



**REPORT ON THE STATUS OF WOMEN IN BLOOMINGTON AND MONROE COUNTY
CITY OF BLOOMINGTON COMMISSION ON THE STATUS OF WOMEN**

ECONOMICS AND EMPLOYMENT

March 2005

Report on the Status of Women in Bloomington and Monroe County
Commission on the Status of Women
City of Bloomington Community and Family Resources Department



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FOREWORD

In the fall of 2001, members of the City of Bloomington Commission on the Status of Women (BCSW) pored over findings in *The Status of Women in Indiana*, a report produced by the Institute for Women's Policy Research to establish baseline measures of the status of women. Of the fifty states, and the District of Columbia, Indiana ranks 43rd for reproductive rights and 44th in employment and earnings. Women have nowhere near adequate political representation in elected office, and Indiana falls far below the national average of women with four years or more of college education. These data make it plain that despite the fact that women have made significant economic, political and social strides since the passage of women's suffrage, we're still far from achieving gender equality.

Since one of the objectives of the BCSW is to monitor federal, state and local policies for their impact on Bloomington women and to make recommendations for appropriate actions to assure women's equity, commissioners felt strongly that we should produce a report specific to the status of women in our community. Indeed, the status of individual women is impacted by their geographical location, their education, their age, race and sexual orientation. We hope our report informs local citizens about the progress of women in Bloomington, provides information about women's progress in achieving rights and opportunities, identifies and measures remaining barriers to equality, and helps us examine the nature of women's progress in Bloomington. The data is intended to provide important baseline indicators and help improve the ability of members of our community to more effectively address women's issues.

We were fortunate to have a good model for our work in the *Status of Women in Indiana* report, and support from Charlotte Zietlow, who chaired the Indiana Advisory Committee, Pete Giordano, director of the City of Bloomington's Community and Family Resources Department, and interested commission members and other talented volunteers. That said, the path to

producing this report was fraught with challenges. Local data about women's employment and educational attainment, and personal well-being proved difficult to unearth. We immediately experienced set-backs simply because data were not disaggregated by gender, or because there was no central data source. In other cases, for example with the local school district and the judicial system, we could not secure permission to access information.

Given the local data collection challenges, we turned to other public data sources. Staff from the City of Bloomington Community and Family Resources Department, namely Lee Bowlen with the able assistance of Seth Brooke, pulled data from the U.S. Census Bureau (2000) and other public information systems, and organized it for our needs. The source of most of the data contained in the reports we are releasing is a combination of Census data, national comparison data from the Institute for Women's Policy Research (IWPR) report, and locally gathered data.

We continue to be reminded of the need to examine and monitor the status of women. For example, wage gaps persist even as states implement equal pay acts for public sector employees, enact bills requiring pay equity studies, and in 2005, promote the Equal Pay Remedies and Enforcement Act. These efforts require data to document disparities and measure progress. Yet, in February, 2005, the U.S. Bureau of Labor Statistics (BLS) proposed to eliminate gender as a reporting category in a revision of the 'Report on Employment, Payroll, and Hours' (BLS-790). Clearly, the collection of gender specific data is one way to monitor wage disparities and to help ensure that employers are accountable for gender discrimination in the workplace.

Encouragement to produce this report came from many sources, but I want to acknowledge the inspiration provided by countless non-profit women's advocacy groups including the IWPR, a public policy research organization dedicated to informing and stimulating the debate on public policy issues of importance to women; Middle Way House, whose mission is to end violence in the lives of women and children by implementing or sponsoring activities and programs aimed at achieving individual and social change; governmental organizations including our own City of Bloomington Community and Family Resources Department, which serves to identify the community's social needs and to help develop solutions to address these needs; and the City of

Bloomington Commission on the Status of Women. These groups work tirelessly to improve the conditions and quality of life for women in our community.

Readers of the Commission on the Status of Women's *Report on the Status of Women in Bloomington and Monroe County* are encouraged to study, question and use the information provided here to advance the status of women and enrich our community by dedicating ourselves to establishing gender equity.

Jillian Kinzie
Chair, City of Bloomington Commission on the Status of Women



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INTRODUCTION

Beginning in 2005, the City of Bloomington Commission on the Status of Women will release five topical reports on the status of women – Economics, Employment and the Workplace; Political Participation and Leadership; Education; Victimization, Rights and Justice; and Health and Well-Being. These reports will be produced as a series to make them easier to print and update on an ongoing basis. We strongly recommend that readers of our report also review *The Status of Women in Indiana* report and other projects conducted by the Institute for Women’s Policy Research (see www.iwpr.org) to get a fuller understanding of the status of women in Indiana and on a national level. We provide an overview of the state information here to offer readers some information about the broader context in which our work is situated.

Data about the status of women needs to be viewed in the context of data about the status of all citizens of Indiana, particularly when it comes to educational attainment, earnings, public assistance programs and other economic criteria. The economic status of Indiana women is relatively poor, the majority of policy makers are male, and Indiana is a fiscally conservative state, which leads to low taxes and low funding of public assistance programs. Indiana has one first-class city, Indianapolis (population over 350,000 but under 500,000), and 16 second-class cities. Indiana is a fiscally conservative state with a distinctly blue-collar economy. Indiana is one of the lowest states in terms of personal tax burden – ranked fourteenth on a scale where first is lowest. It is the lowest state in spending for both state and local governments. Nevertheless, it is noteworthy that in recent years, both the Voucher Program and the Children’s Health Insurance Program (CHIP) have received strong support from the state. Participation in public office has been difficult for women in Indiana, but there are some bright spots.

Indiana women ranked below the median on most of the composite indices calculated by IWPR. The overview of *The Status of Women in Indiana* yields the following information on key

indicators: of the fifty states and the District of Columbia, Indiana ranks 24th, just above the middle for health and well-being and for political participation, but falls to 36th in economic autonomy and 44th in employment and earnings. Indiana does not ensure equal rights for women. An evaluation of Indiana's women's status compared with goals set for women's ideal status earns Indiana the grades of C+ in health and well-being, C in political participation, C- in economic autonomy, D- in employment and earnings, and an F in reproductive rights.

Indiana is the 14th largest state in the country with about 5.9 million people living within its borders; about 3 million of them are women. At the time of this survey, Indiana's women were less diverse than women nationally with proportionally fewer immigrants.

Women in Indiana register and vote at rates that are near average for the country as a whole, but are disproportionately under-represented in elected office. Women in Indiana participate in the workforce slightly more but earn lower wages and work less. They earn lower wages and work as managers or professionals much less often than women in the nation as a whole. At 48th, women's earnings in relation to men's are also consistently lower than in most of the country.

Indiana illustrates many of the difficult obstacles still facing women in the U.S. Although women as a whole are seeing important changes in their lives that by now lead to equality with men, they still lack many of the legal guarantees that would allow them to achieve the same equality.



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EMPLOYMENT, EARNINGS AND THE WORKPLACE

Since the 1970s, the number of women in the paid labor force in the United States has increased by 112%. Women comprise 46% of the U.S. workforce. Despite the increased participation of women in the workforce and their seeming parity in terms of numbers with male workers in the U.S., gender gaps in employment persist. A significant wage gap, unequal levels of participation in multiple jobs that are usually part-time without benefits, and increased proportions of women working at below minimum wage jobs, signal the importunate challenges faced by working women. In addition, women continue to face a variety of forms of discrimination in the workplace.

This section reviews several aspects of women's economic status in Bloomington and Monroe County by examining the following topics: women's participation in the workforce, earnings, unemployment rates, occupations in which women work, and issues related to the quality of the workplace. Data from the 2000 U.S Census combined with findings from reports produced by the Institute for Women's Policy Research (www.iwpr.org) were sources for the information presented in this status report. Unfortunately, the primary data source for statistics for Bloomington and Monroe County does not disaggregate by race-ethnicity at the time of data collection, thus findings are only presented by gender. (Findings which take race-ethnicity into account will be available in a future update of this report.)

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WOMEN IN THE WORKFORCE: PARTICIPATION, EARNINGS, OCCUPATIONAL STATUS

PARTICIPATION

The percentage of women and men of working age in Bloomington and Monroe County is about equal (48% male and 52% female). However, of these women only 56% are currently in the labor force and slightly more men than woman are in the labor force. Interestingly, although the difference (8%) between the percentage of men and women in the workforce is the same for combined Bloomington and Monroe County statistics, there are slightly fewer women in the labor force in Bloomington (44%) compared to Monroe County (40%). Actual unemployment rates are fairly low (ranging from 2.1% to 3.2%) among both women and men in Bloomington and Monroe County, with male rates at the upper end of the range. Although the majority of workers in the labor force are employed full-time, more women than men participate in part-time employment in Bloomington and Monroe County.

EARNINGS

In the U.S., wages for women historically lag behind men's.

According to a 2002 report released by the Institute for Women's Policy Research, a working woman in Indiana earns 66 cents for every man's dollar. In the Institute's state-by-state rankings, which included the District of Columbia, Indiana was 48th.

Similar wage disparities hold true for Bloomington and Monroe

County. Furthermore, women of color earn substantially less than white women across all states. Race and gender work together to disadvantage women of color and race-based inequities such as racial discrimination and occupational segregation compound the gender wage gap.

A gender gap exists in Bloomington and Monroe County in terms of total earnings, with women getting slightly less than 40% of total earnings among full-time employees. Quite simply, women are not earning as much as men and are not earning as much as would be expected based on their 56% (Bloomington) and 60% (Monroe County) participation in the workforce. A comparison of median earnings of full-time, year round workers by gender indicates that women earn \$26,802,

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- Institute for Women's Policy
Research, 2002

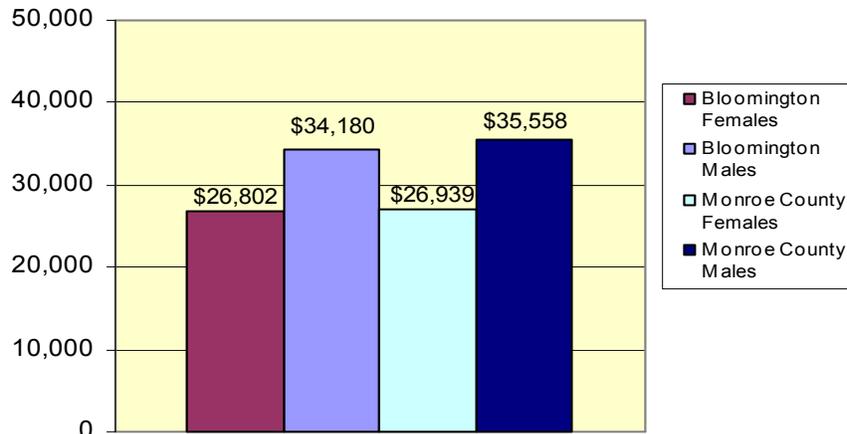
while men earn \$34,180 in Bloomington. In Monroe County, women earn \$26,939 and men earn \$35,558. This indicates a clear gender difference in median earnings.

Percentage of Total Earnings Distributed Among Full-Time, Year-Round Employees, by Gender <i>(Percentages are Approximate)</i> <i>(Source: 2000 U.S. Census)</i>		
	Women	Men
Bloomington and Monroe County	40%	60%

Median Earnings for Full-Time, Year-Round Workers, by Gender <i>(Source: 2000 U.S. Census)</i>		
	Women	Men
Bloomington	\$26,802	\$34,180
Monroe County	\$26,939	\$35,558

Median Income by Gender for Full-Time, Year-Round Employees

Source: 2000 U.S. Census



The wage difference between men and women becomes even more evident in a comparison of quartile income levels by gender among full-time employees. In Bloomington's lowest income quartile (under \$20,000) there are more women (30%) than men (22%). At the next quartile (\$20,000-49,999) there are again more women (55%) than men (49%). In the next highest salary range (\$50,000-74,999) men represent 15% whereas women are only 10%. In the uppermost salary range (more than \$75,000) women comprise only 5% compared to men at 14%. This same pattern holds true for Monroe County. These data make plain the large gap in median wages – the majority of working women (85%) are employed in the bottom quartiles of the income scale, while less than 72% of working men are in these income categories.

Quartile Annual Income Level Comparisons for Full-Time, Year-Round Employees, By Gender, as Percentages of Full-Time, Year Round Employees (Source: 2000 U.S. Census)		
Annual Income	Bloomington	
	Women	Men
Under \$20,000	30%	22%
\$20,000 - \$49,999	55%	49%
\$50,000 - \$74,999	10%	15%
More than \$75,000	5%	14%

The wide wage disparity that exists among full-time workers disappears among the population of part-time workers, with males and females earning about the same in Bloomington, and with men earning only slightly more than women in Monroe County. The wage equalization between part-time male and female employees can be explained by the fact that because part-time wages tend to have a small pay range, everyone is paid about the same low wage. However, because more women than men hold part-time positions this seeming equality is illusory. Women earn less than men in full-time positions, represent a higher percentage of workers in low paying part-time jobs and their overall earnings are significantly below men. One growing trend in the workplace is for women,

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especially single mothers, to be working two or three part-time jobs just to make ends meet. This trend is not only problematic for women's wage earning capacity, but creates additional challenges for childcare and other quality of life issues.

Over a lifetime of work, the average 25 year-old woman working full-time until age 65 will earn about \$500,000 less than the average working man.

These data confirm that a wage gap exists in Bloomington and Monroe County and that not only do women have lower median earnings than men, their range of earnings is also narrower, particularly in higher-paying positions.

Moreover, the significance of these differences accrues.

Over a lifetime of work, the average 25 year-old woman working full-time until age 65 will earn about \$500,000 less than the average working man. Finally, since women earn less than men, and work in low-paying jobs without pensions, most working women have a harder time retiring than men. Even if they have pension funds, they are usually much smaller than an equally situated working man.

OCCUPATIONAL STATUS

Occupational segregation continues to exist in the U.S. labor market, with women tending to occupy fields traditionally deemed "women's work" such as administrative support and service, while men are more likely to hold positions in construction, management, production and trades. Such gender segregation exists in the Bloomington and Monroe County labor market. For example, women hold only 14% of the architecture and engineering occupations in Bloomington, while men hold only 30% of healthcare practitioner occupations.

A study of the labor market across the states reveals that there is a strong relationship between the wage gap, women's earnings and women's representation in professional and managerial occupations. Indiana falls in the bottom third of the nation on both women's earnings and on women in professional and managerial occupations. The number of women in Monroe County and Bloomington in the broad classifications of professional and managerial occupations are only slightly below that of men. However, when the categories are disaggregated, gender differences become more apparent. For example, women represent less than 43% of individuals

in management, business and financial operations, and only about 20% of professionals in computer and mathematical occupations.

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Another indicator of women's success in the labor market and more importantly, the ability to be autonomous and have control over their social and economic lives is business ownership.

Indiana was in the middle third among states in the nation in terms of women's business ownership. In Bloomington, women represent about 27% of persons reporting that they are self-employed in their own incorporated business. The Monroe County numbers for women are slightly less, about 22%. The percentage of women reporting that they are self-employed in their own, not incorporated businesses is higher, about 40% for both Bloomington and Monroe County. More women than men also report being unpaid family workers. In addition, although more women than men are employed as local government workers, this reverses at the federal level.

PUBLIC ASSISTANCE PARTICIPATION RATES

Among the participants in public assistance programs, women are disproportionately represented as heads of household with no spouse present. In fact, the number of women reporting this status in Bloomington and Monroe County households with below poverty income levels is almost five times greater than men. This trend drops slightly in households receiving public assistance but with income levels at or above the poverty level. Interestingly, women and men are at about equal proportions among the total population of individuals below the poverty level.

QUALITY OF THE WORKPLACE FOR WOMEN

IDENTIFICATION OF WOMEN FRIENDLY EMPLOYERS

The national campaign to identify women-friendly workplaces began as an approach to stop sexual harassment and other workplace abuses. Through harassment and abuse, women and people of color are knocked out of the running for promotions, higher-paying jobs, and professional development experiences. The initiative has now expanded to end all forms of

workplace discrimination and abuse, and to encourage employers to have more women-and family-friendly policies and practices.

The City of Bloomington Commission on the Status of Women is currently partnering with the Diversity Committee of the Greater Bloomington Chamber of Commerce to conduct a review of women friendly practices among Bloomington employers. Employers are being invited to report on the availability of workplace-sponsored childcare, childcare vouchers, flexible scheduling, job sharing, continuing education opportunities, maternity and paternity leave, health insurance, birth control coverage, infertility treatment and pregnancy termination coverage. Employers are also able to respond whether or not they have an affirmative action plan, sexual harassment policy, a policy regarding violence against women, a policy prohibiting discrimination on the basis of sexual orientation, a promotion plan for women, and an employee development plan for women.

Once the survey administration is complete and the results are tabulated, the intent is to identify general practices and areas for improvement. Follow-ups will be conducted with employers that appear to be more women-friendly to further document the practices and policies that contribute to a women-friendly workplace.

RECOMMENDATIONS

A 2003 poll conducted by the Center for the Advancement of Women indicated that 90% of the women surveyed identified “equal pay for equal work” as a top priority to improve the status of women. Given Indiana’s ranking of 47th in terms of equal pay, and the median wage earning and occupational status differences identified in this report, Bloomington and Monroe County ought to focus on monitoring and reducing the wage gap. Addressing the factors that contribute to the wage gap requires governmental action to deter discrimination based on sex, race or ethnicity through the enforcement of equal opportunity laws and requires that businesses reevaluate wage and promotion practices to insure compensation among comparable jobs is fair.

Wage studies by gender across occupations need to be conducted to continually monitor disparities in wage and salaries.

Although the proportion of adult women in the workforce has been on a relatively steady climb, women have not had equal access to all employment categories. Women remain the primary employees in the service and retail market, a sector in which part-time employment and low wages prevail. Employers across all employment sectors should examine hiring practices and encourage the inclusion of underrepresented individuals. For example, employers are advised to do more to encourage women into occupations such as architecture, engineering, and trades. In addition to putting forth efforts to recruit women, especially women of color, to non-traditional occupations, women also need to be encouraged to participate in training and education programs that allow them access to higher paying jobs and positions not traditionally held by women.

Women have not had the same access as men to high wage occupations. Because women are concentrated at the low end of the earnings distribution it is even more challenging to close the wage gap. Wage studies by gender across occupations need to be conducted to continually monitor disparities in wage and salaries. Moreover, wages at the lowest end of wage distribution -- the sector predominantly occupied by women -- need to be elevated through such measures as raising the minimum wage, and reducing substandard wages through such practices as living wage ordinances. In addition, efforts to lower women's poverty rates require that issues of educational attainment be addressed.

The quality of the workplace for women is affected by the extent to which the women are treated equitably and have access to the same benefits as men. Efforts to understand the conditions of employment that matter to women and initiatives to review women friendly practices among employers is critical to enriching quality in the workplace for women. The first step is for employers to participate in assessments of their workplace practices like the survey currently being conducted by the BCSW and the Diversity Committee of the Chamber of Commerce and to be open to suggestions for making the workplace more women friendly.

Women continue to face unique challenges in employment, earnings and the workplace that require persistent monitoring and attention.