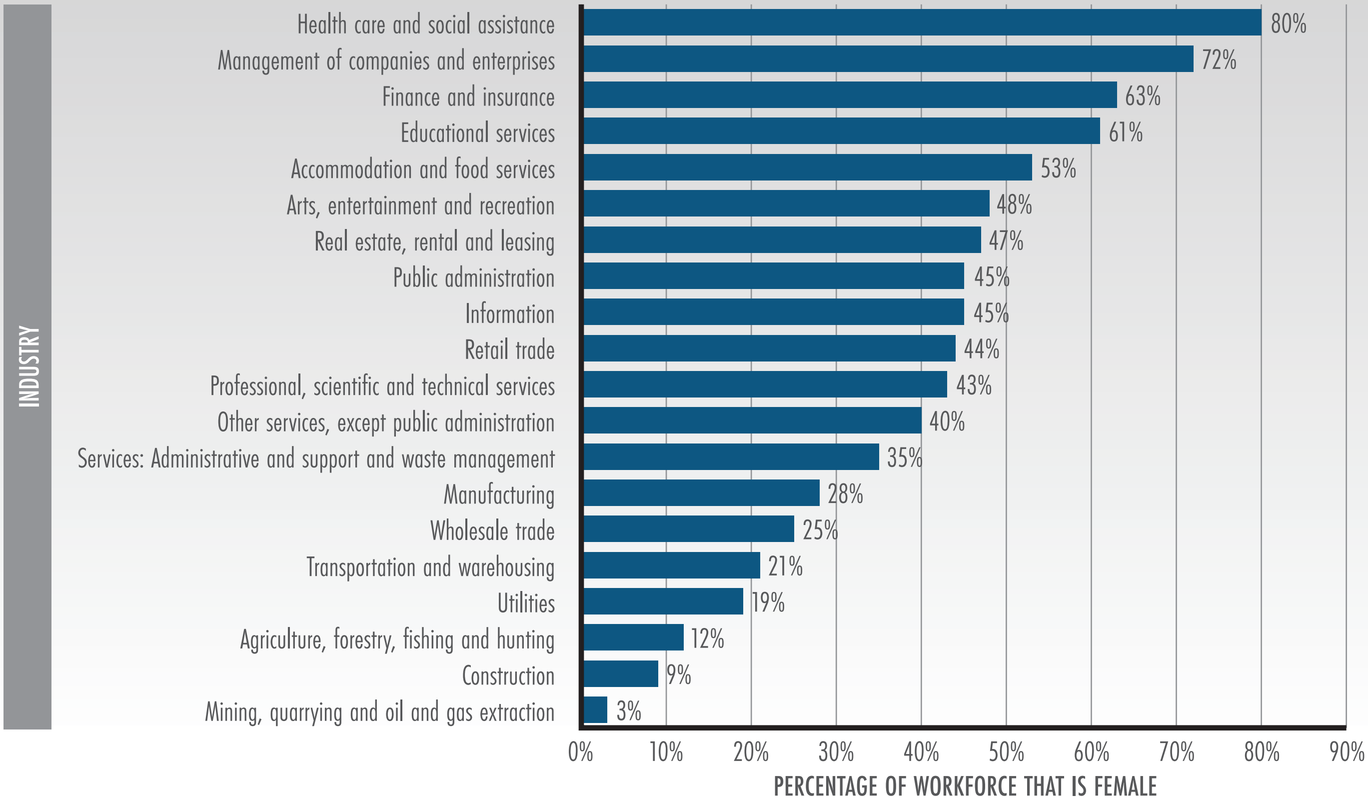
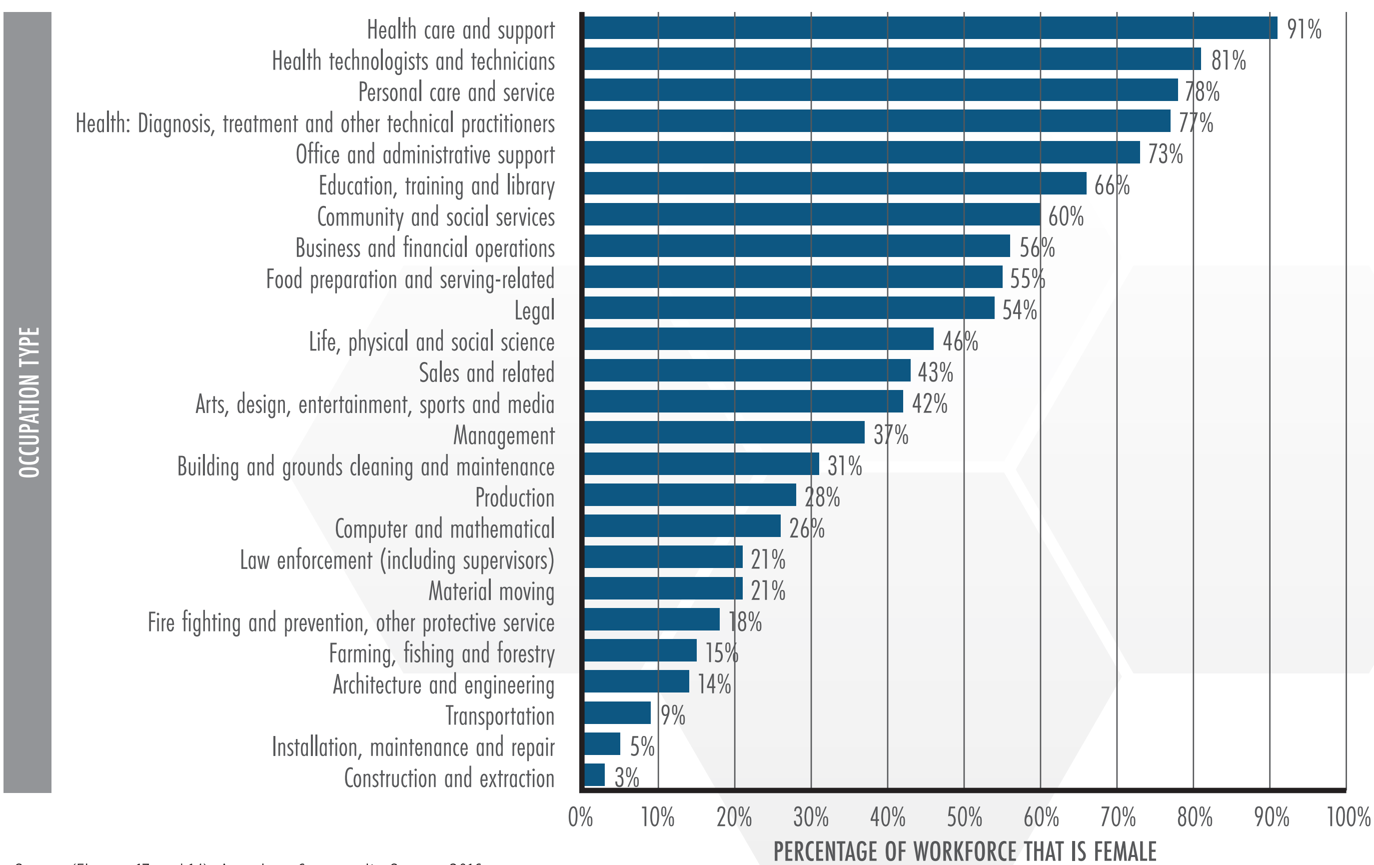


FIGURE 14 **Percentage of Indiana Full-Time, Year-Round Workers who are Female, by Occupation Type**



Source (Figures 13 and 14): American Community Survey, 2016

TABLE 6 **Wage Gaps for Full-Time, Year-Round Workers, by Industry and Occupation**

INDUSTRY	WAGE GAPS	OCCUPATION GROUP	WAGE GAPS
Finance and insurance	44%	Legal occupations	55%
Management of companies and enterprises	43%	Health diagnosing and treating practitioners and other technical occupations	44%
Agriculture, forestry, fishing and hunting	38%	Fire fighting and prevention, and other protective service workers including supervisors	39%
Administrative and support and waste management services	16%	Food preparation and serving related occupations	10%
Arts, entertainment, and recreation	14%	Arts, design, entertainment, sports, and media occupations	10%
Real estate and rental leasing	18%	Computer and mathematical occupations	8%

Wage gaps vary widely by industry and occupation group. Table 6 highlights industries and occupation groups with the highest and lowest wage gaps in Indiana (see Appendix, Tables 3 and 4 for the full lists) At the state level, it is difficult to reach a fine-enough grain to determine to what extent differences in the gender composition of specific occupations contribute to the size of the wage gaps illustrated in Table 6. The category of legal occupations, for example, appears to be relatively integrated (54 percent female to 46 percent male) but also to have a very large wage gap; however, this category includes lawyers, paralegals, court reporters, judges, and several other specific occupations. National data suggests that women account for about one third of lawyers, but more than eight in ten paralegals and legal assistants.[50] These differences clearly account for some of the earnings differences in this category.

At the same time, national analyses using more specific occupational categories still find gaps within specific occupations. One national analysis of 446 major occupations found that women earn less in 439 of them.[51] Another recent national analysis found the highest gap in the earnings of personal financial advisors, with women earning only 55.6 percent of what men earned in 2016.[52] Even when comparing college graduates one year after graduation and controlling for a range of factors like occupation, major, and hours worked, wage gaps exist.[53]

Occupational segregation currently explains about a third of the gender wage gap, and industry segregation about one sixth.[54] So moving women into occupations and industries more traditionally filled by men and vice versa would result in progress, but would not address the problem entirely. It is also important to note that occupational and industry segregation cannot be considered as entirely separate from discrimination; rather, these mechanisms can be complementary and self-reinforcing.

DISCRIMINATION. Thanks to legislation like the Civil Rights Act of 1964 and the Equal Pay Act, some of the more obvious forms of gender discrimination through employer policies - like marriage bars, in which firms dismissed women who married – are a thing of the past. Gender wage gap researcher Claudia Goldin referred to this as "smoking gun" discrimination, in which employers explicitly refuse to hire, promote, or offer equal pay to women because of their gender.[55] Still, more subtle forms of discrimination continue.

HIGHLIGHTS OF POLICY PROGRESS TOWARD EQUAL OPPORTUNITY

1839 First Married Woman's Property Act passes in Mississippi, providing married women some security in their property.

1869 First female attorney is admitted to the bar in Iowa.

1873 Illinois passes a law providing that no person can be excluded from an occupation because of sex.

1920 The Nineteenth Amendment is passed, guaranteeing women the right to vote in federal elections.

1923 The Equal Rights Amendment to the Constitution is introduced.

1963 The Equal Pay Act passes, requiring equal wages for equal (but not substantially similar) work.

1964 The Federal Civil Rights Act passes containing Title VII, guaranteeing equal opportunity in employment. The Equal Employment Opportunity Commission is created.

1972 Title IX of the Education Amendments Act passes, guaranteeing equal access to academic and athletic resources in schools receiving federal funds.

1974 Equal Credit Opportunity Act makes it illegal to discrimination on the basis of gender, race, religion or national origin, ending the common practice of requiring women to have male cosigners for loans.

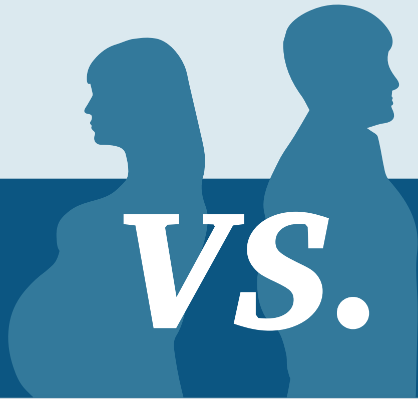
1978 The Pregnancy Discrimination Act is signed into law recognizing that discrimination on the bases of pregnancy is sex discrimination.

1993 The Family and Medical Leave Act provides job protected unpaid leave for qualified workers.

2009 The Lily Ledbetter Fair Pay Restoration Act allows victims of pay discrimination to file a complaint within 180 days of their last paycheck.

Among these is the motherhood penalty, a term sociologists coined to describe the depressed wages and more limited opportunities women face when they become mothers. Survey research has suggested that there is approximately a 4-5 percent wage penalty per child *after controlling for human capital and occupational factors*.[56] In fact, some researchers suggest that the wage gap itself is largely attributable to motherhood; among childless women, earnings are at or near parity with men. Unfortunately, this wage penalty for low-income mothers is compounded by the fact that a "fatherhood bonus" – or bump in pay men appear to receive when they become fathers – occurs mainly at the highest end of the income spectrum. Parenthood, then, can exacerbate economic inequality among high and low-income families.[57] Table 7 shows the estimated motherhood wage gap for the United States, Indiana, and our neighboring states.

THE MOTHERHOOD PENALTY:
Approximately a 4- to 5-percent wage penalty per child after controlling for human capital and occupational factors



THE FATHERHOOD BUMP:
Bump in pay men appear to receive when they become fathers

TABLE 7 **Estimated Earnings of Mothers and Fathers by Location**

	MEDIAN EARNINGS OF MOTHERS	MEDIAN EARNINGS OF FATHERS	EARNINGS RATIO	WAGE GAP
Indiana	$36,000	$53,000	68%	32%
United States	$40,000	$56,000	71%	29%
Illinois	$42,000	$63,000	67%	33%
Ohio	$40,000	$56,000	71%	29%
Michigan	$40,000	$59,000	68%	32%
Kentucky	$35,000	$50,000	70%	30%

Source: National Women's Law Center (NWLC) analysis using American Community Survey, 2015

Multiple laboratory and audit experiments have demonstrated employer bias against mothers. Describing a potential consultant as a mother leads evaluators to rate her as less competent.[58] Visibly pregnant women are rated as less committed, dependable, and authoritative than otherwise equal women managers who are not visibly pregnant.[59] And when researchers send applications to employers that vary on parental status, fathers received more callbacks than childless men, but mothers were called back only half as often as childless women.[60]

Early scholars have theorized that the motherhood wage penalty was due to employers' beliefs about "work effort;" in other words, a belief that mothers would use up their reserves of energy in child-rearing, and be less productive in the workplace.[61] However, researchers have found that the penalty is actually more severe for women in middle- and low-wage, low-skill jobs, of jobs at those levels.[62] More recent analysis finds that at the 90th percentile of wages, the penalty disappears, but it is highest for low-income women even when accounting for factors like work hours, human capital, and experience.[63]

Women of color also experience more significant discrimination – *a double jeopardy* or double discrimination. A recent metanalysis of hiring field experiments focused on African American and Latinx applicants found continued discrimination against African American applicants and a very modest change in discrimination against Latinos.[64] Gender can compound the issue: for example, black women leaders are evaluated more negatively than either black men or white women when they make mistakes.[65] In the sciences, women of color are more likely than white women to feel that they have to repeatedly prove their competence and also report greater feelings of isolation at work.[66]

Discrimination may also be more pronounced among transgender and gender non-conforming workers. In a nationwide survey of transgender and gender non-conforming adults, 30 percent of respondents reported being fired, denied a promotion, or experiencing some other form of mistreatment (harassment, attacks) related to their gender identity or expression. At the same time, more than three quarters of transgender or gender non-conforming workers reported taking steps to avoid discrimination such as requesting a transfer, hiding their gender, or keeping a job for which they were overqualified.[67]

Beyond hiring, evaluation, and promotion, other forms of discrimination matter as well. One is client discrimination. If clients or customers are more inclined purchase goods from a man than a woman, this can influence both hiring and earnings, especially when earnings are conditioned on performance.[68] Disparate treatment by colleagues, on-the-job harassment, or pre-market discrimination matter as well; if they disproportionately push women out of a particular job or career path, they in effect also increase occupation and industry segregation, For example, the share of women in construction occupations has remained incredibly low – below three percent - for decades. Discrimination has been documented all along the pipeline to jobs within this industry: from career and technical education programs, to apprenticeships, and on the job.[69]

NEGOTIATIONS AND PRIOR SALARY. Women are less likely to negotiate an initial salary offer, particularly when it is not clear that salary is negotiable.[70] Attempting to pin down the reason behind this, researchers have found that women are actually highly successful at negotiating salary when they see themselves as a mentor negotiating on behalf of a candidate rather than negotiating for themselves. At the same time, experimenters have employees who negotiate for pay and those who do not; women were penalized for negotiating, while men were not. In fact, whether women asked "simply" or "aggressively" seemed to matter very little.[71]

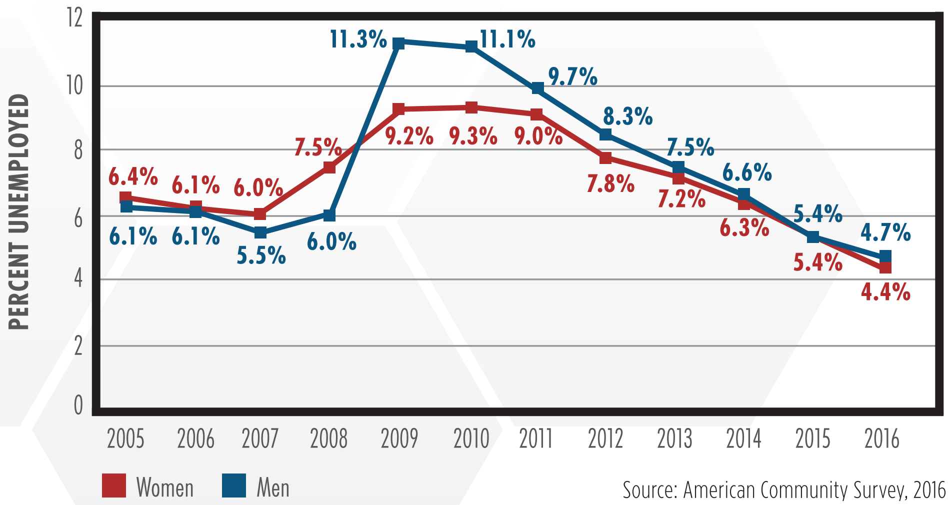
To make matters worse, when women move positions, their previous salary can perpetuate pay gaps. In a recent legal case, Aileen Rizo challenged her employer for paying her less than her male colleagues. She was hired as a math consultant for a school district for $63,000 per year, and the county's policy was to add 5 percent to prior salaries. This still left her paycheck well below that her male colleagues doing similar work, but the 9th Circuit ruled that employers could use prior salary as a benchmark.[72] In an effort to remedy this, some employers and states are removing this question from the hiring process.

UNION MEMBERSHIP. In the United States, roughly equal numbers of men and women are members of unions: 10.5 percent of women and 11.5 percent of men. [73] The wage ratio between unionized women and men is 94 percent; when using regression analysis to control for the fact that unionized women workers tend to have higher levels of education than women in general, the ratio is 88 percent.[74] Researchers suggest that collective bargaining helps close the wage gap due to greater standardization and transparency, as well as clear grievance procedures to address discrimination.[75]

EXPERIENCE. "Experience" refers to "labor force experience," or the amount of years that women and men spend working. American women have made considerable progress in closing the experience gap: over the past century, working women doubled their years of job experience, while men's experience increased only slightly.[76] On average, women have an experience gap of 1.4 years of full-time labor market experience, down from seven years in 1981.[77] Experience now accounts for about 14 percent of the wage gap.[78]

The recession brought higher unemployment rates for men than for women (Figure 15), but the recovery has seen a convergence in male and female unemployment. While Hoosier women are still somewhat less likely than men to be working or looking for work, or "in the labor force," at any given time, that gap has narrowed from a 12 percentage point difference in 2005 to a 9-point difference today. Approximately 73 percent of women consider themselves to be in the labor force as compared to 82 percent of men.

FIGURE 15 **Hoosier Unemployment Rates by Gender**

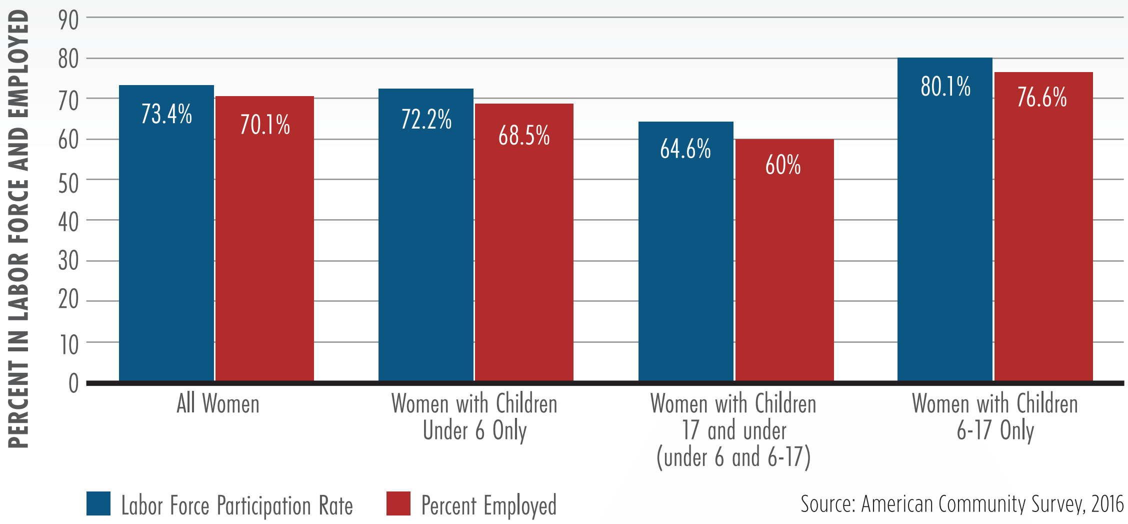


Source: American Community Survey, 2016

Many women now stay in the labor force when they have children. As Figure 16 demonstrates, the labor force participation rate is actually higher for women with children age 6-17 than it is for all women. However, when they are in the labor force, women are disproportionately more likely to work part time. Nationally, 71.2 percent of male workers age 16-64 worked full time in 2016; in Indiana, about 71.4 percent worked full time. Conversely, only 57.9 percent of Hoosier women worked full time in 2016, slightly below the national average of 59 percent. Among both full and part-time working men and women, women tend to work fewer hours. On average, full time men average 8.35 hours per day while full time women average 7.84.[79] Research has also shown that men are more likely to work fifty or more hours per week and that individuals who are able to work 50+ hours tend to be highly compensated. As might be expected, the gap in numbers of women versus men working 50+ hours per week increases with parenthood.[80]

FIGURE 16

Percentage of Women in the Labor Force and Employed, by Parental Status



Source: American Community Survey, 2016

Nationwide, only about one quarter of part-time workers do not work full time because they cannot find full-time positions; rather, the majority either affirmatively choose to work fewer hours to in order to meet other obligations or they lack sufficient supports for full-time employment.[81] Women are more likely than men to adjust their work schedules or drop out of the labor force altogether to attend to family needs.[82] Table 8 (on next page) summarizes the results of a Pew Research Center study comparing decision-making around work and family, showing that mothers are more likely to adjust work schedules and are nearly three times as likely to quit a job to care for a child or family member. According to the Bureau of Labor Statistics, women are seven times as likely as men to say that child care is the major reason for choosing part-time work, and are four times as likely to list other family obligations. Regardless of marital status, women are more likely to spend time on household chores and caring for children.[83]

TABLE 8 **How Family Affects Mothers' and Fathers' Work**

	MOTHERS	FATHERS
Reduced work hours to care for child or family member	42%	28%
Taken time off from work	39%	24%
Quit a job	27%	10%

Source: Pew Research Center, 2015

Providing care to aging loved ones is increasingly pulling individuals out of the workforce or into part time positions. In Indiana, approximately 837,000 adults provide 779 million hours of care each year to their partners or aging loved ones.[84] Caregiving reduces the probability of working over 8 percent and the number of hours worked by 4 percent.[85] Now more than ever, men are also shouldering caregiving responsibilities - making up about 40% of unpaid caregivers- but the typical adult caregiver in the U.S. is a 49-year-old woman who both engages in paid employment and provides nearly 20 hours per week in unpaid care to a parent for an average of five years.[86]

Dropping to part-time work or out of the workforce can exacerbate wage and wealth gaps. Women may pass up opportunities for promotion, and diminished earnings from part-time employment can mean stalled savings or slower debt repayment. Time out from the workforce or reduced hours may also require that an individual dip into savings or liquidate an asset, further increasing the wealth gap. Shifting to part-time work can also exacerbate the wealth gap through reduced access to benefits. Low-wage and part-time work typically offer few benefits like health care or sick time: nationally, only 37 percent of part time workers were offered retirement benefits and 20 percent were offered health care as compared to 80 percent of full time workers with access to retirement benefits and 88 percent with health care benefits.[87] Low wage or part-time work can also be more tightly controlled. With strict rules and few benefits, mothers facing a family crisis may simply quit with the intent of starting over once the crisis has passed.[88]

CONCLUSION

With so many interrelated factors influencing them – socialization, education, occupational and industry segregation, discrimination, and experience among them – gender wage and wealth gaps can seem daunting to tackle. To be sure, increasing women's financial well-being will require efforts on a number of fronts and attention to the overlapping forces that drive the career and caregiving decisions of both men and women, depress women's wages, and strip them of opportunities to build wealth. Regardless, these efforts are well worth making; where women thrive, communities grow stronger.

Policy Solutions

BOTH MEN AND WOMEN SEE INEQUALITIES IN THE WORKPLACE AND BELIEVE THAT MORE NEEDS TO BE DONE TO REMEDY THEM.[89]

Beyond establishing basic fairness and increasing economic security for women and their families, a growing body of research suggests that addressing these gender gaps is good for business and the economy. Diverse companies out-innovate and out-perform others;[90] they may also be better able to attract new talent.[91] Some theorize that a diverse workforce is better able to anticipate the needs or interests of customers and clients, while others suggest that "creative conflict" can lead to improved problem-solving.[92] Whatever the mechanism, available evidence suggests that ensuring that both women and men enter each field and can reach the highest levels of the career ladder benefits us all.

But how do we address complex challenges like discrimination, occupational segregation, and work-life balance? State law is certainly not the only vehicle for change, but it is one important lever that can improve outcomes with respect to the availability of opportunity and dismantling of inequity. Accordingly, we offer a number of ways Indiana's policymakers can address the gender wage gap – by giving women the tools to address pay disparities, encouraging equity through education, attending to the conflicts between work and caregiver responsibilities, and boosting women's earnings. This menu of state-level policy options would allow Indiana to make significant progress in enhancing equality of opportunity and closing gender wage, wealth, and poverty gaps.

GIVE WOMEN THE TOOLS TO COMBAT PAY DISPARITIES

A substantial portion of the gender wage gap remains unexplained by choice of occupation, experience, and education. Closing gender pay disparities, then, will require the introduction of new tools that promote compensation transparency, encourage employers to assess their hiring and promotion practices, and allow for redress where women are paid less for substantially similar work.

IMPROVE INDIANA'S EQUAL PAY LAW.

It is not fair for women to be paid less than men for doing the same or substantially equivalent work. The federal Equal Pay Act requires employers to offer equal pay to men and women for equal work, and Title VII of the Civil Rights Act prohibits discrimination on the basis of sex. While it might seem like these laws would be sufficient, in practice they contain loopholes that can allow employers to have women performing the same jobs for less, and the consequences for those who are found guilty are limited. Several states have taken steps to strengthen their equal pay laws and to promote awareness or encourage employers to reflect on their practices.[93]

What Indiana has now: Indiana has an equal pay law prohibiting discrimination on the basis of sex "for equal work on jobs the performance of which requires equal skill, effort, and responsibility, and which are performed under similar working conditions," except when payments are made pursuant to seniority, merit, quantity/quality of production, or a differential based on any other factor other than sex. Employers are prohibited from reducing wages to comply with this law.[94]

Recommendation: Indiana could strengthen its equal pay law by broadening the standard to compare substantially similar jobs, in addition to precisely "equal" jobs, so that minute differences in responsibilities cannot be used to justify different pay rates for men and women. Indiana should also consider prohibiting any kind of adverse action against employees for discussing pay, and eliminating questions regarding prior salary history in the job search and hiring process. It should also consider adding an affirmative defense for employers who have undertaken a pay equity review. These are only a few of the ways other states have strengthened their laws, and new data and case law are emerging that may help guide the selection among these strategies or unearth new ones; accordingly, the state should create an advisory committee on pay equity to further explore the adequacy of state law and developments in other states.

SUPPORT COLLECTIVE BARGAINING.

Collective bargaining raises women's wages and reduces wage gaps by enabling employees to stick together as a group so they speak with a more powerful voice. Unionized workers are also more likely to have supports like paid leave that are essential to women's ability to remain in the labor force.[95]

What Indiana has now: Indiana's union membership has declined over time, dropping from 21 percent in 1989 to 10 percent in 2015.[96] In 2012, Indiana passed a "right to work" law affecting the ways in which unions can interact with employers and employees.

Recommendation: Indiana lawmakers should study the costs and benefits of collective bargaining, including the effects of existing legislation on union membership and on wages and benefits.

PROMOTE EQUALITY OF OPPORTUNITY THROUGH EDUCATION.

Our education system offers a strong line of defense in addressing harmful or limiting gender stereotypes. Indiana should take steps to ensure that schools address rather than reinforce limiting beliefs and partner effectively with students as they plan their postsecondary education and careers.

OFFER EQUITY-FOCUSED PROFESSIONAL DEVELOPMENT FOR SCHOOL STAFF.

K-12 schools have played and should continue to play a significant role in addressing the gender wage gap. Sex-equity legislation like Title IX of the Education Amendments of 1972 and the Vocational Education Amendments Act of 1976 were huge steps forward, opening doors to opportunity in schools across the country. But lack of awareness of these laws, unintentionally biased or absent instruction, sexual harassment, and differential treatment in classrooms (e.g. differences in teacher feedback) still need to be addressed.[97]

What Indiana has now: While all of Indiana's public K-12 schools are responsible for adhering to the requirements of Title IX, the extent to which schools are proactively encouraging staff to critically examine their practices and curriculum, particularly in relation to limiting gender stereotypes, is not well known.

Recommendation: As a first step, the Indiana Department of Education could assess the extent to which Indiana's K-12 staff are aware of Title IX protections, grievance procedures, and their district- and state-level Title IX coordinators. It could also encourage participation in professional development related to gender equity and strategies for addressing explicit or implicit biases in pedagogy and curriculum.

ENHANCE CAREER COUNSELING. Career counselors can play a critical role in introducing students to potential career paths and connecting them with the resources to get there. As children develop, they may rule out occupations they consider incompatible on the basis of gender and fail to reconsider these unless they are reintroduced and the underrepresentation by gender is acknowledged.[98]

The American School Counselor Association recommends a ratio of one counselor to 250 students. Indiana's counselor-to-student ratio is 619.

What Indiana has now: The American School Counselor Association recommends a ratio of 1 counselor to 250 students and regular professional development. Indiana law recommends that elementary educational and career services maintain a 1-to-600 ratio in grades 1-6 and 1-to-300 ratio in grades 7-12. However, Indiana's counselor-to-student ratio is 1-to-619[99] and surveyed counselors suggest that too much time is spent on activities other than advising students.[100] Not surprisingly, many Hoosier students claimed to be uncertain as to whether they created a graduation plan.[101] Indiana recently announced a pilot program to provide career counseling to eighth grade students.

Recommendation: Addressing the sheer time challenge counselors currently face in meeting the needs of students (e.g. hiring more counselors, reducing other workloads) and attending to counselors' professional development, particularly with respect to limiting beliefs and gender representation in occupations and industries, could also prove fruitful in truly opening up all postsecondary education and career possibilities to students. Indiana can also proactively use career and labor market information in ways that help illuminate gender underrepresentation in careers with high wages and high projected demand.

ADDRESS WORK-FAMILY TENSIONS THROUGH FAMILY-FRIENDLY POLICIES.

The transition to parenthood appears to be an important divergence point in terms of wage and wealth gaps. Not all men and women will become parents, but the vast majority will; and even those who do not may need time out of the workforce for their own medical needs or to provide care for their parents or other close family members. Family-friendly policies can play at least three roles in closing the wage and wealth gaps. On the one hand, they can promote equity by requiring employers to be responsive to the unique needs of women who are pregnant, nursing, or providing care. At the same time, they can be structured in ways that promote equality at home and in the workforce.[102]

EXPAND ACCESS TO PAID FAMILY AND MEDICAL LEAVE. Childbirth and caregiving – both for children and aging loved ones – disproportionately pull women out of the workforce or into part-time jobs. Without paid leave, caregivers face a choice between their jobs and their loved ones. Paid family leave creates space for caregiving while maintaining income and continuity of work experience; it has also been demonstrated to reduce turnover and increase the labor force attachment of women. If structured to provide equal time to men and women, it can also encourage more men to take on caregiving roles.[103]

What Indiana has now: Indiana currently has no state law regarding paid family or medical leave and offers only medical leave to state employees. It also preempts localities from implementing any ordinances related to leave.

Recommendation: Indiana should offer state workers paid family leave, remove the preemption to allow localities to create paid leave programs that meet local needs, and/or establish a paid family and medical leave insurance program.

On average, families can expect to pay $8,918 annually for an infant's child care, and $6,760 for care of a 4-year-old.

MAKE HIGH-QUALITY CHILD CARE ACCESSIBLE AND AFFORDABLE. Countries with subsidized child care for young children have significantly lower wage gaps.[104] In the United States, child care subsidies have improved women's labor force participation, but child care is still cited as a major reason women work part time or drop out of the workforce.[105]

What Indiana has now: The cost of child care in Indiana is considerable: on average, families can expect to pay $8,918 annually for an infant and $6,760 for a 4-year-old.[106] Subsidies for free child care and/or preschool are available to families in several forms, including the federal child care tax credit (capped at $2,100 for two children), Child Care Development Fund vouchers (CCDF), Head Start (a targeted program offering early childhood education), public preschool programs, and On My Way PreK (provides a voucher for low-income families with 4-year-old children to attend a level 3 or 4 preschool). However, support is not reaching all eligible families and some families are not eligible for enough support to make child care affordable given their family income.[107]

Recommendation: Indiana should do more to make high quality care affordable. Investing more state dollars in CCDF to clear waitlists, expanding access to preschool, and offering a tiered, refundable state-level child care tax credit are three possible strategies that could work in tandem with existing programs and subsidies.

ALLOW EMPLOYEES TO EARN PAID SICK AND SAFE TIME. In Indiana, more than one third of employees do not have access to paid sick days;[108] some may even be fired if they take a day off to recover from an illness or care for a sick child. Close to forty states and localities are requiring employers to allow workers to accrue paid sick and safe time. Such laws benefit health and safety,[109] continuity of employment,[110] productivity, economic security, and workplace morale.[111] Where they include safe leave, these laws allow survivors of domestic violence, sexual assault, or stalking the time needed to take actions to increase their safety, including relocation or court dates needed for requirements like orders of protection. They may also help narrow the wage gap; women disproportionately work in low-wage jobs with less access to this type of paid time away from work, yet they also serve as primary or sometimes sole caregivers for their children. Without paid sick days, employees – more often women – may be forced to choose between caring for their own or their child's illness and losing pay or even their job.[112]

What Indiana has now: Indiana does not mandate that employers offer earned sick or safe time. It also prohibits localities from enacting ordinances related to sick and safe time.

Recommendation: Indiana should require that employers allow employees to earn paid sick and safe time – including part-time workers – so that workers can attend to their own health needs and their caregiving responsibilities without a loss of employment. In the absence of this requirement, Indiana should remove the state-level preemption of local ordinances governing sick and safe time.

REQUIRE FAIR SCHEDULING. Unpredictable work schedules create challenges, particularly for employees with caregiving responsibilities. When an employer assigns shifts with little notice or varies the number of hours an employee is assigned from week to week, household budgeting and scheduling appointments, education, or child care can become next to impossible.[113]

What Indiana has now: Indiana has no requirements with respect to private employer scheduling, and preempts localities from enacting any ordinances regarding fair scheduling.

Recommendation: Indiana should consider legislation that would require employers to provide both advance notice of work schedules and compensation for last-minute schedule changes, split shifts, or shifts from which an employee is sent home early.

ENSURE THAT EMPLOYERS MAKE REASONABLE ACCOMMODATIONS FOR PREGNANT WOMEN. More and more women are working throughout pregnancy,[114] but pregnant women still face high levels of workplace discrimination. Between October 2010 and September 2015, more than 30,000 pregnancy discrimination charges were filed with the U.S. Equal Employment Opportunity Commission and state-level agencies. This figure likely severely underestimates the number who experienced discrimination or were denied small changes -- like permission to sit down, or to carry a water bottle – that can make it possible for women to work safely and productively through a pregnancy.[115] The failure to acquiesce to these requests not only puts the health of mothers and their babies at risk, it may also push women out of the workforce, adding to wage, wealth, and poverty gaps.

What Indiana has now: While there are several federal and state laws that are intended to protect pregnant women from discrimination, these laws do not make it clear that pregnant women should be offered reasonable accommodations on the job. In *Young vs. UPS* (2015), the Supreme Court held that failing to accommodate pregnant workers can violate existing law, but the standard in the case is confusing for both employers and employees.

Recommendation: Indiana should follow the lead of numerous other states by enacting a law that makes clear that employers must provide reasonable accommodations for pregnant workers, unless doing so would impose an undue hardship on the employer. This is the standard that applies to other health conditions under federal and state disability laws.

ENFORCE NURSING MOTHERS' WORKPLACE RIGHTS. When women return to work following the birth of a child, many wish to continue breastfeeding. This can promote the health and well-being of both the child and mother.[116] However, in spite of some state and federal-level

workplace protections for nursing mothers, many women – particularly in low-wage jobs - report that their workplace does not accommodate breastfeeding. When they do have adequate break time and a place to pump, they are more likely to continue breastfeeding.[117]

What Indiana has now: In 2008, Indiana recognized the value of continued breastfeeding after a mother's return to work and established requirements for private employers to support nursing mothers.[118] The law requires private employers in companies of 25 or more employees to provide a private location for pumping during time away from an employee's duties "to the extent reasonably possible" and to provide space to keep expressed milk or allow employees to provide their own. The same bill established slightly stricter requirements for public employers,[119] with language requiring them to provide a private room near an employee's work area and paid break time. Neither of these statutes contains a civil or administrative remedy; in other words, if employers refuse to comply, women have no mechanism through which to seek a change.

Federal law also requires employers to provide reasonable unpaid break time for mothers to express milk, as well as access to a private space. These rules cover all employees who are eligible for overtime pay and apply to employers of all sizes, although smaller employers may be excused if they can show it would be an undue hardship.[120]

Recommendation: To ensure that the law is working, Indiana should add an enforcement mechanism for employees whose rights are violated – either through private right of action or administrative remedy - and ensure that women are educated about their workplace rights through a targeted campaign.

GIVE HOOSIER WOMEN A RAISE. There are a number of ways state-level policy could be better structured to keep women from experiencing poverty and narrow Hoosier wage and wealth gaps.

RAISE THE MINIMUM WAGE. Minimum wage increases are more likely to raise the wages of women. They may also narrow gaps: women in states with a minimum wage of at least $8.25 per hour face smaller wage gaps than in states with the federal minimum wage.[121]

What Indiana has now: Indiana's wage floor is set at the federal minimum wage of $7.25 per hour. For tipped workers, the minimum wage is $2.13 per hour. In Indiana, 7 of 10 minimum wage workers are women.[122] The state preempts localities from raising their wage floors.

Recommendation: Indiana should remove the wage preemption and consider raising its state minimum wage and indexing it going forward so that its value no longer erodes. Nearly two-thirds of Hoosiers support raising the minimum wage to $10.10 an hour,[123] which would meet the county-level self-sufficiency standard for single adults in 86 of 92 counties.[124]

THE INDIANA INSTITUTE FOR WORKING FAMILIES has published a report, "Clearing the Jobs Pathway: Removing Non-Academic Barriers to Adult Student Completion" (June 2017). Find it at www.incap.org/JobsPathway.

CLEAR THE PATHWAY TO HIGH-WAGE JOBS BY ADDRESSING BARRIERS TO POSTSECONDARY EDUCATION. Ensuring that women have access to education must also include addressing the non-academic barriers they face as they seek to enhance their skills and earn degrees. A 2017 Indiana Institute for Working Families report suggests that obstacles like housing insecurity, lack of affordable child care (also addressed in more detail above), and lack of transportation can serve as roadblocks on this path.[125] Because women earn less and are more likely to be primary caregivers for their children or other relatives, they may be more likely to experience difficulty returning to school to train for higher-wage jobs.

What Indiana has now: Indiana does offer some sources of support for returning adult students. In 2015, it created the Adult Student Grant offering the state's first financial aid specifically targeted to independent adult students. In 2017, the state added a Workforce Ready Grant for adults seeking credentials in high-wage, high-demand fields. At the same time, programs like the Individual Development Account (IDA) offer low-income Hoosiers matched savings accounts to overcome tuition, housing, and transportation barriers. For some students, however, these programs are likely to prove insufficient to allow sufficient work, school, and family life balance needed for completion.[126]

Recommendation: Aligning policies and creating tighter coordination among agencies that support the needs of non-traditional adult students would be a good first step, with an eye toward bolstering the availability of supports to improve persistence and completion rates of adult students, particularly in occupations and industries that are predominantly occupied by members the opposite gender.

INCREASE THE EARNED INCOME TAX CREDIT OR OFFER OTHER REFUNDABLE CREDITS. With lower earnings, women are more likely to have little or no tax liability. The Earned Income Tax Credit (EITC), the Child Tax Credit (CTC) and other refundable tax credits can help bolster low wages and incomes, disproportionately benefiting working women with children.[127]

What Indiana has now: Indiana is one of 26 states that offers a supplemental state EITC. Indiana's credit is 9 percent of the federal earned income tax credit.[128]

Recommendation: Indiana should recouple the state EITC and increase the percentage of the federal credit it offers to workers. Asset-development experts recommend that states offer an EITC that is at least 15 percent of the federal credit in order to provide meaningful assistance to low- and moderate-income families.[129]

CONCLUSION

Improving the financial well-being of Hoosier women is necessary if we hope to have thriving children, strong communities, and a prosperous state. Given that Indiana's wage gap widened two percentage points in one year, giving us the 6th widest gap in the nation, state lawmakers must take bold steps to address both the causes and effects of the wage gap if progress is going to be made. Now is the time to take action to close Hoosier wage, wealth, and poverty gaps.

Appendix

METHODOLOGY

Our aim in this report was to present the first-ever analysis of Indiana's wage, wealth, and poverty gaps. After a scan of the available literature, we convened an advisory panel to discuss what elements to include in the report and which policy solutions we might consider. We also invited all advisory panel members to provide feedback on the draft report.

Advisory Panel – We invited 20 individuals from a variety of organizations, academic institutions, government agencies, and companies to serve as advisory panel members. Bolded members either attended or called in to the initial advisory panel meeting, and starred members provided written comments on the draft report.

- **Katie Blair,** Director of Advocacy, American Civil Liberties Union of Indiana
- **Jean Breaux,** Indiana State Senator
- **Chandra Childers,** Ph.D., Senior Research Scientist, Institute for Women's Policy Research*
- **Randy Dennison,** Executive Director/CEO, Lincoln Hills Development Corporation*
- **Kristin Garvey,** Executive Director, Indiana Commission for Women*
- **Ambre Marr,** Associate State Director for State Advocacy, AARP Indiana*
- **Jomo Mutegi,** Associate Professor, Science Education, IUPUI
- Jon Rosser, Senior Partner, Platinum Recruiting Group (provided suggestions prior to first advisory panel meeting)
- **Janet Rummel,** Vice President of Workforce Alignment, Operations, and Marketing, Ivy Tech Community College
- Joanne Sanders, International Representative, International Alliance of Theatrical Stage Employees, Moving Picture Technicians, Artists, and Allied Crafts (IATSE)*
- **Greg Shufeld,** Assistant Professor, Political Science, Butler University*
- **Patricia Wachtel,** Girls Inc. of Greater Indianapolis
- **Deborah Widiss,** Professor of law, IU Maurer School of Law*
- Colleen Yeakle, Coordinator of Prevention Initiatives, Indiana Coalition Against Domestic Violence*

For the majority of our analysis, we used data from the American Community Survey. The U.S. Census Bureau distributes the American Community Survey to 295,000 U.S. addresses each month to produce annual data about occupations, earnings, family status, and much more. Because of the large sample size, this data can be examined at national, state, and county levels. State- and national-level wage and poverty gap data were analyzed using 2016 figures, while county-level data and used 2011-2015 data as the single-year data did not contain large enough samples for some counties.

Examining the wealth of Hoosiers proved more challenging. We cited national figures where state-level data was not available. The Survey of Consumer Finances is a triennial survey of about 6500 families conducted by the Federal Reserve Board and is the most comprehensive assessment of household net worth. State-level home purchase and homeownership data were taken from the American Community Survey and Indiana's 2016 Profile of Home Buyers and Sellers, a national survey of 93,171 recent home buyers conducted by the National Association of Realtors. State-level business ownership data were drawn from the Census Bureau's Survey of Business Owners.

Supplemental Tables

TABLE A.1 **Median Earnings, Wage Ratios and Wage Gaps by Indiana County, 2011 to 2015**

	MEDIAN EARNINGS: MEN WORKING FULL-TIME, YEAR-ROUND	MARGIN OF ERROR	MEDIAN EARNINGS: WOMEN WORKING FULL-TIME, YEAR-ROUND	MARGIN OF ERROR	ESTIMATED WAGE RATIO
Adams	$40,156	$1,906	$33,049	$2,537	82.3%
Allen	$46,697	$782	$35,260	$606	75.5%
Bartholomew	$50,789	$1,194	$36,239	$1,438	71.4%
Benton	$41,865	$1,883	$31,295	$1,596	74.8%
Blackford	$39609	$3,774	$28,763	$2,360	72.6%
Boone	$60,047	$2,443	$40,181	$1,694	66.9%
Brown	$50,398	$4,564	$31,180	$1,581	61.9%
Carroll	$45,068	$3,227	$34,504	$2,424	76.6%
Cass	$38688	$2,415	$30,188	$1,183	78.0%
Clark	$45,591	$1,158	$36,445	$737	79.9%
Clay	$42,571	$2,001	$31,136	$1,994	73.1%
Clinton	$42,485	$2,169	$29,246	$1,751	68.8%
Crawford	$37,753	$2,801	$27,129	$1,494	71.9%
Daviess	$40,899	$1,505	$31,319	$1,478	76.6%
Dearborn	$50,627	$1,600	$36,540	$1,831	72.2%
Decatur	$41,038	$920	$32,255	$1,724	78.6%
DeKalb	$48,892	$3,440	$31,015	$828	63.4%
Delaware	$41,008	$ 900	$32,360	$905	78.9%
Dubois	$43,096	$2,084	$32,239	$1,200	74.8%
Elkhart	$42,111	$657	$31,779	$627	75.5%
Fayette	$41,704	$1,790	$31,413	$1,233	75.3%
Floyd	$50,160	$1,620	$38,074	$1,952	75.9%
Fountain	$47,599	$3,045	$33,253	$2,410	69.9%
Franklin	$43,621	$3,213	$37,037	$2,805	84.9%
Fulton	$40,472	$2,408	$31,318	$2,357	77.4%
Gibson	$46,872	$3,394	$31,937	$855	68.1%
Grant	$40,647	$1,280	$31,163	$674	76.7%
Greene	$42,287	$2,870	$31,804	$1,180	75.2%
Hamilton	$71,949	$1,751	$50,142	$1,050	69.7%
Hancock	$51,658	$1,499	$42,711	$1,872	82.7%
Harrison	$46,705	$3,037	$34,024	$3,119	72.8%

TABLE A.1, CONTINUED

	MEDIAN EARNINGS: MEN WORKING FULL-TIME, YEAR-ROUND	MARGIN OF ERROR	MEDIAN EARNINGS: WOMEN WORKING FULL-TIME, YEAR-ROUND	MARGIN OF ERROR	ESTIMATED WAGE RATIO
Hendricks	$57,500	$3,923	$42,318	$1,563	73.6%
Henry	$41,156	$945	$31,661	$908	76.9%
Howard	$48,307	$2,908	$34,427	$1,370	71.3%
Huntington	$43,442	$1,662	$30,458	$912	70.1%
Jackson	$40,300	$1,774	$32,515	$1,525	80.7%
Jasper	$51,735	$1,899	$32,778	$1,617	63.4%
Jay	$37,347	$1,658	$28,306	$2,242	75.8%
Jefferson	$43,007	$3,203	$32,648	$1,548	75.9%
Jennings	$41,150	$1,219	$32,387	$1,738	78.7%
Johnson	$53,529	$1,527	$40,008	$1,638	74.7%
Knox	$40,336	$2,857	$30,138	$1,495	74.7%
Kosciusko	$44,463	$1,738	$32,786	$1,207	73.7%
LaGrange	$41,872	$2,100	$29,046	$2,579	69.4%
Lake	$51,913	$481	$36,578	$588	70.5%
LaPorte	$47,764	$1,549	$33,936	$1,097	71.0%
Lawrence	$42,930	$2,591	$31,244	$1,532	72.8%
Madison	$42,489	$1,505	$33,439	$1,444	78.7%
Marion	$41,949	$416	$36,424	$427	86.8%
Marshall	$43,087	$1,777	$32,063	$690	74.4%
Martin	$39,049	$2,485	$36,851	$2,456	94.4%
Miami	$43,897	$3,175	$30,510	$900	69.5%
Monroe	$44,826	$2,686	$35,824	$957	79.9%
Montgomery	$44,147	$3,266	$31,748	$987	71.9%
Morgan	$50,581	$1,065	$35,743	$1,730	70.7%
Newton	$44,819	$4,976	$31,670	$2,528	70.7%
Noble	$43,774	$2,778	$31,939	$1,402	73.0%
Ohio	$48,170	$3,580	$33,080	$3,913	68.7%
Orange	$40,063	$1,480	$30,723	$1,237	76.7%
Owen	$40,730	$2,295	$32,871	$1,761	80.7%
Parke	$41,023	$2,911	$28,511	$2,054	69.5%
Perry	$44,299	$3,245	$30,845	$1,458	69.6%
Pike	$41,758	$2,879	$29,854	$1,829	71.5%
Porter	$63,435	$2,179	$38,163	$1,524	60.2%

TABLE A.1, CONTINUED

	MEDIAN EARNINGS: MEN WORKING FULL-TIME, YEAR-ROUND	MARGIN OF ERROR	MEDIAN EARNINGS: WOMEN WORKING FULL-TIME, YEAR-ROUND	MARGIN OF ERROR	ESTIMATED WAGE RATIO
Posey	$53,713	$2,347	$35,238	$2,399	65.6%
Pulaski	$42,874	$2,934	$31,690	$1,101	73.9%
Putnam	$46,707	$3,175	$34,527	$2,890	73.9%
Randolph	$40,630	$1,263	$30,249	$1,557	74.4%
Ripley	$45,423	$2,223	$31,699	$989	69.8%
Rush	$41,878	$2,235	$33,021	$3,242	78.9%
Scott	$40,735	$1,492	$31,446	$1,035	77.2%
Shelby	$46,728	$2,089	$32,190	$2,452	68.9%
Spencer	$46,947	$3,756	$31,484	$1,879	67.1%
St. Joseph	$46,408	$1,099	$34,277	$841	73.9%
Starke	$40,097	$3,010	$29,875	$2,034	74.5%
Steuben	$44,219	$2,556	$30,514	$1,619	69.0%
Sullivan	$43,972	$3,076	$30,704	$2,936	69.8%
Switzerland	$40,663	$2,402	$27,760	$3,292	68.3%
Tippecanoe	$43,760	$1,784	$33,771	$1,146	77.2%
Tipton	$42,855	$4,256	$32,348	$3,086	75.5%
Union	$42,068	$3,969	$31,420	$2,577	74.7%
Vanderburgh	$44,717	$1,277	$32,028	$683	71.6%
Vermillion	$46,970	$3,814	$32,828	$2,190	69.9%
Vigo	$41,413	$1,051	$31,909	$1,067	77.1%
Wabash	$40,722	$1,341	$30,262	$1,541	74.3%
Warren	$49,961	$4,978	$31,385	$2,033	62.8%
Warrick	$54,624	$3,163	$34,288	$1,962	62.8%
Washington	$36,858	$2,811	$31,583	$1,204	85.7%
Wayne	$40,549	$1,193	$31,848	$1,251	78.5%
Wells	$45,828	$2,798	$31,048	$2,234	67.7%
White	$41,290	$1,587	$30,499	$1,896	73.9%
Whitley	$48,303	$1,991	$31,438	$1,324	65.1%

TABLE A.2 **Poverty Rates and Gaps by County**

	PERCENTAGE OF MEN BELOW POVERTY LEVEL	MARGIN OF ERROR	PERCENTAGE OF WOMEN BELOW POVERTY LEVEL	MARGIN OF ERROR	ESTIMATED GENDER POVERTY GAP	TOTAL NUMBER OF FAMILIES	PERCENTAGE OF FAMILIES WITH SINGLE MOTHERS	POVERTY RATES AMONG SINGLE MOTHERS
Adams	15.5%	2.5%	17.1%	3.1%	1.6%	8,574	8%	44%
Allen	14.4%	0.7%	17.2%	0.7%	2.8%	91,978	15%	43%
Bartholomew	11.9%	2%	13.7%	2%	1.8%	20,612	11%	34%
Benton	11.9%	3%	15.5%	2.7%	3.6%	2,239	8%	39%
Blackford	11.2%	2.3%	16.8%	3.7%	5.6%	3,574	12%	49%
Boone	5.2%	1.3%	6.5%	1.4%	1.3%	16,940	8%	21%
Brown	12.8%	2.9%	12.3%	2.9%	-0.5%	4,192	10%	41%
Carroll	9.1%	2.1%	12.5%	2.5%	3.4%	5,386	6%	32%
Cass	14.5%	2.1%	16.7%	2.5%	2.2%	9,773	10%	54%
Clark	10.3%	1.2%	11.2%	1.2%	0.9%	28,208	12%	26%
Clay	13.2%	2.9%	15.8%	2.4%	2.6%	7,469	9%	47%
Clinton	12.8%	2.2%	15.3%	2.6%	2.5%	8,146	10%	37%
Crawford	18.4%	4.5%	23%	4.6%	4.6%	2,789	13%	45%
Daviess	12.1%	2.6%	14.2%	2.5%	2.1%	8,275	8%	43%
Dearborn	8.2%	1.6%	10.4%	1.8%	2.2%	13,367	9%	34%
Decatur	11.9%	2.3%	16.3%	2.7%	4.4%	7,046	12%	46%
DeKalb	13.1%	2.2%	16%	2.6%	2.9%	11,228	10%	45%
Delaware	20.1%	1.4%	23.9%	1.4%	3.8%	27,584	14%	52%
Dubois	8.5%	2.3%	11.1%	2.5%	2.6%	11,445	8%	41%
Elkhart	13.2%	1.1%	18.8%	1.6%	5.6%	50,577	13%	49%
Fayette	18.4%	3.2%	22.7%	3.2%	4.3%	6,359	12%	51%
Floyd	11.1%	1.5%	14.3%	1.7%	3.2%	19,755	14%	47%
Fountain	10.4%	2.2%	13.7%	2.2%	3.3%	4,682	8%	34%
Franklin	9.6%	2.1%	11.6%	2.2%	2%	6,787	6%	37%
Fulton	14.2%	2.9%	15.5%	2.9%	1.3%	5,375	7%	54%
Gibson	9.8%	1.8%	12.6%	1.9%	2.8%	9,112	8%	28%
Grant	16.7%	1.7%	20.6%	1.8%	3.9%	17,278	14%	48%
Greene	11.6%	1.8%	15.5%	1.8%	3.9%	8,721	9%	38%
Hamilton	4%	0.6%	5.4%	0.6%	1.4%	80,098	8%	18%
Hancock	5%	1.3%	7.9%	1.5%	2.9%	19,093	9%	24%
Harrison	12.4%	2.5%	15.4%	2.8%	3%	10,208	11%	50%
Hendricks	3.6%	0.6%	6.4%	0.9%	2.8%	40,971	8%	15%
Henry	13.9%	1.3%	18.6%	1.8%	4.7%	12,052	11%	51%

TABLE A.2, CONTINUED

	PERCENTAGE OF MEN BELOW POVERTY LEVEL	MARGIN OF ERROR	PERCENTAGE OF WOMEN BELOW POVERTY LEVEL	MARGIN OF ERROR	ESTIMATED GENDER POVERTY GAP	TOTAL NUMBER OF FAMILIES	PERCENTAGE OF FAMILIES WITH SINGLE MOTHERS	POVERTY RATES AMONG SINGLE MOTHERS
Howard	16.7%	1.6%	18.8%	1.5%	2.1%	22,281	12%	46%
Huntington	10.5%	1.8%	13.5%	2.1%	3%	9,792	9%	36%
Jackson	12.3%	1.8%	17.4%	2.2%	5.1%	11,691	10%	51%
Jasper	7.8%	1.7%	9%	1.6%	1.2%	8,921	9%	24%
Jay	15.3%	3.3%	17.2%	2.6%	1.9%	5,464	11%	49%
Jefferson	13.1%	2.6%	15.8%	2.7%	2.7%	8,795	14%	32%
Jennings	15.7%	2.8%	16%	2.8%	0.3%	7,228	13%	34%
Johnson	9.1%	1.1%	10.7%	1.2%	1.6%	38,992	10%	38%
Knox	14.1%	2.4%	17.6%	2.5%	3.5%	9,362	12%	52%
Kosciusko	10.4%	1.3%	12.3%	1.3%	1.9%	21,191	8%	36%
LaGrange	11.3%	2.8%	14.8%	2.4%	3.5%	9,270	6%	59%
Lake	15.9%	0.7%	19.9%	0.6%	4%	123,259	17%	49%
LaPorte	14.7%	1.3%	19.9%	1.5%	5.2%	28,142	14%	56%
Lawrence	12.4%	2.2%	13.7%	2.1%	1.3%	13,009	11%	43%
Madison	16.2%	1.2%	17.9%	1.2%	1.7%	33,403	13%	43%
Marion	19.8%	0.7%	22.3%	0.6%	2.5%	209,677	20%	45%
Marshall	9.9%	1.7%	14.3%	2.1%	4.4%	11,976	9%	36%
Martin	10.4%	2.5%	15.6%	3.2%	5.2%	2,614	11%	53%
Miami	13%	1.7%	17.7%	2.1%	4.7%	9,103	11%	49%
Monroe	24%	1.3%	25.7%	1.6%	1.7%	27,809	12%	46%
Montgomery	13.3%	2.4%	15.1%	2.4%	1.8%	9,927	10%	40%
Morgan	10.1%	1.4%	14.1%	1.8%	4%	18,758	11%	46%
Newton	10.1%	2.8%	17.4%	3.8%	7.3%	3,739	10%	43%
Noble	11.1%	1.8%	13.3%	1.9%	2.2%	13,101	10%	43%
Ohio	7.4%	3.1%	8.5%	2.7%	1.1%	1,615	9%	8%
Orange	16.3%	3.2%	18.9%	3.4%	2.6%	5,224	9%	54%
Owen	14.5%	2.5%	15.8%	3.1%	1.3%	5,987	9%	54%
Parke	13.8%	2.6%	18.4%	3.6%	4.6%	4,192	6%	40%
Perry	11.7%	2.7%	14.3%	2.8%	2.6%	5,039	8%	58%
Pike	9.3%	2.6%	10.7%	2.7%	1.4%	3,536	7%	45%
Porter	10.1%	1.2%	13%	1.2%	2.9%	44,331	11%	42%
Posey	11.8%	3%	10.4%	2.3	-1.4%	7,287	7%	58%

TABLE A.2, CONTINUED

	PERCENTAGE OF MEN BELOW POVERTY LEVEL	MARGIN OF ERROR	PERCENTAGE OF WOMEN BELOW POVERTY LEVEL	MARGIN OF ERROR	ESTIMATED GENDER POVERTY GAP	TOTAL NUMBER OF FAMILIES	PERCENTAGE OF FAMILIES WITH SINGLE MOTHERS	POVERTY RATES AMONG SINGLE MOTHERS
Pulaski	11%	2.6%	17.4%	3.9%	6.4%	3,557	8%	35%
Putnam	8.7%	1.5%	11.7%	2.5%	3%	9,002	11%	35%
Randolph	14.6%	2.3%	21.3%	3.1%	6.7%	6,846	11%	52%
Ripley	7.5%	1.5%	9.6%	2%	2.1%	7,921	9%	29%
Rush	14.4%	3.5%	20.8%	3.9%	6.4%	4,908	12%	60%
Scott	16.1%	0.9%	19.4%	0.8%	3.3%	65,126	14%	50%
Shelby	16.6%	2.9%	19%	3.5%	2.4%	6,241	13%	53%
Spencer	10.5%	2.1%	13.8%	2.2%	3.3%	11,608	12%	37%
St. Joseph	8.7%	2.2%	12.9%	2.8%	4.2%	5,862	5%	45%
Starke	14.4%	2.8%	17.5%	2.8%	3.1%	6,179	10%	45%
Steuben	9.6%	1.6%	12.1%	2.3%	2.5%	9,375	10%	37%
Sullivan	15.6%	3.6%	21.8%	3.5%	6.2%	5,493	9%	66%
Switzerland	19.1%	5.5%	20.1%	4.4%	1%	2,972	12%	43%
Tippecanoe	21.9%	1.4%	22.4%	1.3%	0.5%	37,794	13%	52%
Tipton	9.5%	2.9%	10.4%	2.7%	0.9%	4,500	12%	38%
Union	10.2%	3.2%	10.7%	3.3%	0.5%	1,902	6%	17%
Vanderburgh	15.2%	0.9%	17.9%	1.2%	2.7%	45,063	15%	47%
Vermillion	11.7%	2.9%	14%	2.6%	2.3%	4,143	12%	27%
Vigo	18.9%	1.5%	22%	1.5%	3.1%	24,651	14%	45%
Wabash	11.8%	1.9%	16.8%	2.3%	5%	8,852	10%	63%
Warren	7.4%	3.4%	10.8%	3.7%	3.4%	2,450	8%	51%
Warrick	8.6%	1.5%	11.2%	2.2%	2.6%	17,002	7%	50%
Washington	13.9%	2.1%	16.6%	2.7%	2.7%	7,333	11%	45%
Wayne	19%	1.8%	23%	1.8%	4%	17,781	15%	61%
Wells	10.8%	2.5%	13.5%	2.1%	2.7%	7,669	10%	42%
White	8.7%	1.6%	10.6%	1.7%	1.9%	6,660	7%	28%
Whitley	7.4%	1.7%	8.7%	1.8%	1.3%	9,545	9%	32%

Source: American Community Survey 2011-2015

TABLE A.3 **Median Earnings Comparison by Industry**

	MEN'S MEDIAN EARNINGS	WOMEN'S MEDIAN EARNINGS	EARNINGS RATIO	MARGIN OF ERROR	WAGE GAP
Finance and insurance	$70,251	$39,624	56%	+/-1.9	44%
Management of companies and enterprises	$65,948	$37,647	57%	+/-19.8	43%
Agriculture, forestry, fishing and hunting	$40,698	$25,053	62%	+/-8.0	38%
Utilities	$68,768	$45,244	66%	+/-4.2	34%
Professional, scientific, and technical services	$69,583	$45,913	66%	+/-2.3	34%
Health care and social assistance	$51,339	$35,541	69%	+/-1.5	31%
Public administration	$52,124	$37,114	71%	+/-1.3	29%
Manufacturing	$50,108	$36,110	72%	+/-0.8	28%
Mining, quarrying and oil and gas extraction	$61,485	$44,564	73%	+/-13.8	28%
Other services, except public administration	$38,662	$28,233	73%	+/-3.6	27%
Information	$51,401	$37,980	74%	+/-4.6	26%
Transportation and warehousing	$49,524	$36,758	74%	+/-2.3	26%
Retail trade	$35,947	$27,197	76%	+/-1.2	24%
Wholesale trade	$49,136	$37,877	77%	+/-4.2	23%
Construction	$44,563	$36,419	82%	+/-3.3	18%
Educational services	$50,459	$41,904	83%	+/-1.3	17%
Accommodation and food services	$24,135	$20,191	84%	+/-3.2	16%
Administrative and support and waste management services	$35,882	$30,138	84%	+/-3.4	16%
Arts, entertainment and recreation	$35,607	$30,566	86%	+/-5.5	14%
Real estate, rental and leasing	$40,244	$37,185	92%	+/-4.2	8%

Source: American Community Survey, 2011-2015

TABLE A.4 **Median Earnings Comparison by Occupation Group**

	MEN'S MEDIAN EARNINGS	WOMEN'S MEDIAN EARNINGS	EARNINGS RATIO	MARGIN OF ERROR	WAGE GAP
Legal	$108,044	$48,489	45%	+/-4.5	55%
Health: Diagnosis, treatment and other technical practitioners	$103,614	$58,352	56%	+/-3.3	44%
Fire fighting and prevention, and other protective service workers including supervisors	$46,004	$28,054	61%	+/-6.1	39%
Sales and related	$49,717	$30,919	62%	+/-1.4	38%
Farming, fishing, and forestry	$31,127	$19,348	62%	+/-10.9	38%
Construction and extraction	$42,149	$27,116	64%	+/-1.9	36%
Management	$72,338	$50,117	69%	+/-1.4	31%
Transportation	$44,483	$30,987	70%	+/-3.8	30%
Building and grounds cleaning and maintenance	$30,604	$21,643	71%	+/-1.8	29%
Business and financial operations	$66,145	$47,117	71%	+/-1.5	29%
Production	$41,243	$29,764	72%	+/-1.3	28%
Personal care and service	$30,310	$21,998	73%	+/-3.6	27%
Law enforcement workers including supervisors	$48,847	$37,218	76%	+/-4.4	24%
Architecture and engineering	$71,205	$54,648	77%	+/-4.4	23%
Education, training and library	$53,483	$42,879	80%	+/-1.7	20%
Material moving	$32,327	$26,959	83%	+/-1.8	17%
Office and administrative support	$37,228	$31,877	86%	+/-1.4	14%
Health care support	$30,139	$25,840	86%	+/-6.7	14%
Life, physical and social science	$62,065	$54,045	87%	+/-6.0	13%

TABLE A.4, CONTINUED

	MEN'S MEDIAN EARNINGS	WOMEN'S MEDIAN EARNINGS	EARNINGS RATIO	MARGIN OF ERROR	WAGE GAP
Community and social services	$42,506	$37,258	88%	+/-2.5	12%
Installation, maintenance and repair	$46,343	$40,769	88%	+/-3.3	12%
Health technologists and technicians	$41,742	$36,869	88%	+/-3.5	12%
Food preparation and service related	$20,074	$18,149	90%	+/-3.7	10%
Arts, design, entertainment, sports and media	$45,770	$41,399	91%	+/-4.2	10%
Computer and mathematical	$66,714	$61,233	92%	+/-2.7	8%

Source: American Community Survey, 2011-2015

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