

ECONOMIC STATUS OF WOMEN REPORT

GREAT LAKES BAY REGION

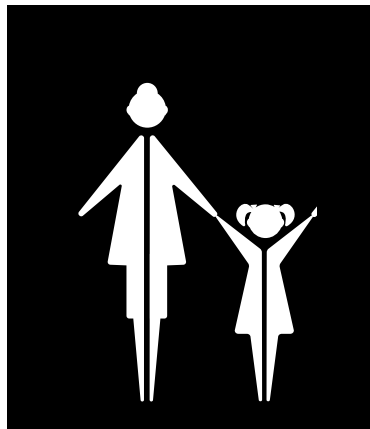
This report identifies the realities for women in the Great Lakes Bay Region and advocates for appropriate means to meet those needs. We want to provide a better picture of how women and their families are faring and what improvements need to occur in the region. In addition, this report will promote increased empowerment and leadership by women in our community through our Women's Economic Empowerment Program.



**YWCA GREAT LAKES BAY REGION IS ON A MISSION.
WE ARE DEDICATED TO ELIMINATING RACISM, EMPOWERING WOMEN,
PROMOTING PEACE, JUSTICE, FREEDOM AND DIGNITY FOR ALL.**

Women's Economic Security

In the Great Lakes Bay Region (GLBR), including Bay, Midland, and Saginaw Counties, there are approximately 36,162 ALICE households, and 23,157 households living at or below the federal poverty level. ALICE stands for "Asset Limited, Income Constrained, Employed, and represents the growing number of families who are unable to afford the basics of housing, child care, food, transportation, health care, and technology. These workers often struggle to keep their own households from financial ruin, while keeping our local communities running." **ALICE Women** "educate our children, keep us healthy, and make our quality of life possible, yet **do not earn enough to support their own families,**" and **are "forced to make tough choices,** such as deciding between quality child care or paying the rent, which have long-term consequences." (Research Center | UnitedForALICE) As in our 2012 Economic Status of Women Report, we continue to find that women in our region **struggle to attain economic security and financial stability. Through our Women's Economic Empowerment Program we continue to support, educate, and advocate for the women in our region.**



Female - Headed Households Struggle in the GLBR

In Michigan, **27% of female headed families or about 2,467 households in the GLBR, are part of the ALICE population.**

Furthermore, gender discrimination and, for many, racial discrimination, makes women more likely to be living in poverty. In fact, female-headed households are **more than twice as likely as all U.S. households to be living in poverty.** In the City of Saginaw for example, the poverty rate for single-parent (female) families is 59% with the median wage for women only \$29,503 a year.

Wages in the Great Lakes Bay Region



Median Wage
for Males

\$53,795



Median Wage
for Females

\$39,969

Working Women, the Gender Pay Gap, and the GLBR

More than 50 years after pay discrimination became illegal, a persistent gender pay gap remains and harms both workers and the economy. **At the current rate, Michigan women will not receive equal pay until 2084.** The gap even follows women into retirement, resulting in lower earnings over a lifetime and less in Social Security or pensions. In the GLBR, the female-to-male earning ratio is 83% with women earning about 0.74¢ for every dollar that men earn. This ratio puts **women in the GLBR in a more difficult position women throughout the State of Michigan** where overall women earn 0.78¢ for every dollar that men earn or about \$2,500 less each year than other women throughout the State.

In the U.S., Michigan, and the GLBR, there are a variety of other factors compounding both to the wage gap and economic hardship for women and their families.

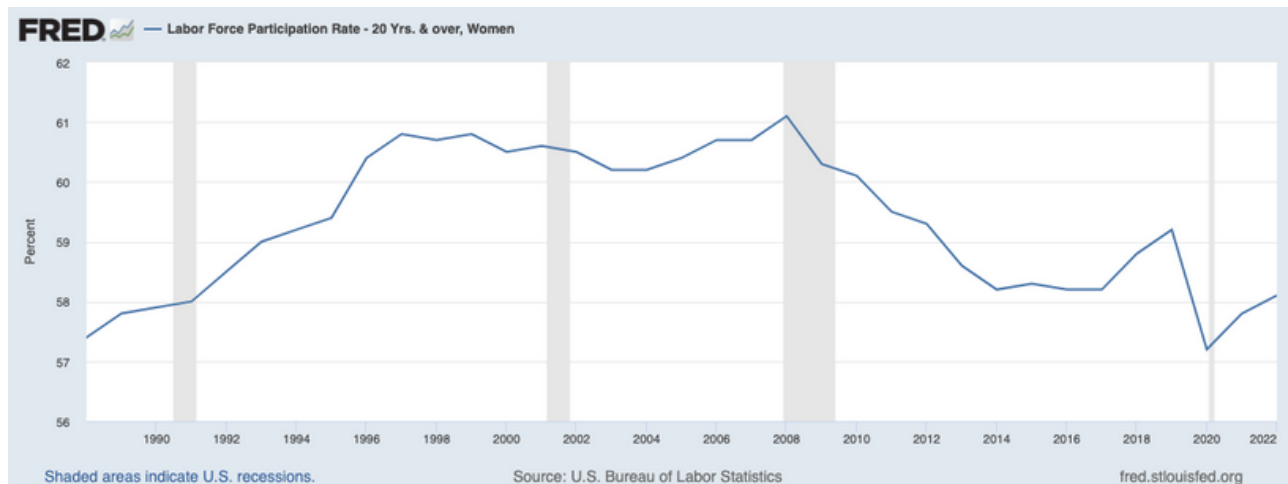


Job Segregation and the Gender Pay Gap in Michigan

Other contributors include job segregation in low-wage work like domestic help, food-preparation, and personal care, lack of access to childcare, and gender-based violence. **Over 30% of employed women in the Michigan are working in low-wage jobs** and the occupations dominated by men usually pay better than female-dominated fields, even when those jobs require the same level of education and skill. This division then contributes not only to the gender pay gap but to lower lifetime earnings for women.

Working Mothers and the Gender Pay Gap in Michigan

The pandemic widened the gap between the percent of working mothers and fathers, with "40% of working mothers report[ing] that the gender pay gap contributes to poor living conditions, poor nutrition, and fewer opportunities for them and their children." (Hunger and Poverty in Female-Headed Households) Employment rates for mothers fell dramatically because of school closures and social norms which often leave women with caregiving responsibilities. **Within a year, women went from having more jobs than men in early 2020 to dipping to 1988 rates.** This may set some women back generations, especially women of color who started the pandemic with lower wages and more debt.



How Can We Support Women in the Great Lakes Bay Region?

- **SUPPORT** the YWCA GLBR's **Women's Economic Empowerment Program** to empower women, break the cycle of poverty, and offer financial literacy and economic stability.
- **ADVOCATE** locally, on the state level, and nationally for **affordable and accessible child care, an increase in the minimum wage, and paid leave.**
- **PRACTICE** pay transparency, schedule flexibility, and support for unions in your own organizations, as proven methods to raise women's salaries, and support their families.

Together we can make changes for the women of our Region.

Women's Education

Education is the key to building a stronger, more resilient, and inclusive community. Educational attainment contributes to higher wages, growth of the middle class, and a better overall economy. **For women, education is fundamentally linked to higher wages and economic security.** However, in Michigan, disparities in wages remain, even as women now have higher rates of educational attainment than men. Additionally, racial injustices contribute to reduced income and economic security regardless of educational attainment by women in our community.

According to Pew Research Center, **"Women have overtaken men and now account for more than half (50.7%) of the college-educated labor force"**. In Michigan, 63.7% of women have some postsecondary education, but only 60.7% men, with about "35,200 more women than men ages 25 to 34 with a bachelor's degree". According to the Michigan Department of Labor and Economic Opportunity, "[t]here aren't enough

Michiganders with the skills necessary to fill high-skill jobs we need" so the State set a goal to increase the number of adults with a postsecondary degree by 2030 from 49.1% to 60% to raise incomes and "improve long-term outcomes for working families". **"[H]igher median wages are directly correlated with higher education"** and attaining a bachelor's degree results in wages twice that of someone with a diploma.

Women's Post-Secondary Educational Attainment in the Great Lakes Bay Region

31.2%

of Bay County women hold a post-secondary degree

45.2%

of Midland County women hold a post-secondary degree

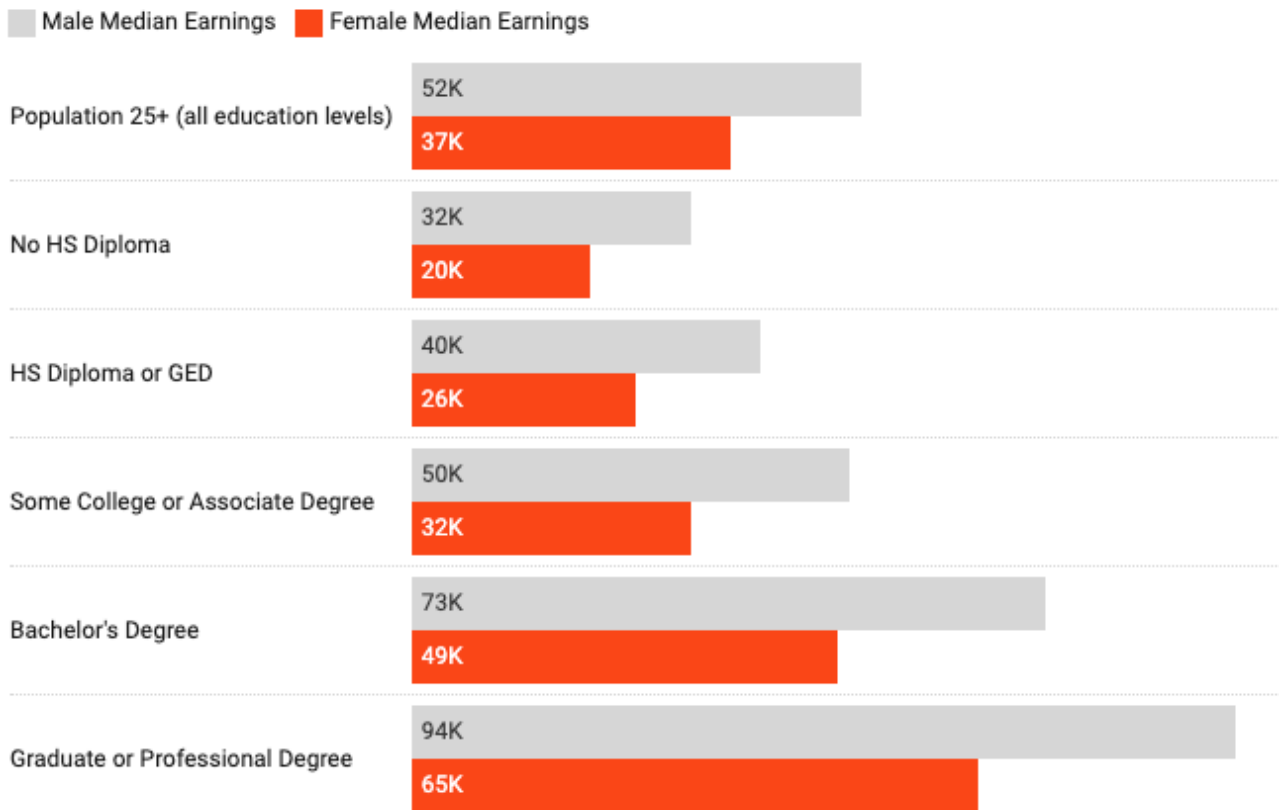
31.5%

of Saginaw County women hold a post-secondary degree

However, despite an increase in educational attainment by women as compared to men, women are still not compensated equally with men. In fact, **Michigan was named the state with the State with 8th largest gender wage gap in the nation!**

Michigan Median Income by Education, Gender

Variations as of 2021



Wage disparities and education levels also affect student loans and repayment. Women hold the majority of student loan debt and take longer than men to be able to repay those debts, while racial disparities create circumstances where where black women hold more student loan debt than all other women. In fact, **12 years after beginning repayment, black women owe 13% more than when they started repaying their student loans**, while white women reduced their debt by 28% and men reduced their student loan debt by 44%. **Women do not have equal economic or educational outcomes compared to men in our region**, and these inequalities are even more pronounced when examining factors like race and ethnicity.

Some challenges faced by women are attributable job segregation, but other educational and workforce discrepancies are even more nuanced. Societal and cultural norms around women in the workplace require a multifaceted approach to change. To begin affecting change **we support polices that address the underrepresentation of women and girls in STEM** education and careers with higher wages. We call for further **student loan reform** to address debt inequities and burdens, and **financial support for non-tuition expenses** like housing, transportation, or non-traditional career choices like vocational schools. Finally, **greater representation for women, mothers, and people of color** experiencing these intersectional challenges on corporate boards, executive teams, and in decision making roles is crucial for a successful implementation of any policy aimed improving women's educational attainment and economic success in the Great Lakes Bay Region.

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