

YWCA GLBR
723 Washington Avenue
Bay City, MI 48708

The Economic Status of Women in the Great Lakes Bay Region



ywca
Great Lakes Bay Region

SVSU Something More.
Something Better.

“I am proud that the first bill I signed into law was the Lilly Ledbetter Fair Pay Restoration Act. But I want to be clear that issues like equal pay, family leave, child care and others are not just women’s issues, they are family issues and economic issues. Our progress in these areas is an important measure of whether we are truly fulfilling the promise of our democracy for all our people.”

Barack Obama
President, United States of America

**Appendix E: Median Income by Gender by Educational Attainment
in the U.S., Michigan and GLBR**

Subject	Bay			Isabella			Midland			Saginaw		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Population 25 years and over with earnings	30,579	37,599	25,155	26,804	31,664	23,405	33,679	42,023	26,256	28,621	35,351	23,474
Less than high school graduate	21,070	21,503	11,802	16,056	19,815	15,633	17,673	24,216	12,421	17,425	21,120	14,808
High School graduate (includes equivalency)	22,355	26,924	15,909	20,997	28,912	16,810	23,478	29,820	14,631	22,455	28,566	15,272
Some college or associates degree	31,958	41,857	24,384	22,500	26,143	19,320	30,706	40,871	25,165	26,505	35,343	23,649
Bachelor's degree	47,029	55,697	40,896	38,585	44,019	28,099	49,295	62,656	36,140	43,584	57,974	37,621
Graduate or professional degree	64,592	72,581	60,168	59,755	71,893	56,971	75,867	82,558	71,296	61,913	71,364	50,763

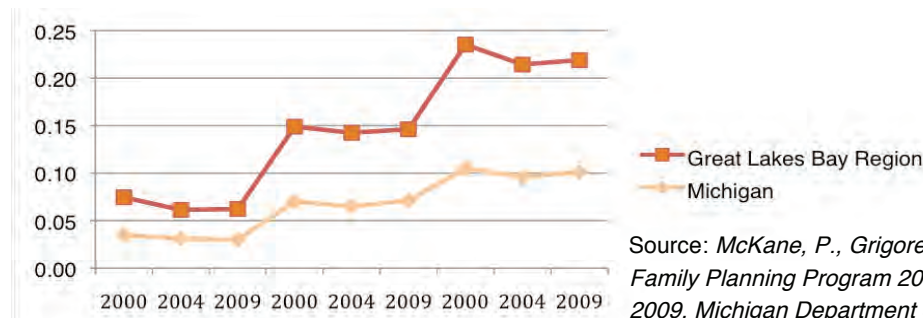
Source: U.S. Department of Commerce. U.S. Census Bureau.
American Fact Finder 2010 American Community Survey 1-Year Estimates.

Appendix F: Voter Registration by gender in the U.S., Michigan and the GLBR, 2010

	USA	%	Michigan	%	Bay County	%	Isabella County	%	Midland County	%	Saginaw County	%
Males	64,337,000	58%	2,393,000	66%	38,388	73%	19,995	58%	30,575	74%	71,162	74%
Females	72,926,000	62%	2,734,000	70%	42,790	78%	22,364	62%	34,202	80%	81,788	79%

Source: Center for American Women and Politics: State Fact Sheet-Michigan

Appendix G: Teenage Pregnancy Rates, GLBR and Michigan, 2000, 2004, 2009



Source: McKane, P., Grigorescu, V. et al. (2011). Michigan Title X Family Planning Program 2009. Annual Report with Trends, 2005-2009. Michigan Department of Community Health. Reproduction Health Unit

The Economic Status of Women in the Great Lakes Bay Region

YWCA-SVSU Partnership Advisory Committee

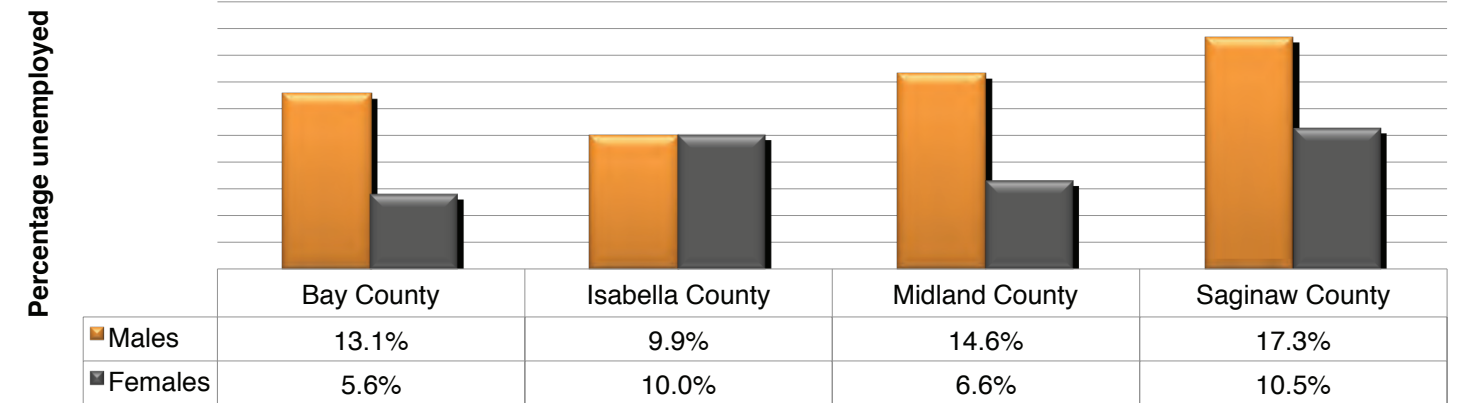
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Employment and Earnings • Education • Political Participation

Health and Wellness • Crime and Violence



Appendix C: Unemployment Rate by Gender in the GLBR, 2010



Source: U.S. Census, 2010 ACS 1-year Estimates.

Appendix D: Poverty Rate by Gender by Educational Attainment in the GLBR

	United States	Michigan	Bay County, Michigan	Isabella County, Michigan	Midland County, Michigan	Saginaw County, Michigan	Great Lakes Bay Region
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	
Total:	75,082,471	2,570,016	29,870	13,693	22,656	52,513	118,732
Income in the past 12 months below poverty level:	7,405,282	263,653	2,342	1,569	1,792	7,429	13,132
Total percentage	10%	10%	8%	11%	8%	14%	11%
Married-couple family:	2,681,691	86,617	748	527	680	1,809	3,764
percentage	36%	33%	32%	34%	38%	24%	29%
Male householder, no wife present:	712,816	27,328	288	226	210	678	1,402
percentage	10%	10%	12%	14%	12%	9%	10%
Female householder, no husband present:	4,010,775	149,708	1,306	816	902	4,942	7,966
percentage	54%	57%	56%	52%	50%	67%	61%

Source: U.S. Department of Commerce. U.S. Census Bureau. American Fact Finder 2010 American Community Survey 1-Year Estimates.

Appendix A: Type of Household for the United States, Michigan and the GLBR, 2010

	United States	Michigan	Bay County	Isabella County	Midland County	Saginaw County
Family households	66.4%	65.9%	65.6%	54.4%	66.9%	64.5%
Family with children under 18	29.7%	28.5%	27.1%	23.4%	27.1%	28.1%
Married Couple	48.6%	48.5%	49.4%	41.0%	54.4%	47.4%
Married Couple with children under 18	20.0%	18.9%	16.8%	15.6%	20.3%	18.8%
Male householder with children under 18 and no wife present	2.3%	2.2%	1.0%	3.2%	1.6%	1.9%
Female householder with children under 18 and no husband present	7.4%	7.5%	9.3%	4.6%	5.2%	7.4%
Householder living alone	27.4%	28.6%	26.8%	30.2%	27.9%	30.3%
Householder living alone-65 years and over	9.5%	10.2%	10.7%	7.7%	10.2%	12.8%
Non-family households	33.6%	34.1%	34.4%	45.6%	33.1%	35.5%
Average family size	2.63	3.13	2.92	3.08	2.97	3.24

Source: U.S. Census. American FactFinder.
 Selected Social Characteristics in the United States, 2010 American Community Survey 1-Year Estimates.

Appendix B: Median Earnings by Gender for those Employed Full-Time in the GLBR American Community Survey

	Bay County	Isabella County	Midland County	Saginaw County
	Estimate	Estimate	Estimate	Estimate
Median earnings in the past 12 months (in 2009 inflation-adjusted dollars)				
Total (dollars): (both genders)	\$25,185	\$11,869	\$26,692	\$24,669
Male --				
Total (dollars)	\$31,807	\$15,152	\$34,586	\$32,139
Female --				
Total (dollars)	\$19,347	\$9,880	\$19,056	\$18,852

Source: U.S. Census 2005-2009 5-year Estimates.

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Many people were involved in the preparation of this report. This project included approximately 10 months of research and data collection and is assumed accurate. Any errors that exist are the sole responsibility of the YWCA Great Lakes Bay Region.

luncheons and was able to do her own networking. Female centered leadership organizations are essential to our county if women are to become more equally represented in the board rooms and government suites.

- The YWCA of the Great Lakes Bay Region became the focus of one of the student's research. She found this organization to be completely dedicated to helping women gain their economic and health footings via participation in workshops, presentations and, in some instances, one-on-one counseling and training. They offer parenting classes, public speaking workshops, and internet safety courses, to name a few. One of the crowning programs offered through the YWCA is their Getting Ahead program. This 12 week workshop is designed for women who are struggling financially. Through a combination of self-examination and economic education, women learn how to make their economic goals a reality. Since their ribbon-cutting ceremony in June, 2011, the Y has served over 400 unduplicated participants with more than 4500 contact hours. The YWCA is going to lengths to help the women in the region because more economically self-sufficient and assured.

These are just a few of the agencies in the Great Lakes Bay Region which are working to help improve and empower the women and girls of the region. The central problem that all agencies reported to the student researchers was a need for more funding to help them reach their goals. It is agencies like these who are going to help women and girls succeed. One of the goals of this report was to provide the region's non-profits with ready access to statistics that will help them as they write grants and seek funding for their programs. The report has shown there is a need...for both the region's females but also for those organizations which work to improve their life chances.

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SVSU Gender Studies Project

- Four domestic abuse shelters were visited by the students in each of the four counties of the Great Lakes Bay Region. These Bay Area Women's Center, Shelterhouse, the Underground Railroad and the Nami Migizi Nangwiihgan Domestic Abuse Shelter House of the Saginaw Chippewa Tribe. The stated purpose for all of these shelters is to eliminate domestic and sexual violence through advocacy, education and providing shelter. In 2010, the Bay Area Women's Shelter reported helping 846 adults and 296 children at their center with 22,563 meals being served during the same reporting time period. Shelterhouse, located in Midland, is like the Bay Area Women's Shelter in that they host a crisis hotline 24/7 and many other similar services. In 2010, Shelterhouse provided assistance to some 1,305 callers to their crisis hotline. They also provided shelter for 550 survivors of domestic violence. As well, the Underground Railroad in Saginaw also provides many of the same helpful serves to survivors. They additionally host a resale shop. In 2010, 438 survivors of abuse were able to use vouchers in the resale shop to select clothing necessary because those who escape their abusers often do so in the spur of the moment, leaving their clothing and life behind. The Nami Migizi Nangwiihgan Domestic Abuse Shelter House usually hosts 40 survivors nightly. Although this shelter doesn't limit their protection only to native women, the director of the shelter stated that because Native Americans and women, in particular, are so poor and marginalized, society often doesn't know about the violence that is a part of their lives. The numbers of women served in each of these shelters speaks to the numbers of victims we found in our research; women being the prime victims of domestic abuse and sexual violence.
- Girls on the Run is an up and coming non-profit who is organized in Saginaw and Midland Counties. Girls on the Run is an international organization with programs in the United States and Canada. The goal of the Saginaw Girls on the Run organization is to educate and empower girls early on so that they will have healthy lifestyles and positive living through physical, social and emotional awareness. It is hoped that the lessons the participants receive during their 10 week program will allow the girls to be successful and avoid at-risk behaviors. Students researching this organization found that there is a curriculum that the coaches use with their team of girls. This curriculum includes lessons asking the girls to reflect on their values and goals followed by other lessons about society, specifically, in regard to body image, eating habits and consumption. The girls also run! At the end of the 10 week program they celebrate their successes by participating in a county wide 5K run. Programs like Girls on the Run may be responsible for helping the next generation of women grow into leadership roles. The result of this program is that the girls learn that how you look isn't as important as who you are. This lesson is valuable in helping girls become adult leaders.
- Women in Leadership Mid-Michigan is an organization which boasts over 100 members. The mission of the Leadership group is to "educate, recognize and connect accomplished women and further expand their influence within their respective business communities and cultivate women leaders of tomorrow" (Women in Leadership Mid-Michigan, 2012). Each month the members gather over lunch to network with other women and listen to a presentations related to some aspect of leadership. Increasing the scope of women's leadership is one of this organization's goals so they seek to expand their web of influence and invite more members in. The student researching this group attended one of their

"Women and their families are struggling and facing difficult challenges in these tough economic times. This report goes a long way in identifying these challenges for women in the Great Lakes Bay Region and will serve as a catalyst for the changes and improvements that need to be made to support them and help them succeed. Congratulations to the YWCA-SVSU Partnership for this unique initiative."

-Debbie Stabenow
U.S. Senator

"Collaborative efforts between organizations such as the YWCA Great Lakes Bay Region and SVSU are essential to maximizing our region's potential and improving the quality of life of others. The Great Lakes Bay Regional Alliance salutes the YWCA and SVSU, not only for their collaborative efforts, but for their outstanding leadership as well."

-Terence Moore
President, Great Lakes Bay Regional Alliance

The YWCA Great Lakes Bay Region undertook a special project in 2011-2012 in partnership with Saginaw Valley State University. The project has become a report titled: *The Economic Status of Women in the Great Lakes Bay Region*. An extraordinary committee consisting of administrators, educators and members from various non-profit organizations was assembled to assist in the creation of this report. This committee became the YWCA-SVSU Partnership Advisory Committee. Together this committee compiled data using specific indicators that give an overall picture of the economic status of women in the Great Lakes Bay Region. These indicators include employment & income, education, political leadership, health & wellness and crime & violence.

In 2007, the Institute for Women's Policy Research completed a report titled: *The Economic Status of Women in Michigan* (IWPR, 2004) and in March 2011 the White House published *Women in America: Indicators of Social and Economic Well-Being* (White House Council on Women and Girls) and has served as the framework for this report. Both of these publications provide a vital look into the status of women today at a state and national level. However, the report we created is unique in that it is specific to the Great Lakes Bay Region. As identified in the Michigan Report, "the economic status of women is intimately linked to their well-being in other areas of life and impacts women over a lifespan. For example, a woman's earnings, access to health insurance, and likelihood of poverty may affect their ability to provide a decent quality of life for her family, to maintain her and her family's health, or to move out of a violent or abusive relationship" (Economic Status of Women in Michigan, 2007, p. 18).

This report is designed as a tool for identifying the specific needs of women in the Great Lakes Bay Region and advocating for appropriate means to meet those needs. By compiling data we have 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 leadership by women in our community seeking to become advocates for change and creating a regional task force.

Purpose

This report is intended to initiate a conversation regarding the economic condition of women in the region, to begin to identify the needs of the women in the region, and to develop the means to advocate for appropriate policies to meet those needs. The data collected indicate where women stand nationally, statewide and regionally. These data are by no means a comprehensive picture of the women of the Great Lakes Bay Region. The challenge in compiling this report was to find applicable data that represented all three levels: national, state and region. These data are designed to provide a baseline glimpse of the needs of the women in the region.

This is our initial step. It is the hope of our committee that readers of this report will assist in creating a place where the women in the Great Lakes Bay Region can have greater equity and improved life chances.

YWCA-SVSU Partnership Advisory Committee

This past fall, SVSU students who were registered in the University's Gender Studies 100 course used qualitative methods to research some of the agencies in the Great Lake Bay Region which serve the women of the region. Each student selected an agency and began their projects by doing academic research on the social problems addressed by that agency. If they selected the Saginaw Rescue Mission, for instance, the students completed research regarding women and homelessness. If they selected the Underground Railroad, they completed research women and domestic violence and abuse. Once completing the research they were required to contact the agency they selected, travel to the agency and interview the person in charge. The students then compiled all of the information they gathered into a research paper. The results of their research provide a human face to the statistics assembled by the YWCA and SVSU Partnership Advisory Committee.

- A few of the student's work showed that the homeless shelters in the region are packed with women and their children. Some of the women who live in the shelters have jobs but are not able to find affordable housing. As our research for this report progressed, the Advisory Committee found that indeed there is a real need for affordable housing in the Great Lakes Bay Region and this need was substantiated by the student's work.
- Hunger was another vexing problem that the students researched; a few visited the East Side Soup Kitchen and the Salvation Army, all of which provide food for the hungry. The East Side Soup Kitchen and the Salvation Army reported that the volume of meals being served has increased over the last four years as the economic downturn progressed. In one week, the Salvation Army reported serving 2,740 meals within a seven day period mostly to single elderly women, mothers and their children. The East Side Soup Kitchen typically serves 300 lunchtime meals, Monday through Friday to a variety of people, more than half of which are elderly women, mothers and their children. The volume of meals served is staggering.
- Students visited the Helen M. Nickless Clinic, a hospital sponsored free clinic which offers health services to women and their children. The clinic in Bay County is open every Wednesday evening to Bay County residents, who do not have or qualify for health insurance and whose incomes are less than 225% of the Federal Poverty Guidelines. Between 4:00 and 6:30, patients are required to sign-in for an appointment. The providers make every effort to meet with all who sign-in. Providers usually begin seeing patients between 5:00 and 6:00 p.m. and are usually finished with their patient load by 9:00 p.m. This free clinic provides a medical safety net for economically disadvantaged citizens. Not only does the Nickless Clinic offer free primary health care service, they arrange for dental and mental health services. They do not, however, see women who may need to be seen for pregnancies or other reproductive health issues. Such women are referred to County programs. This year, the clinic averaged 50 patients a week many whom are seen for diabetes. In fact so many of the patients at the clinic are seen for diabetes, the clinic has opened an educational center for these patients so that they may learn how to handle their disease. The number of those who contract type 2 diabetes, due to unhealthy life choices, are substantiated in the report. The data show that many of our regions' citizens, women in our case, are developing and struggling with type 2 diabetes.

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Introduction

Hillary Clinton, addressing the Fourth World Conference on Women in 1995 said, "What we are learning around the world is that, if women are healthy and educated, their families will flourish. If women are free from violence, their families will flourish. If women have a chance to work and earn as full and equal partners in society, their families will flourish" (Clinton, 1995). This meme has spread globally. It has generated awareness of how far women have come in the last 40 years by working to gain equal rights in and access to all social institutions. Yet obstacles remain that prevent women from equal life chances.

The Advisory Committee for the YWCA-SVSU Partnership created this report on the Economic Status of Women in the Great Lakes Bay Region to enlighten members in the region regarding the status of women. The Committee selected five indicators they believe are important markers to identify how well women are succeeding in the region. These indicators are employment and earnings, education, political participation, health and wellness and crime and violence. Basic demographic data were collected to illustrate women's placement on each of these indicators. These data were gathered from federal and state agencies. Some data, which are more qualitative, were gathered through conversations with experts in the field or by examining website sources. In no way are these data intended to demonstrate a comprehensive picture of the status of women in our region. Because data were not always available some of the indicators are limited in scope. However, the committee believes that the data do paint a reasonable picture that can begin the conversation for how women's status in the region can be improved.

Generally, we found that 20 percent more women than men are pursuing a higher education but women in the region are earning about 20 percent less than men. Women in the region do have access to health clinics for their general and reproductive health needs, but many do not have sufficient insurance coverage to see a private physician. Women in the region are the ones most likely to suffer from domestic abuse but lack the political representation to save them from abuses stemming from poverty and crime. If women in the region are going to have the life chances that will allow their families to flourish, then a conversation needs to occur regarding how that promise can be fulfilled. This report is the beginning of that conversation.

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Demographics

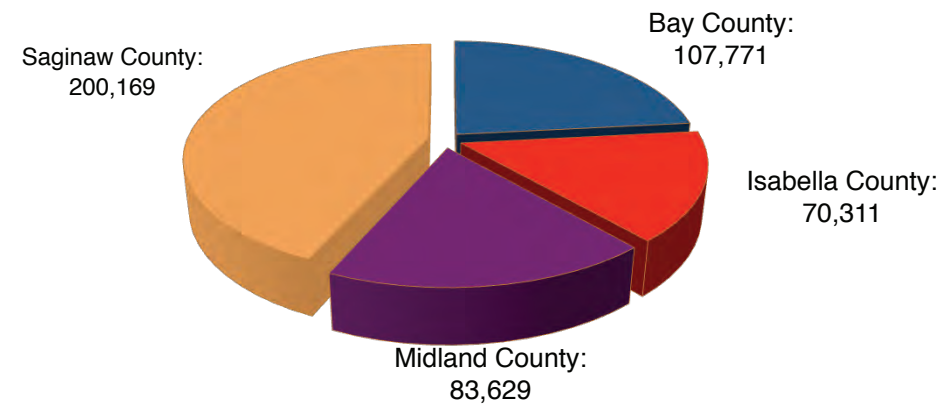


Regional Demographics

The counties of Bay, Isabella, Midland and Saginaw comprise the Great Lakes Bay Region. This region is home to a population of 461,880 individuals who value their beautiful lake views, educational institutions, industries and innovative spirit. The region, which encompasses 2331 square miles, is resource rich and guided by a principle to create a sustainable economy that will serve the current and future generations. The following data present an image of the region's population and provide a better understanding of the indicators in this report.

The population of the Great Lakes Bay Region is currently estimated to include 461,880 citizens. In 2000, the region's population was 466,421 illustrating a -4.7 percent change. Saginaw County is the most highly populated locale in the region where Isabella County is the least populated (U.S. Census, 2010).

Where People Live in the Great Lakes Bay Region, 2010



Source: U.S. Census. American FactFinder. Selected Economic Characteristics, 2010 American Community Survey 1-Year Estimates.

51 percent of the population in the region is female. The median age for females in the region's population is 37.8 and for males it is 35.5. The young population of students at Central Michigan University (age 25 for males and females) lowers the regional median. If Isabella County is not included the median age for females is 42 and for males it is 39. For more information regarding the unique nature of Isabella County refer to the sidebar on page 20.

Percent of Females to Males in the Region and Counties, 2010

Sex	Region	Bay	Isabella	Midland	Saginaw
Female	51%	51%	51%	50%	52%
Male	49%	49%	49%	50%	48%
N=	461,880	107,771	70,311	83,629	200,169

Source: U.S. Census. American FactFinder. Selected Economic Characteristics, 2010 American Community Survey 1-Year Estimates.

The majority of females and males over the age of 15 are married with more males married than females. Additionally, there are more females divorced than males in the region. The number of widowed females far exceeds the number of males who are widowed. Essentially, the marital status percentages for the region are in line with the state and national percentages (U.S.

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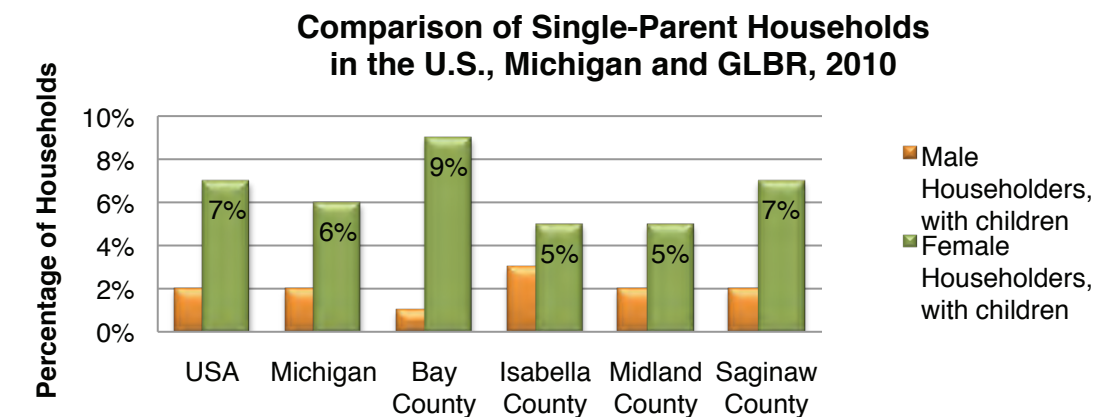
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Regional Demographics

Census, 2010). See Appendix A: *Type of Household for the United States, Michigan and the GLBR, 2010* to view the data.

There are 179,475 households in the region with 199,405 housing units available. The percent of family households in the region run from 54.4 percent to 66.9 percent. The lower rate of 54.4 percent is in Isabella County, again the result of the large population of younger students in that county. The percent of married couples in Midland is somewhat higher at 54.4 percent than any of the other counties in the region or at the state or national level. There are many more female head of households with children under 18 than there are for males. The average family size in the region is about 3 individuals.



Source: U.S. Census. American FactFinder. *Selected Housing Characteristics, 2010 American Community Survey 1-Year Estimates*.

30 percent of GLBR businesses are female owned and operated (U S. Census, 2007).

The median income for the Great Lakes Bay Region is \$43,899 with a range between \$51,103 in Midland County and \$36,880 in Isabella County. The region's average per capita income is \$22,896 with a range of \$28,363 in Midland County and \$18,510 in Isabella County. The poverty levels in the region reflect this difference in median and per capita income, as well, with 11 percent of citizens in Midland County and 30 percent in Isabella County at or below the poverty line.

Median Income, Per Capita Income and Percent in Poverty for Isabella and Midland Counties, 2010

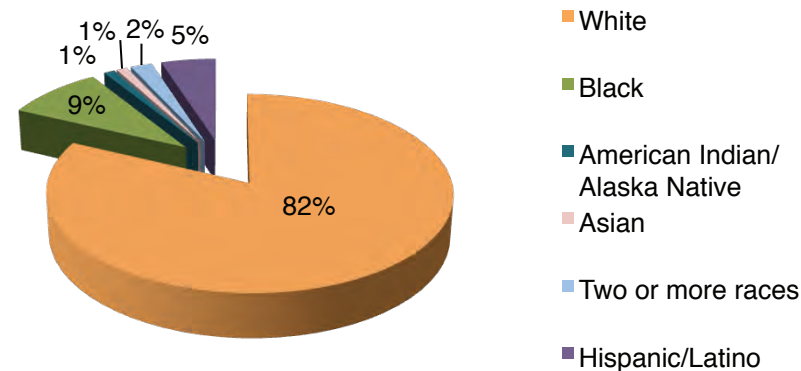
County	Median Income	Per Capita Income	Percent in Poverty
Isabella	\$36,880	\$18,510	29.6%
Midland	\$51,103	\$28,363	11.0%

Source: U.S. Census. American FactFinder. *Selected Housing Characteristics, 2010 American Community Survey 1-Year Estimates*.

Regional Demographics

The region is not as diverse as one might think. 82 percent of the population self-defines as white, 9 percent as black, and 5 percent as Hispanic with the remainder of the population being divided between American Indian/Alaska Native, Asian and those who define themselves as possessing more than one race.

Population of the GLBR by Race



Source: U.S. Census, 2005-2009 American Community Survey 5-year estimates

Uniqueness of Isabella County

As one of the four counties represented in the Great Lakes Bay Region, Isabella County has a uniqueness that deserves further explanation. Isabella County is the smallest of the four counties in regard to population. It is also home to a major university and the Saginaw Chippewa Indian Tribe Reservation. This information is especially important in understanding the statistics that are represented in this report. For instance, the existence of a university that lists over 25,000 students will certainly affect some of the statistics related to poverty rates and age group demographics because these students are counted in the U.S. Census. Also, the existence of a sovereign nation like the Saginaw Chippewa Tribe is very unique to the county in that the council manages most services to their members such as healthcare, financial and infrastructure needs. Here is a small glimpse into these entities:

Central Michigan University is the fourth largest public university in Michigan with approximately 28,389 students enrolled and over 750 CMU faculty staff. CMU partners with area business and non-profits to assist with internships, service learning and volunteerism. The county can swell from approximately 40,000 in the summer months to over 70,000 during the school year due to students attending CMU (www.cmich.edu).

The **Saginaw Chippewa Indian Tribe of Michigan** established the Isabella Indian Reservation that totals over 130,000 acres. This land was divided into privately owned allotments establishing a permanent home for tribal membership. In 1934 the Indian Reorganization Act (IRA) was passed, which sought to improve conditions for tribes in the United States. The IRA required tribes to adopt a constitution and elect a tribal council in order to be a federally recognized tribe. The tribe elected their first tribal council and adopted their current constitution in 1937. The establishment of their gaming and entertainment operations in Mt. Pleasant has provided much needed financial support for the community. In 2004, the Saginaw Chippewa Tribe established the Zibiwing Center of Anishinabe Culture & Lifeways as a cultural center and tribal museum that honors their ancestors (www.sagchip.org).

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Conclusion & Recommendations

- The social costs and benefits of domestic violence shelters, with a particular focus on these shelters' roles in assisting with education, safety, and transitional housing.
- The impact of legislation like the Violence against Women Act (VAWA) with the intent to examine whether such legislation is effectively reducing domestic abuse.
- The costs, benefits, and means of aiding, educating, and supporting male victims of domestic violence.
- How crimes of domestic violence tend to cycle through the criminal justice system: from arrest, to conviction, to sentencing.
- The social costs and benefits of community-wide education regarding domestic violence, sexual harassment, and dating violence.
- The relationship between women in poverty and elevated domestic crime rates.
- The relationship between women in poverty and elevated arrest rates.

Many other indicators exist that were not covered in this report as these were outside of the scope of the Partnership. Once our region begins the conversation on the economic status of women, we may find that other areas of gender and racial inequality need more immediate attention than those we have proposed. This is appropriate and good. Appropriate because reducing the immediacy of any inequity due to gender or race is important. Good because our Partnership will know that the conversation has begun and change is eminent.

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Employment and Earnings



Employment and Earnings

Over the last few decades, our society has witnessed an increase in women entering the workforce. “In the 1950’s, approximately 35 percent of women participated in the U.S. labor market. Today, the U.S. labor force participation rate for women is approximately 60 percent. In 2008, 71 percent of women with children under the age of 18 were in the labor market and over 50 percent of these women worked full-time (U.S. Bureau of Labor Statistics, 2011). As the economy soured, more women than ever began joining the ranks of the unemployed. However, for the first time, economic reports suggest women were actually faring better than men and set to become the majority of participants in the labor market” (Mulligan, 2009).

This transition is largely a result of an increasing reliance on women’s income for the economic stability of their family. This is a dramatic change from just over a generation ago (Boushey & O’Leary, 2009). As a result, the makeup of the 21st century labor force and the participation and impact of females nationwide, statewide and in the Great Lakes Bay Region are much different than in the late 20th century.

Women continue to play a vital role in the economic success of our nation, the state of Michigan and the GLBR. Studies have shown that in the most recent recession, women were actually less affected than men in terms of the number of unemployed. This is partly due to the type of industries where women are predominant (Shipman & Kay, 2009). Michigan and the GLBR have suffered from loss in the manufacturing and automobile industries, which are largely occupied by males. Healthcare and education industries remain less affected and are occupied more by females.

According to the United States Bureau of Labor Statistics 2009 Women in the Labor Force Data Book (2010), women have increasingly attained higher levels of education and the proportion with a college degree roughly tripled from 1970 to 2008. While the 2010 U.S. Census indicates the earnings percentage for females at 68 percent of their male counterparts, 2009 did see the signing of the Lilly Ledbetter Equal Pay Act, which champions the fight for pay equity (National Women’s Law Center, 2009). For women around the nation the passing of this bill provided protection against pay discrimination and further improvements towards the economic well-being for women.

This section on employment and earnings presents data from various sources to examine gender differences and racial disparities in the areas of median earnings, labor force participation rates, where women are employed across industries and the poverty rate. Data will compare U.S., Michigan and the GLBR as a whole.

Overall, the survey data show that women in the GLBR are not faring as well as their male counterparts on some economic measures. The wage gap persists in all counties and is especially affecting minorities who are more highly represented than whites as female head of households. Minorities are also disproportionately represented in the high percentage of women living in poverty in our region.

While females are well represented in managerial and professional occupations, such as education and healthcare industries, they are highly underrepresented in the increasingly

Conclusion & Recommendations

percent less than males at every measured level of education. We recommend that the GLBR begin to examine:

- The societal costs and benefits of financial assistance and scholarships for females to obtain college educations, as well as examining the various public and private means of such financial assistance.
- The underlying cause(s) of underrepresentation of females in STEM fields as well as other higher-paying positions.
- The costs and benefits of childcare and transportation access aimed at assisting mothers pursuing educational opportunities.

Political Participation of females in the GLBR indicates higher voter registration and voter turnout than males in the region. Females, however, are not running for office and have little involvement in grass-root efforts to support and elect females for public office. We recommend that the GLBR begin to examine:

- The apparent discontinuity between higher voter registration and voting rates yet lower ballot representation rates, with respect to women versus men, in the GLBR.

Health & Wellness of women in the GLBR indicates women are seeking assistance from local health departments for healthcare, immunizations, and family planning services. Women are also seeking prenatal care and practicing family planning – all of which has helped to decrease infant mortality and teen pregnancy rates in the region. However, there is a growing concern for women who are underinsured and do not have access to preventative care. Non-financial barriers remain an important obstacle for women. The GLBR population as a whole demonstrates higher rates of risky behaviors (i.e.: smoking, obesity, and alcohol abuse) compared to the state and national averages, leading residents to experience lower life expectancy. We recommend that the GLBR begin to examine:

- The effect having a primary care physician has on quality of care and frequency of emergency room visits.
- The costs, benefits, and means of educating the community about risky behaviors such as smoking, obesity, and alcohol abuse.
- The consequences of non-financial barriers to healthcare, such as non-traditional hours for working mothers and limited appointment options.
- The costs and benefits of healthcare that provides preventative care and protects the reproductive rights of women in the GLBR.

Regarding the indicator **Crime & Violence**, our research indicates that domestic violence remains a serious issue in the region, with women significantly represented as the majority of victims. While these rates vary across counties, all four counties have higher domestic violence rates than state and national levels. The GLBR has domestic violence shelters in all four counties, and an additional shelter located on the Saginaw Chippewa Tribe Reservation, so that the victims of abuse can seek refuge and assistance. The most common crimes women in the GLBR are arrested for are *crimes against society*. Such crimes include family neglect as well as drug and alcohol abuse; and such crimes are often tied to women living in poverty. We recommend that the GLBR begin to examine:

Conclusion & Recommendations

This report on the economic status of women in the Great Lakes Bay Region (GLBR) involved researching five important indicators: employment and earnings, education, political participation, health and wellness, and crime and violence. The research on these indicators suggests that the region has many positives. These positives include the fact that women have not been as adversely affected by the recent economic downturn as men, women are attending college at higher rates than men, and women register to vote and actually vote at higher rates than men. Despite these positive findings, challenges exist. These challenges, prevalent in all five indicators, are represented by gender inequalities and racial disparities.

The conversation on the economic status of women in the region needs to begin. The GLBR has proactively worked to rebrand itself and improve the economic development of its communities; however, the economic status of women in the region has not been addressed. Offering solutions to the many problems highlighted in this report will require an organized effort. We ask the people who live, work, and raise their families in the GLBR to get involved. Our hope is that the development and implementation of a regional task force will use the information presented here to begin looking closely at the causes of the economic hardship and racial and gender inequalities in the region – ultimately moving toward steps of action to bring about positive economic change. The YWCA-SVSU Partnership Advisory Committee suggests the following recommendations be a part of the conversation intended to close the gap between males and females and to eliminate the income and racial disparities the various minority groups in our area experience.

The indicator, **Employment and Earnings** illustrates that participation of females in the labor force remains steady, and females are experiencing lower unemployment rates than males. However, females of the GLBR are earning on average 20 percent less than their male counterparts for the same kind of work. Women with minority statuses are earning even less. Females are also underrepresented in science, technology, engineering, and mathematics (STEM) industries; their labor force participation is concentrated in the fields of healthcare, education, and social services. Females are more likely to live in poverty than males, and female-headed households make up the highest percentage household type living in poverty. As well, minority women are most vulnerable to living in poverty. It should be noted that many of these trends are not unique to the GLBR or Michigan but are seen nationwide. We recommend that the GLBR begin to examine:

- The root of gender and race-specific pay inequalities in the region.
- The costs and benefits of employment policies with a family friendly focus (i.e. allowing for flexible work schedules, adequate time off for sick days, parental leave, and work-from-home options).

The indicator **Education** demonstrates women are well represented in high profile positions at local institutions of higher education. Female college enrollment has surpassed male enrollment, and females are seeking and completing their college educations at higher rates than males. The region has also experienced a slow decline in the gender pay gap over the last thirty years, from 40 percent in the eighties to today's gap at just over 20 percent, but 20 percent is still not acceptable. Despite females becoming more educated, they continue to earn, on average, 20

Employment and Earnings

important professions known as STEM (science, technology, engineering and mathematics), which are driving much of our nation's current employment needs and higher earnings potential.

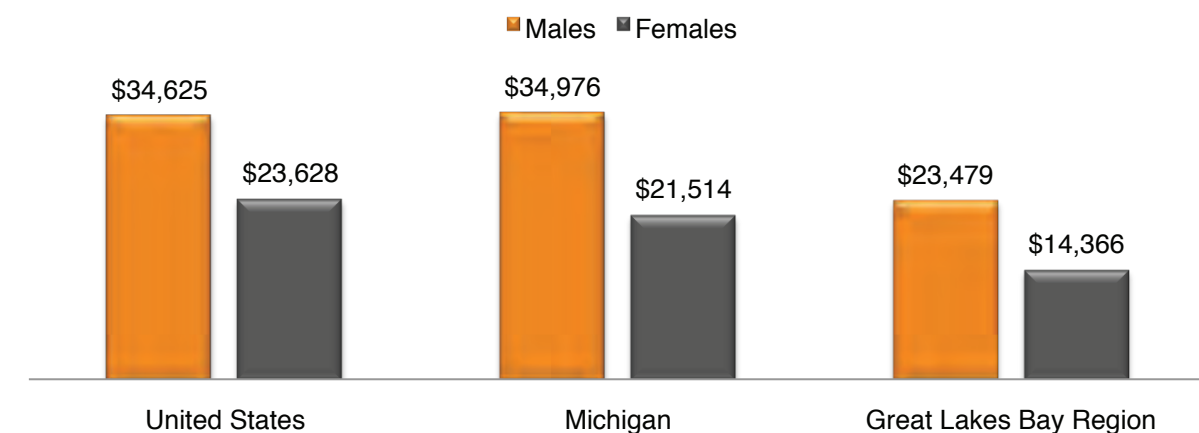
In reviewing the economic data overall by county, our largest negative gaps for women in all areas is in Isabella County. Please refer to the sidebar titled: *The Uniqueness of Isabella County*, in the Demographics section, to explain some of the factors that may affect the data. Midland and Bay Counties seem to be faring the best in most areas examined.

Women's Earnings

Women continue to receive significantly lower earnings than men on a regional level, statewide and nationally as illustrated in Figure 1a. In the Great Lakes Bay Region, the median earnings for women are \$14,366 while the state median earnings are \$21,514. The figure also illustrates that while the median earnings are lower for women in the region, they are also lower for males in the region when compared to state and national levels.

When considering the county data, females working full time in the GLBR are significantly lagging in median income levels in comparison to their male counterparts in all counties, but the gap is more significant in Isabella County. (For data on full-time employed workers, see Appendix B: *Median Earnings by Gender*). These gaps in median income will continue to cause a major impact on all aspects of the economic well-being of women and their families, both short and long term, especially in those families headed by women.

Figure 1a.
Median Earnings by Gender for those Employed Full-Time in the USA, Michigan and GLBR



Source: U.S. Census. 2005-2009 American Community Survey 5-year estimates.

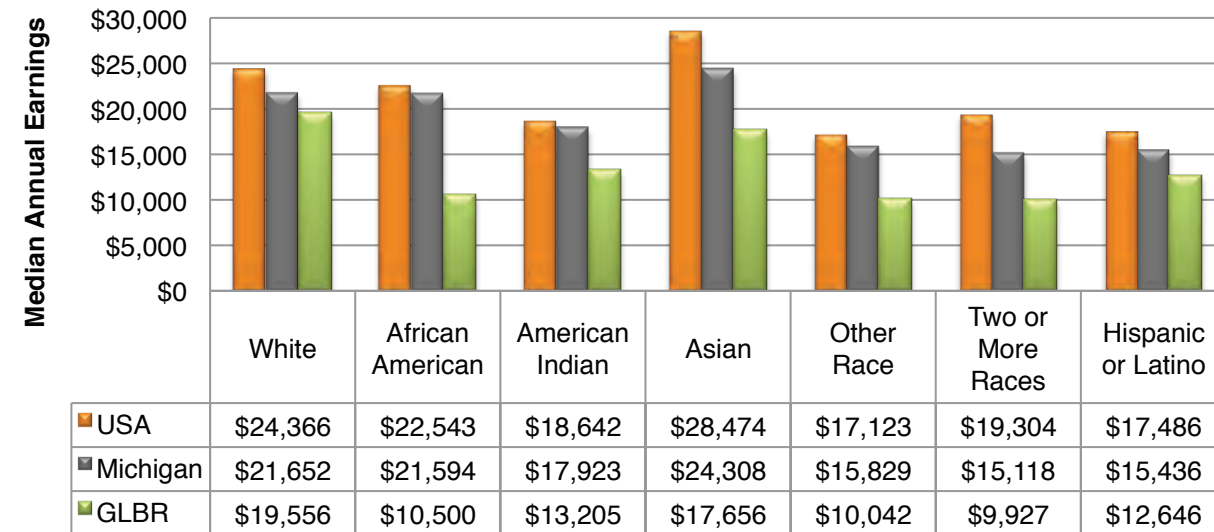
When considering the median earnings for females based on race there are significant racial disparities, as illustrated in Figure 1b. Nationally and statewide, females of color overall show lower earnings than their white counterparts. When considering the GLBR, with the exception of

Employment and Earnings

Asians, minorities overall show lower earnings than their white counterparts. Statewide and nationally, Asian females show the highest median earnings (\$28,474 and \$24,308 respectively) with white females close behind. But in the GLBR, white females show the highest median earnings (\$19,556) with Asian females close behind (\$17,656).

Our widest disparity regarding median earnings exists with black females. Nationally, the median income for African American females is \$22,543 while in the GLBR that median earning drops to \$10,500, less than half of the national level. Hispanic women and women identified as *other race* have the lowest median earnings levels statewide and nationally. Women of *two or more races* are one of the lower median earnings in the state but fare a little better nationally.

Figure 1b.
Median Earnings for Females Employed Full-time by Race in the GLBR, Michigan and USA



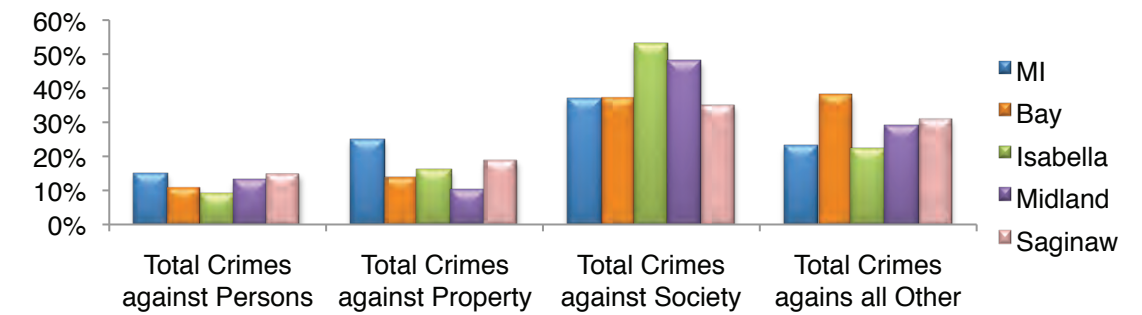
Source: U.S. Census. 2005-2009 American Community Survey 5-year estimates.

Labor Force Participation

During the recession beginning in 2008, labor force participation of females remained steady across the country, state and region. This may be due to the fact that the occupations and industries where females are dominant in number were less impacted by downsizing compared to manufacturing and construction related positions where males have been traditionally employed in greater numbers. The percentage of females employed in the labor force in the Great Lakes Bay Region is higher than the state and national average as illustrated in Figure 1c.

Crime and Violence

Figure 5d.
Proportion of Female Arrests by Category of Crime in Michigan and the GLBR, 2010



Source: 2010 MICR annual crime reports, published by the Michigan State Police.

- With respect to general trends, in the state, as well as in the GLBR, women were most frequently arrested for crimes against society. For Michigan, Bay County and Saginaw County, the percentage of female arrests for crimes against society were 35 to 37 percent. However, in Isabella and Midland counties, these rates were elevated – accounting for 53 and 48 percent of female arrests, respectively.
- The second most frequent type of crime for which women were arrested in Michigan was crimes against property (25 percent of female arrests), but the rates were lower across the entire GLBR (accounting for 10 to 19 percent of female arrests).
- Crimes against “all other” accounted for 23 percent of female arrests at the state level. These rates were slightly elevated in Bay (38 percent), Midland (29 percent) and Saginaw (31 percent) counties.

Crime and Violence

Figure 5c provides a means of evaluating domestic violence crime rates among specific racial groups across the counties of interest as well as the state. The estimates for domestic violence among blacks are notably higher in Bay and Saginaw counties compared to the state level. (Note, the 2010 U.S. Census estimates for blacks in Bay County is less than 2 percent of the population, while in Saginaw County, the estimate is 19 percent black). In all communities of interest, domestic violence against blacks occurs at higher rates than among whites (to the magnitude of 300 percent) or other minorities. It is important to note, these data do not reveal the race of the offender, only the victim.

Figure 5c.

Domestic Violence Crimes Rate by Race: Victims per 1000 People Estimates in the State and GLBR, 2010

	White	Black	Other
Bay	10.80	37.57	2.69
Isabella	5.79	16.60	6.87
Midland	5.11	16.60	0.51
Saginaw	11.86	40.01	0.32
State of Michigan	7.53	25.08	1.59

- White victim rates = (Total White Victims/Total White Population). The same method applies for black, other.
 - The racial proportion of the population for all geographies comes from US Census 2010 estimates (Census.gov).
 - The estimates provided are based on the victim count, provided by the MICR 2010 annual crime report published by the Michigan State Police (2010, MICR), and the county/state population provided by the US Census estimates (Census.gov).

Women & Crime

It is also important to report on the types of crimes being committed by women, specifically looking at women in Michigan and in the region. The statistics presented in Figure 5d come from 2010 MICR annual crime reports and reflect arrests for crimes that fall into four categories:

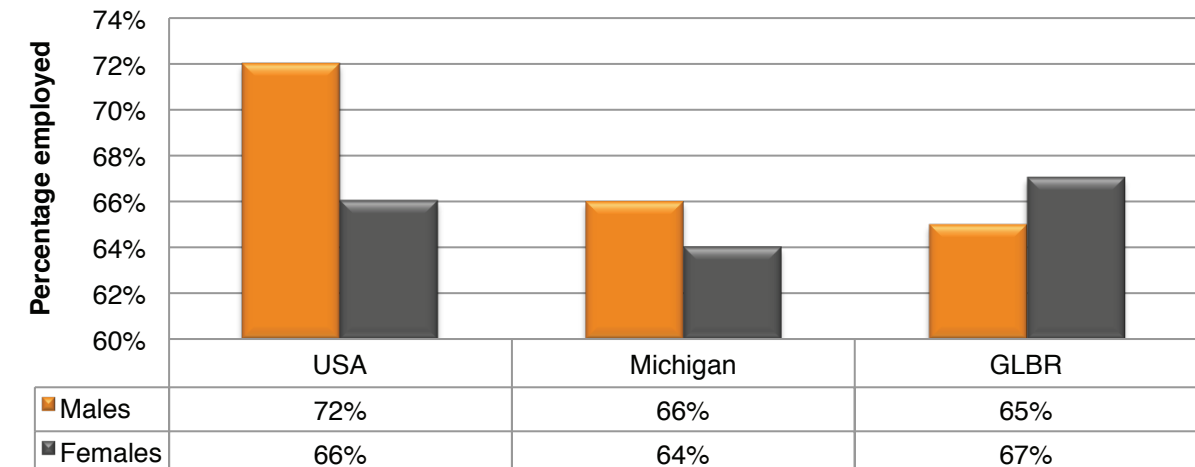
1. Crimes against persons - which include, but are not limited to assault, kidnapping, murder, neglect, sexual offenses and stalking
2. Crimes against property - which include arson, burglary, fraud, larceny and vehicle theft;
3. Crimes against society - which include alcohol or drug-related charges, family neglect, trespassing and vagrancy
4. Crimes against all other - which include escape/flight, health and safety-related crimes, hit and run, and obstructing justice

Figure 5d presents the percentage of female arrests by category for Michigan and the four counties of interest.

Employment and Earnings

Figure 1c.

Population Employed in the Labor Force by Gender in the USA, Michigan and GLBR

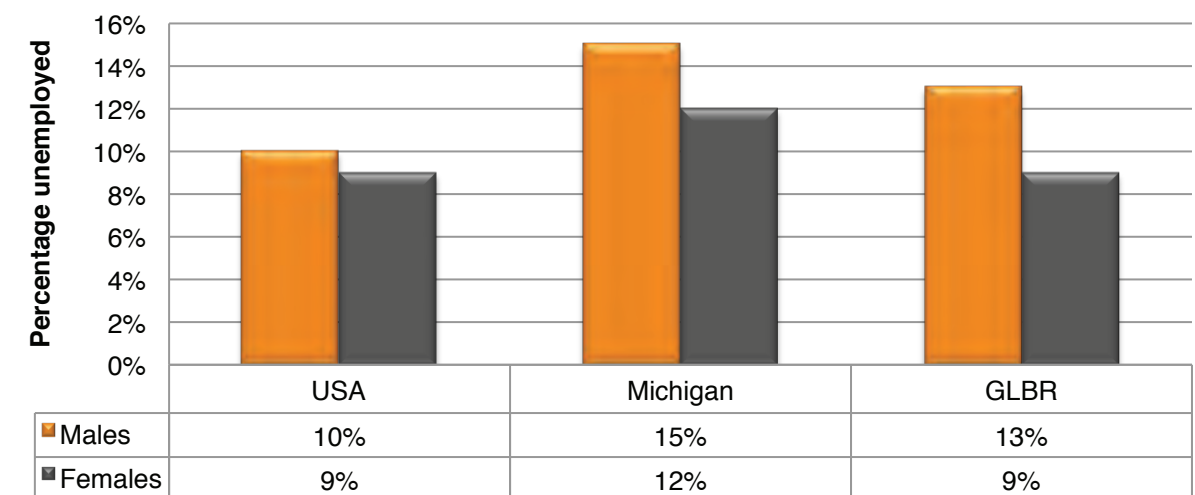


Source: U.S. Census Bureau. 2010 American Community Survey 1-year estimates.

When comparing the unemployment rates across geographies, females in the GLBR have a lower unemployment rate (9 percent) than the state (12 percent) but are equal to the national rate for females (9 percent) as illustrated in Figure 1d. Males on the other hand are experiencing a 13 percent unemployment rate in the GLBR, which is slightly lower than the state rate but higher than the national rate.

Figure 1d.

Unemployment Rate by Gender in the USA, Michigan and GLBR



Source: U.S. Census. 2005-2009 American Community Survey 5-year estimates.

Employment and Earnings

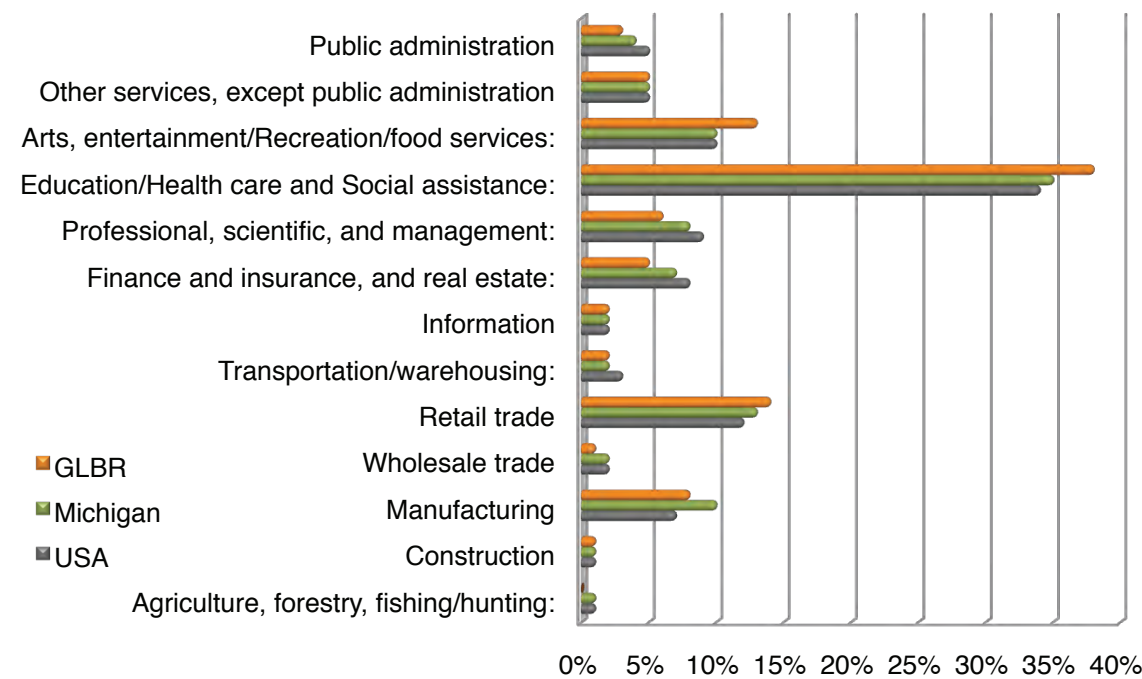
In the GLBR, the greatest gender difference between males and females of those unemployed occurs in Saginaw where 10.5 percent of females are unemployed while 17.3 percent of males are unemployed. (See Appendix C: *Unemployment Rate by Gender in the GLBR.*)

Women in Industry

Women have become a powerful force in certain industries. The percentage of females in management and professional roles continues to rise in the U.S. This is due, in part, to the higher percentage of women receiving bachelor's degrees and beyond at a greater rate than men. However, women employed in science and technology related professions continue to stay well below their male counterparts.

Figure 1e illustrates the distribution of employed women across industries in the region, state and nationwide. Women are concentrated by industry in education, healthcare and social assistance in the GLBR (38 percent), statewide (35 percent) and nationally (34 percent). Women in the GLBR are more likely to be employed in these industries than are women statewide and in the USA as a whole.

Figure 1e.
Distribution of Employed Women Across Industries in the USA, Michigan and GLBR



Source: U.S. Census. American Community Survey, 2005-2009 5-year estimates.

Crime and Violence

In 2010, of the domestic violence criminal acts committed in Michigan, 72 percent of those were committed against the female population – a trend also seen across the region. Across the counties, the proportion of domestic violence victims who were females was reported at the following rates: Bay County (74 percent), Isabella County (67 percent), Midland County (71 percent) and Saginaw County (72 percent) (MICR, 2010).

Figure 5b provides gender-specific domestic violence crime rates for the four counties as well as for the state of Michigan. The estimates represent the number of victims per 1000 people. For the state of Michigan, there were roughly 10 victims of domestic violence per 1000 people. One can see that the estimated rates of domestic violence are significantly larger for females than for males; on average, there were 15 victims of domestic violence per 1000 females in 2010, and six domestic violence victims per 1000 males.

Figure 5b.
Domestic Violence Crimes Rate by Gender: Victims per 1000 People Estimates in the State and GLBR, 2010

	Total:	Male Victim	Female Victim
Bay	11.44	6.19	16.47
Isabella	6.97	4.79	9.04
Midland	5.42	3.14	7.59
Saginaw	17.81	10.16	24.93
State of Michigan	10.24	5.78	14.51

-Male victim rates = (Total Male Victims/Total Male Population). The same method applies for female, total.
 -The female proportion of the population for all geographies comes from U.S. Census 2010 estimates (Census.gov).
 -The estimates provided are based on the victim count, provided by the MICR 2010 annual crime report published by the Michigan State Police (2010, MICR), and the county/state population provided by the U.S. Census estimates (Census.gov).
 (Note, there is insufficient data to distinguish whether these victims are unique or represent the same individual or smaller group of persons being victimized repeatedly.)

In 2010, of the domestic violence criminal acts committed in the state of Michigan, 60 percent of the victims were white; 36 percent of the victims were black, and less than one percent were other minorities (3 percent of victims do not have recorded races) (MICR, 2010). Table 5c provides race-specific domestic violence crime rates for the four counties of interest as well as the state of Michigan in 2010. The estimates represent the number of victims per 1000 people. For the state of Michigan, on average there were 8 victims of domestic violence per 1000 white persons; 25 domestic violence victims per 1000 blacks; and 2 domestic violence victims per 1000 persons of other minorities. The data used for these estimates do not specify whether victims of domestic violence were repeat victims.

Crime and Violence

Over recent years, crimes against women have garnered national attention: the 1994 Violence Against Women Act (VAWA) passed by Congress was aimed at better addressing, fighting and preventing crimes of domestic violence, sexual assault, and stalking. The law has since been twice reenacted, in 2000 and 2005. And in 2002, the Office on Violence Against Women, the office assigned with enforcing this VAWA and related legislation, became a permanent fixture as part of the U.S. Department of Justice (www.usdoj.gov). As our national understanding of the tragic nature and consequences of these crimes has grown, it has shaped the purpose of the legislation. The VAWA's purpose reflects a commitment to hold perpetrators fully accountable for their crimes, provide justice and resources for therapy and healing for victims – with an ultimate vision being the elimination of such crimes against women. Our discussion to follow certainly pertains, but is not limited, to crimes against women, such as rape and domestic violence.

The threat and prevalence of criminal acts certainly has an influence in any community on the overall population – their psychological and physiological well being. Indeed, higher crime rates would suggest at least two undesirable outcomes: higher probabilities of being the victim of a crime and higher probabilities of individuals entering into criminal acts themselves. Thus as we continue our profile of the economic status of women in the region, we discuss the crime rates in the geographic area.

Domestic Violence

Domestic violence encompasses any activity that threatens the mental or physical state of a household or family member – including, but not limited to, any act that terrorizes, molests, intimidates or harasses the injured party. Domestic violence is classified by the victim-assailant relationship and not the criminal act itself (MICR, 2010).

The 2010 Michigan Incident Crime Reporting (MICR) annual crime report categorizes any form of domestic violence when there is sufficient information. However, most forms of domestic violence are not instances where injuries occur. In the state of Michigan, for instance, 69 percent of victims reported either no or minor injury. The same is true for the region, as indicated in Figure 5a below. The vast majority of the remaining victims in the data had “unknown” injuries; the remaining categories of more severe injuries (such as death, broken bones or possible internal injuries) account for only 1 to 2 percent of victims – this statistic holds across the four counties of interest as well the state.

Figure 5a.
Incidence of Domestic Violence Reporting No or Minor Injuries in Michigan and the GLBR, 2010

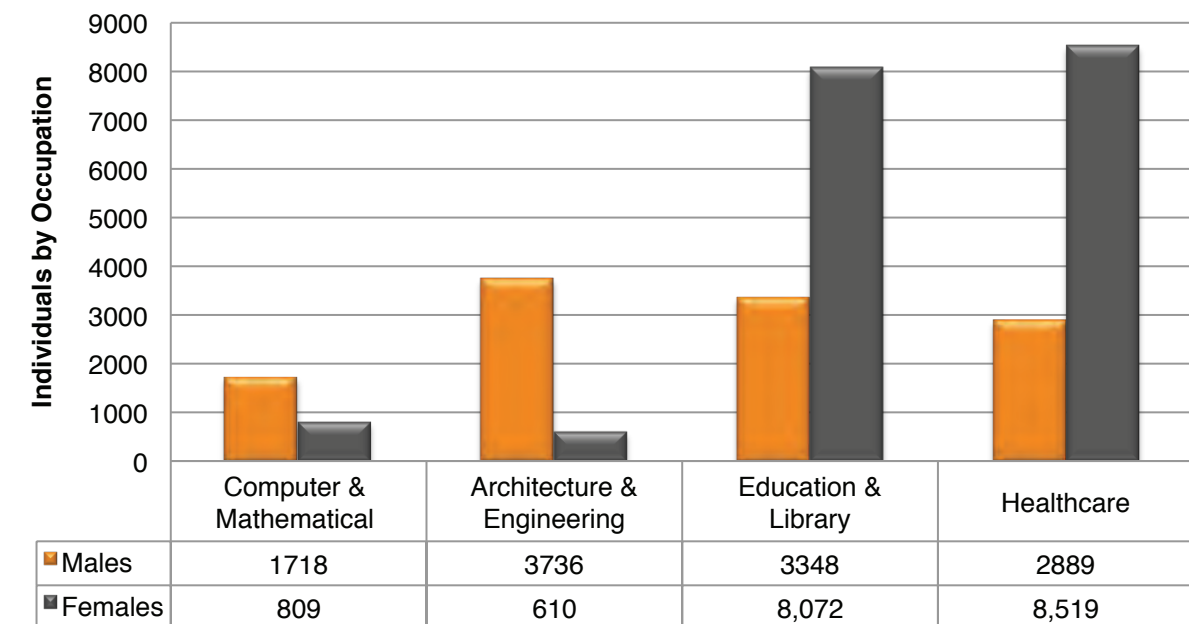
Michigan	Bay County	Isabella County	Midland County	Saginaw County
69%	61%	74%	82%	64%

Source: Michigan Incident Crime Reporting, 2010.

Employment and Earnings

Some experts believe women remain concentrated in the “helping” professions of health and education and are falling behind in entering the higher-paying fields of the future such as STEM industries (Mason, 2009). Figure 1f illustrates the lack of females represented in science, technology, engineering and mathematics (STEM) occupations.

Figure 1f.
STEM Occupations by Gender in the GLBR



Source: U.S. Census. American Community Survey, 2005-2009 5-year estimates.

Poverty

Poverty among women has become more prevalent as women continue to outnumber men as those living in poverty, thus creating the “feminization of poverty.” The feminization of poverty is not a new concept, it was actually a term coined in the 70’s and refers to the concentration of poverty among women in general, and female-headed households in particular. Feminization describes both the unequal state of men and women’s poverty rates and the process by which women’s risk of poverty has increasingly exceeded that of men’s. Lister (2005) provides this poignant comment:

“There is danger in this concept as research shows that the burden of responsibility for managing family finances in low income families generally falls on women. When there is debt or barely enough to go round, women often do without basic necessities themselves. Such stress can damage health and self-esteem, which in turn can affect women’s job prospects and parenting abilities. In this way women’s poverty is inexorably linked with that of children” (para. 1).

Employment and Earnings

An important aspect of poverty is setting the Federal Poverty Guidelines. The Federal Poverty Guidelines are set each year based on annual household income; households with income below a specific level are defined as living at or below the poverty line. The formula for creating this measure has been debated since it was introduced in 1964. The sidebar titled *Federal Poverty Guidelines: How is Poverty Measured?* explains the controversy surrounding this measurement (Cauthen & Fass, 2008).

Federal Poverty Guidelines: How is Poverty Measured?

Each year the U.S. Government releases Federal Poverty Guidelines which identify the amount of income an American can earn to be considered at or below poverty level. There are two basic versions of the federal poverty measure: the poverty threshold and the poverty guidelines. The Census Bureau issues the poverty thresholds, which are generally used for statistical purposes to estimate the number of people in poverty nationwide each year and classify them by type of residence, race, and other social, economic, and demographic characteristics. The Department of Health and Human Services issues the poverty guidelines for administrative purposes to determine whether a person or family is eligible for assistance through various federal programs (Fisher, 1993).

Current Federal poverty guidelines are described in the table below. According to the current guidelines, the poverty level in 2012 is \$10,890 a year for an individual and \$22,350 a year for a family of four.

The current poverty measure was established in the 1960's and is now widely acknowledged to be an inaccurate indicator. In 1964 an economist working with the U.S. Social Security administration developed the current process for calculating "poverty thresholds." This economist, Mollie Orshansky, focused on the cost of feeding a family on an "economy food plan" determined by the U.S. Department of Agriculture. For decades, critics have complained about the limits of Orshansky's measure (O'Brian and Pedulla, 2010). What about the cost of other necessities like shelter, utilities and transportation? Why have a single poverty line for the entire country when the cost of living varies widely across the nation?

After decades of frustration and cries for improvement, in 1992 Congress asked the National Academy of Sciences (NAS) to organize a group of academics and policy thinkers to address this issue. The Panel on Poverty and Family Assistance designed a better way to measure poverty (Citro and Michael, 1995).

Measuring Poverty: A New Approach considers other necessities not currently measured such as housing. It also tackles the important issue of differential cost of living across the nation. Unfortunately, this panel's recommendations have not been adopted for various reasons. For an excellent and in depth analysis of poverty and this panel's recommendations consider reading *Beyond the Poverty Line* issued by the Stanford Social Innovation Review.

It has become increasingly acceptable for social service agencies and community non-profits to qualify clients for services based on 125% to 200% of the Federal poverty level to make up for the inaccuracies of the current guidelines.

Crime and Violence



Employment and Earnings

2011-2012 Federal Poverty Guidelines

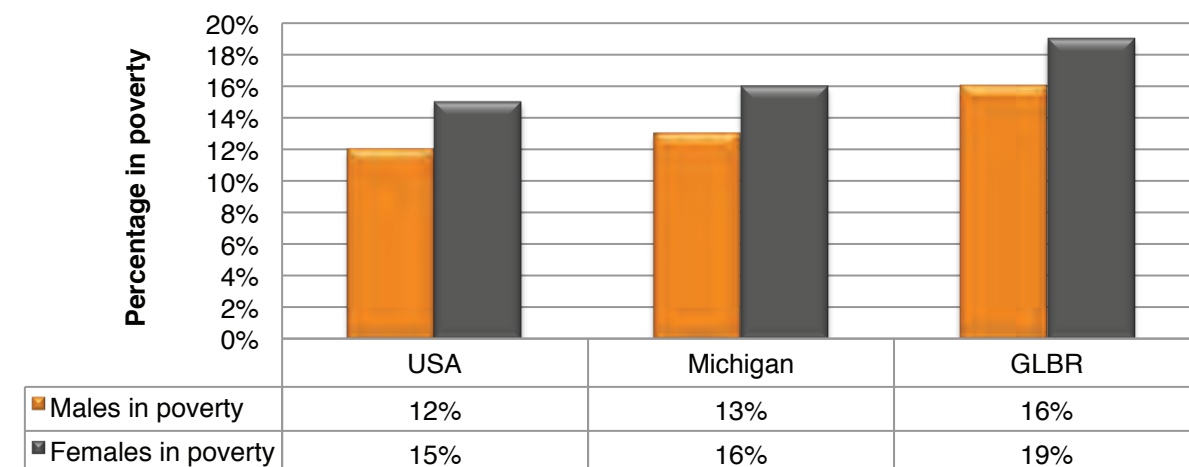
Family Size	% Gross Yearly Income	
	100%	200%
1	\$10,350	\$21,780
2	\$14,710	\$29,420
3	\$18,530	\$37,060
4	\$22,350	\$44,700

Source: *Federal Register, Health and Human Services. (2011, January).*

Considering the inaccuracies identified in the current process for determining poverty levels, it has become increasingly more acceptable for social service agencies and community non-profits to qualify clients for services based on 100 to 200 percent of the federal poverty level to make up for the inaccuracies of the current guidelines.

Poverty in the Great Lakes Bay Region continues to affect women more than men. As Figure 1g illustrates, females are more likely than males to experience poverty in the nation, state and region. The GLBR is experiencing higher poverty rates than the state and national averages regardless of gender. The poverty rate for females in the GLBR is higher than the national average at 19 versus 15 percent respectively.

Figure 1g.
Percentage of Population Living Below Poverty Level by Gender in the USA, Michigan and GLBR



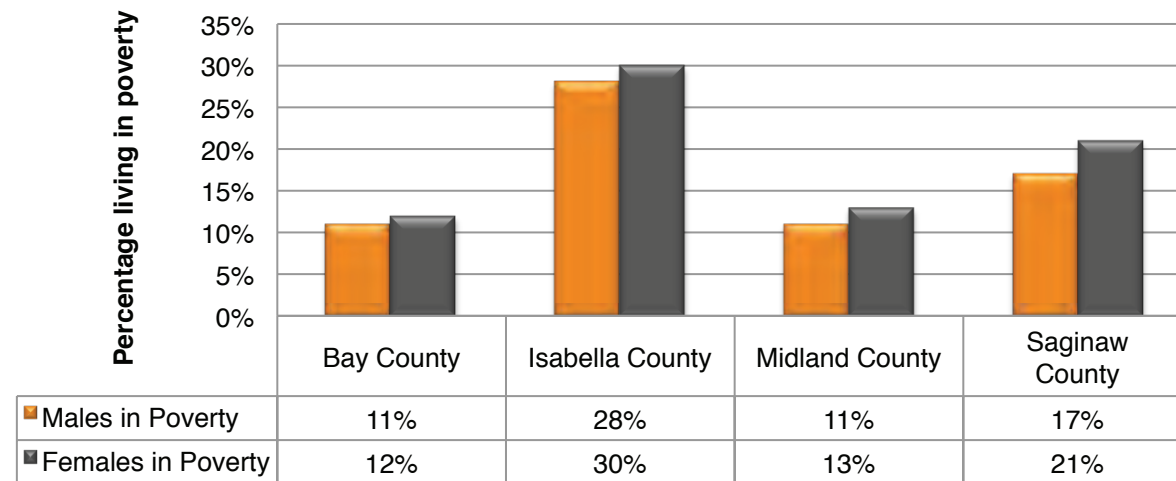
Source: *U.S. Census. 2005-2009 American Community Survey 5-year estimates.*

A closer look at the individual counties, as shown in Figure 1h, illustrates the differences between the counties. The highest concentration of poverty, regardless of gender, exists in Isabella County at 28 percent followed by Saginaw County at 17 percent. Once again, refer to

Employment and Earnings

the sidebar: *The Uniqueness of Isabella County* to explain why this area may be experiencing higher poverty rates than surrounding counties. Bay and Midland Counties are both experiencing poverty rates below the state and national averages.

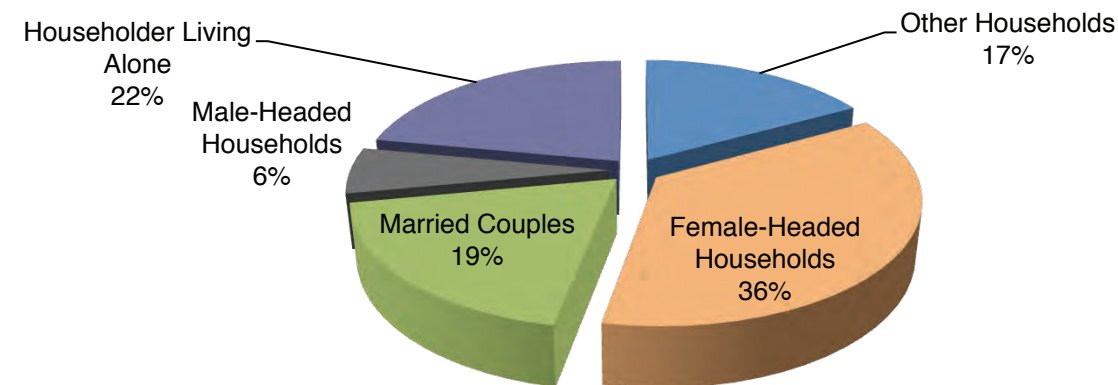
Figure 1h.
Percentage of the Population Living Below Poverty Level by Gender in the GLBR



Source: U.S. Census. 2005-2009 American Community Survey 5-year estimates.

When considering household type and living arrangements of those living in poverty it is quite clear that female-headed households are more susceptible to living in poverty. As Figure 1i illustrates, female-headed households make-up 36 percent of those households in poverty compared to 6 percent of male-headed households.

Figure 1i.
Poverty Status of Individuals by Household Type in the GLBR



Source: U.S. Census. 2005-2009 American Community Survey 5-year estimates.

Female-headed households are particularly vulnerable to falling into poverty. This is largely due to gender pay gaps and the tendency of females to work in low-paying occupations. Racial

Health and Wellness

Teenage Pregnancy

According to a report published by the Michigan Department of Community Health (2010), statewide the overall trend for pregnancy rate for women ages 15-17 declined 55 percent between the years 1990 and 2007, from a rate of 62 per 1,000 in 1990 to 28 in 2007. In 2007, 20,094 teens (10-19) became pregnant, accounting for 11.4 percent of all pregnancies to women 10-44 years of age. In the Great Lakes Bay Region, the rates of pregnancy by race and age (15-17 years) are similar to those in the state of Michigan.

Beginning in 2009, the Michigan, Department of Community Health undertook a pro-active stance toward teen pregnancy with a comprehensive program called Teen Pregnancy Prevention Initiative (TPPI). This initiative targets youth between the ages of 10 and 18 and is intent on utilizing “wide-ranging, evidence-based interventions that target the sexual and non-sexual factors that lead to delayed initiation of sex and increased condom and contraception use” (TPPI, 2012). Refer to Appendix G: *Teenage Pregnancy Rates for 2000, 2004 and 2009 in Michigan and the GLBR*.

Teen pregnancy rates for those females under 20 are higher in the region than the state indicating a program like TPPI would be an asset. It is proposed that for every dollar the state spends to reduce teen pregnancy saves four dollars in Medicaid money. TPPI, if properly implemented could help reduce the cost of teen pregnancy to the state.

The health and wellness of women has remained on the forefront of media as political debates intensify regarding reproductive rights and the potential Affordable Care Act. As this report reveals, women remain the most effected when considering the uninsured and underinsured. The outcome of the Supreme Court decision regarding the Affordable Care Act will change the landscape for women in regards to affordable and adequate healthcare. Other areas of concern include the high rate of at-risk behaviors affecting women in the GLBR. These behaviors are reported at a much higher rate than the state and national averages making women susceptible to more health related issues and diseases. The lack of primary care physicians in the region is another area of concern. With the increase in access and education regarding prenatal care and family planning, the region needs to continue to support efforts that promote prevention and care of our women and girls.

Health and Wellness

The Kotelchuck Index, also called the Adequacy of Prenatal Care Utilization, measures the adequacy of prenatal care based upon 1) when prenatal care began, 2) number of prenatal visits from when prenatal care began and 3) gestational age of infant at birth (AJPH, 1994). Looking at the rates for the GLBR, the index indicates that in two of the counties within the region there are relatively high inadequate measures showing that some pregnant women in Isabella (21.1 percent) and Saginaw (13.3 percent) counties did not, early on in their pregnancies, seek the kind of prenatal care shown to be essential for the delivery of healthy babies.

Figure 4g.
Adequacy of Prenatal Care (Kotelchuck Index) for Michigan and the GLBR, 2009

Counties	Inadequate*	Adequate Plus**
Michigan	12.2	73.8
Bay County	7.7	87.7
Isabella County	21.1	65.3
Midland County	6	91
Saginaw County	13.3	80.2

Source: Kids Count Data Center. (2011). Data by State-Michigan.

* Inadequate: Prenatal care begun after the 4th month or less than 50% of recommended prenatal visits were received.

**Adequate Plus: Prenatal care begun by the 4th month and 110% or more of recommended prenatal visits were received.

For every 1,000 live births in the state, approximately eight infants die before reaching their first birthday (MCDH, 2009). The statistics for 2009 indicate that 881 infants who were under the age of one year died. This resulted in an infant mortality rate of 7.5 for every 1,000 live births. There was a significant decline in infant mortality rate in Michigan during the early 1990s and in recent years the infant mortality rates have tended to level off. Data provided by MDCH (2011) indicate that infant deaths in the Great Lakes Bay Region, mirror the state rates.

Figure 4h.
Percent of Infant Mortality by Race in Michigan and the GLBR, 2009

	Total	Great Lakes Bay Region			Total	Michigan		
		White	Black	Other		White	Black	Other
Infant Deaths	42 (.8%)	47%	47%	3%	881 (.8%)	53%	39%	8%
Neonatal Deaths	25 (.5%)	47%	47%	4%	591 (.5%)	55%	38%	6%

Source: Michigan Department of Community Health. (2011). Michigan Maternal and Child Health County Profiles. Rate is per 1,000 live births or total births in 2009 in specified group.

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disparities are another area of concern as minorities are much more likely to experience poverty than their white counterparts.

Recently, researchers have focused more of their attention on a holistic definition and approach to poverty. Payne (2001) defines poverty as the “extent to which an individual does without resources” (pg.11). She refers to resources as beyond financial to include emotional, mental, spiritual, physical, support systems and appropriate role models. With the advent of “generational poverty,” many social service agencies are faced with generations of families surviving on the system as a form of “learned helplessness.”

The GLBR is no exception, as poverty remains a growing concern in the region. Despite the concerns, the region does have an exceptional network of services available to women seeking assistance. Multiple food banks, social services and economic empowerment programs are present in the region and continue to work towards eliminating the “feminization of poverty.”

A Sample of Agency Assistance Available for those in Need

There are hundreds of agencies in the Great Lakes Bay Region, which are attempting to provide services and support to the citizens of the region. Some of these agencies have been particularly helpful since the 2008 economic downturn. Two such agencies are the Salvation Army and the East Side Soup Kitchen. Major Michael Myers, the director of the Bay City Salvation Army, reported that his agency provides daycare, food, counseling and a space where social workers can meet with their clients. He said that most of the people he provides services for are elderly women and single moms with their children. In one week, he reported that the Salvation Army provided 2740 meals. Thankfully, some of the food they served is provided by Hidden Harvest, whose mission is to provide healthy food in the hopes of alleviating hunger. The East Side Soup Kitchen, also supplied by Hidden Harvest, provides around 300 lunches each day and 405 meals to hungry school children each afternoon. But the Soup Kitchen does more than just provide food. Pam Cole, the director of the Kitchen, arranges for medical clinics on most Wednesdays, a vision clinic once a month and HIV/AIDS testing and treatment biweekly. Because of agencies like these, women who are experiencing hard times have resources available to help them work their way out of troubled economic experiences.

Health and Wellness

pregnancies. This in turn leads to healthier pregnancies, better birth outcomes and improved child health” (MDCH, 2012).

In 2006, 14,210 women from the GLBR received services at their local county health department and 28,826 women sought services from the Mid and South Michigan Planned Parenthood agency (McKane et al, 2009).

Figure 4f.
**Source and Number of Women Receiving Reproductive Assistance
 from Subsidized Agencies in Michigan and the GLBR, 2009**

Total Michigan County Health Departments	227,400
Great Lakes Bay Region	14,210
Bay County Health Department	2160
Central Michigan Health District (Includes Isabella County)	4090
Midland County Health Department	2010
Saginaw County Health Department	5950
*Planned Parenthood (Mid and South Michigan)	28,826

Source: McKane, P., Grigorescu, V. et al. (2011). *Michigan Title X Family Planning Program 2009.*

Annual Report with Trends, 2005-2009. Michigan Department of Community Health. Reproduction Health Unit.

*Planned Parenthood serves other counties in addition to the GLBR and that is reflected in the number in Figure above.

In the region, 31 percent of the females receiving services from the county health departments were under the age of 20 and 68 percent were between the ages of 20-44.

In Michigan, there are two services offered to qualified pregnant women. The first is the Maternal Infant Health Program (MIHP) which helps those who are on Medicaid. The second is Maternity Outpatient Medical Services (MOMS). The purpose of these programs is to reduce infant mortality and morbidity. This is an objective for both the state of Michigan and the federal government, both of which fund this program. The goal of the MIHP is to promote healthy pregnancies, positive birth outcomes, and healthy infant growth and development. MOMS is a program intended to provide health coverage assistance to pregnant women while their Medicaid application is pending. These programs were developed to foster positive reproductive health outcomes in the area of prenatal care, low infant mortality and reduced teenage pregnancy.

Prenatal Care

Prenatal care is an important factor in reducing infant mortality. Pregnant women who receive prenatal care have an increased probability of remaining healthy and delivering a healthy baby. In the state of Michigan in 2007, 70.8 percent of females delivering a live birth received prenatal care beginning in the first trimester in 2007 (Healthy People, 2010). In the Great Lakes Bay Region, 75 percent of those women who had babies in 2010, sought prenatal care in the first trimester (MIHP, 2011). Pregnant women who receive prenatal care have an increased probability of remaining healthy and delivering a healthy baby.

Health and Wellness

Reproductive Health Care

In 2006, there were 103,270 women of reproductive age (13-44 years) in the Great Lakes Bay Region. From this cohort, the women who had access to private health insurance were able to access reproductive care through their insurance carriers. However, there are women in this cohort who did not have access to private health insurance. The Federally mandated Title X program was developed to help women like these who are in need of comprehensive family planning and preventative health care services, and who cannot afford the private health insurance needed to cover such services. In the GLBR, of those who were of reproductive age, 9 percent were at 100 percent of the federal poverty level and 22 percent were at 250 percent of the federal poverty level (Guttmacher, 2009). These are the women for whom Title X was written.

Figure 4e.

Number of Women in Need of Contraceptive Services and Supplies, Age 13-44 by Poverty Status in Michigan and the GLBR, 2006

	All Women Aged 13-44	100% of poverty	Percent	250% of poverty	Percent
Michigan	2,209,110	140,050	6.30%	619,360	28.00%
GLBR	103,270	9,410	9.10%	23,210	22.50%
Bay	22,050	1450	6.60%	5400	24.50%
Isabella	20050	3380	16.90%	2950	14.70%
Midland	17650	920	5.20%	4930	27.90%
Saginaw	43520	3660	8.40%	9930	22.80%

Source: Guttmacher Foundation (2009). *Contraceptive Needs and Services, 2006*.

Title X is a Family Planning program (Public Law 91-572) enacted in 1970 as Title X of the Public Health Service Act. This program is the only federally funded grant program whose sole purpose is to provide comprehensive family planning and preventative health care services and is administered to women by each state (Office of Population Affairs, n.d.). Title X in Michigan is administered through the Michigan Department of Community Health (MDCH) and health care is provided by each county health department. Beyond the county health departments, the only other Title X location in the region where women can go to receive family planning counseling, physicals, tests and supplies is Planned Parenthood.

An additional program provided to women through their county health departments is Plan First! According to the Title X Michigan Annual Report (2008), Michigan received approval for a Medicaid waiver and the authorization to create Plan First! The goal of this program is to provide reproductive services to women aged 19-44 who lack access to reproductive services and who are below 185 percent of the Federal Poverty Level. The intent and goal of Plan First! is to "reduce the incidence of closely spaced pregnancies and to decrease the number of unintended

Typical Family Planning Clinic User

- Female
- 20-24 Years of Age
- White
- Uninsured
- Income at or below 100% of the Federal Poverty level
- Never Married

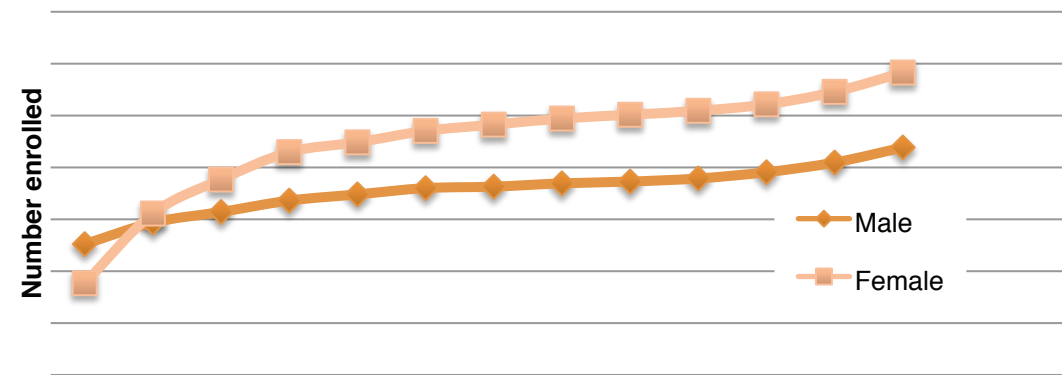
Education



Education

The Great Lakes Bay Region has become a destination for education. In the region, there are several universities and one community college. Three of these institutions, Saginaw Valley State University (SVSU), Central Michigan University (CMU) and Delta College provide excellence in higher education and they also provide much support to the region. A quick look at the organizational charts for each of these institutions yields interesting results. SVSU has five colleges each headed by female deans. Additionally, all of the Directors in Academic Affairs, the Dean of Students and the Special Assistant to the President for Diversity Programs are women. The President of Delta College and four of her administrative staff are women. At CMU, the Interim Vice-Provost is a woman and they employ three female deans. In sum, these institutions provide valuable employment to the women of the region. These institutions also provide valuable education for females. It has been stated that since the 1970's females have been enrolling in Universities in larger numbers than men (Lindsey, 2011). This is true in both graduate and undergraduate studies. From 1972 to 2008, the college enrollment has increased for both men and women but the increase has been greater for females (Aud et al, 2010). Figure 2a below illustrates the national trend lines for females and males since the 1970s.

Figure 2a.
Enrollment in Degree Granting Institutions by Gender in the U.S. 1970-2009



Source: U.S. Department of Education. National Center for Education Statistics (2011). Digest of Education Statistics, 2010 (NCES 2011-015), Chapter 3.

Fall enrollment data from SVSU since 2001 show that each year approximately 20 percent more females are registered than males. These data also show that the fall enrollment rate for African-American women has increased incrementally from three to five percent; demonstrating that the region reflects the national trends (U.S. Department of Education, 2012).

Health and Wellness

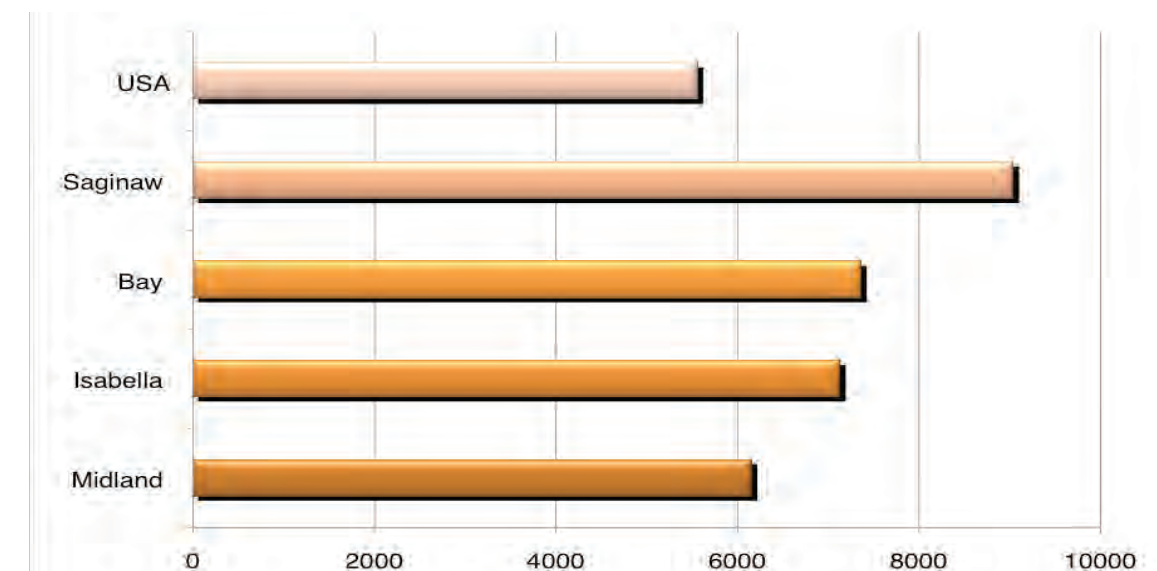
Body Mass Index (BMI) is an objective measurement that utilizes a combination of gender, height and total body weight to calculate a comparator value that is used for tracking data and as a measurable indicator of success or failure to lose weight. A BMI of 30 or more defines the indicator "obesity", which the Center for Disease Control and Prevention (CDC, 2011) has determined to be a direct contributor to each of the following conditions:

- Coronary heart disease
- Type 2 Diabetes
- Cancers (endometrial, breast and colon)
- Hypertension (high blood pressure)
- High cholesterol and triglyceride
- Stroke

Women in the GLBR are defined as being obese on an average of 5-11 percent more than their counterparts in other parts of the United States (CDC, 2011). Again, life-style choices play a significant role in the reduced life span of women in our community. While weight loss is a challenge, the benefits directly impact all five of the leading causes of death for women in the GLBR (WEBMD, 2012).

The cumulative impact of these at risk behaviors is evident in the lifespan lost as illustrated in Figure 4d. Saginaw County experiences the greatest loss of life span with 9,046 years lost based on the current percentage of the population engaging in at-risk behaviors such as smoking, obesity and alcohol abuse. Midland County loss of life span is the lowest at 6,161. All four counties are above the national average in regards to life lost related to the at-risk behaviors.

Figure 4d.
Cumulative Years of Life Lost per 100,000 Population Related to At-Risk Behaviors in the USA and GLBR, 2011



Source: County Health Rankings, Robert Wood Johnson Foundation, University of Wisconsin Population

Health Institute.

Health and Wellness

Key Risk Factors

The clinical staff at the Mayo Clinic compiled a publication titled: Women's Health: Preventing the Top 7 Threats (2011). This publication found the most common interventions to prevent or reduce the leading causes of death in women are:

- Stop smoking
- Eat a healthy diet
- Avoid obesity
- Avoid excessive alcohol intake
- Get routine physical exercise

National, state and regional data show that females practice unhealthy lifestyles choices and these choices are not in keeping with the preventive measures suggested by the Mayo Clinic. Although not gender specific, Figure 4c illustrates that people in the Great Lakes Bay Region engage in at risk behaviors at higher rates than the state and/or national averages.

Figure 4c.

Percentage of Adults engaging in At-Risk Behaviors in the USA, Michigan and the GLBR, 2011

Activity	USA	Michigan	Bay County	Isabella County	Midland County	Saginaw County
Smoking	15%	22%	22%	20%	21%	22%
Obesity	25%	31%	32%	30%	31%	36%
Alcohol abuse	8%	19%	24%	23%	17%	18%

Source: County Health Rankings, Robert Wood Johnson Foundation, University of Wisconsin Population Health.

In the health reporting data utilized by governmental tracking agencies:

Adult smoking prevalence is the estimated percent of the adult population that currently smokes every day or "most days" and has smoked at least 100 cigarettes in their lifetime.

(NCI, 2012)

The negative impact of smoking on the overall health of persons in the GLBR is higher than the national rates and in line with the state rates.

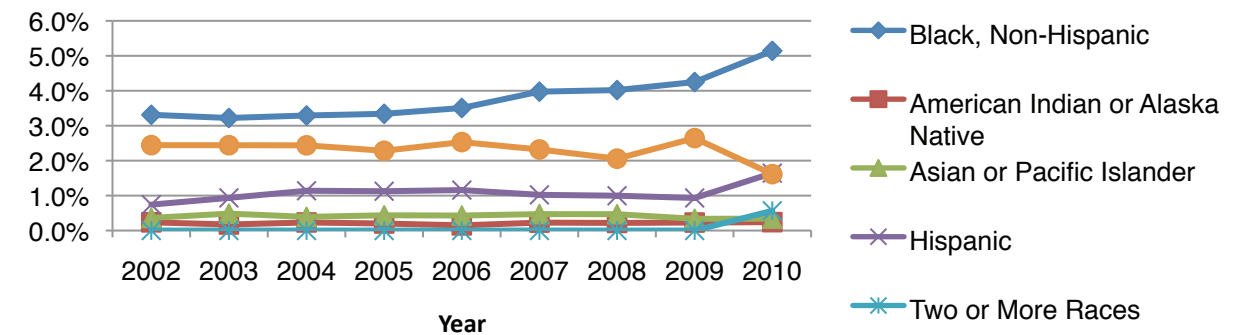
One factor to consider, the number reported underestimates the overall impact of smoking because it does not take into account those who have quit smoking or the negative impact of second hand smoke. Also, the number of current smokers is about equal to the number of former smokers indicating that the number impacted is much higher. With approximately 22 percent of

adult women in the GLBR identifying themselves as active smokers, combined with an estimated equal number of former smokers, smoking has a significant impact on early loss of life and increased morbidity for individuals in the GLBR. Any successful effort to reduce the prevalence of cigarette smoking in our community should have a measurable impact on the mortality rates for women in our geographic region.

Obesity is another key risk factor for persons in the GLBR as this region rates higher than the state and national rates. Saginaw in particular is has a higher rate at 36 percent in comparison to the national rate of 25 percent.

Education

Figure 2b.
Enrollment of Females at SVSU by Percentage by Race, 2002-2010



Higher Education Enrollment

Starting in the late 1960s and early 1970s, young women's expectations of their future labor force participation changed radically. Rather than follow in their mothers' footsteps, these young women aimed to have careers, not just jobs and these careers were often outside of the occupations females typically pursued (Goldin et al., 2006). Another relevant factor in the educational gender shift was the age of female college graduates' first marriage; which increased by about 2.5 years in the 1970s. From the 1950s to the early 1970s, women tended to marry within a year of graduation about 22 years of age. By 1981, the median age of marriage for college-educated women was 25.

Another factor that entered into women being able to pursue higher education and careers was the availability of the contraceptive "pill." The advent of the "pill" allowed women to have control over their reproductive health, allowing them to better plan their futures. Coinciding with the wider availability of the pill was a resurgence of feminism that empowered young women in their pursuits. These women also had greater guarantees by the government that employer job discrimination against women would not be tolerated. Women began to anticipate that there would be a more even playing field with men in terms of access to high-paying careers and to professional and graduate college programs. Since 1980, the wage premium for a college degree has risen; especially for women (Goldin et al., 2006).

The delay in marriage, the advent of the availability of the "pill", the resurgence of feminism and a leveling of the occupational playing field allowed many women to become more serious students. Today we see that the women of the 1970s set in motion an educational and occupational pattern that persists today for 21st century women.

Education

Educational Attainment

An investment in education affects all aspects of society. For instance, gaps between those who do attain higher education and those who do not have an impact on the next generation. Children of college graduates have higher levels of school readiness and are significantly more likely to attend college than those whose parents do not have a college education. As well, education is an important attribute to possess if one is to be competitive in the workplace. Fortunately, according to the College Board (2004), college enrollment rates have increased significantly over time. The total fall enrollment in degree-granting institutions between 1970 and 2009 for both sexes increased by 140 percent and for females the increase was 230 percent (NCES, 2004). Despite the societal push toward college education, there are many females who do not choose further education. In Michigan, more than half of the female population over 25 years of age chose not to pursue a college education. As illustrated in Figure 2c, this trend is also apparent in the Great Lakes Bay Region where only 14.6 percent of females in Bay County, 13.8 percent of females in Isabella County, 21.1 percent of females in Midland County and 11.2 percent of females in Saginaw County have received a bachelor's degree. However, in comparing males and females with bachelor's degrees, with the exception of Saginaw County, one can see that there are more females than males seeking and completing their college educations. This regional trend parallels a national trend where the increase in females attending colleges has surpassed males by about 25 percent (NCES, 2011).

Figure 2c.
Educational Attainment by Gender in the Great Lakes Bay Region

	Bay		Isabella		Midland		Saginaw	
	Male	Female	Male	Female	Male	Female	Male	Female
H.S. Graduate or equivalency	32.7%	33.5%	36.4%	30%	28.6%	26.6%	37.6%	35.4%
Associate's degree	10.3%	13.6%	7.6%	7.4%	6.7%	13.8%	7.9%	11.1%
Bachelor's degree	12.8%	14.6%	11.8%	13.8%	20.3%	21.1%	13%	11.2%
Graduate or Professional Degree	7.3%	5.9%	11.3%	12.2%	12.3%	9.4%	5.4%	5.9%

Source: U.S. Census. 2005-2010 American Community Survey, School Enrollment.

When comparing the educational attainment of the female population to the state and national averages, the GLBR is in line with state and national averages when it comes to some college and associates degrees; but tends to fall short of the state and national averages with attaining bachelor's degrees and beyond as illustrated in Figure 2d.

Health and Wellness

death of their spouse. Racial, ethnic status and educational level can also contribute to increased vulnerability (Kaiser Family Foundation, 2009).

Women also serve as primary caregivers, with 20 percent providing 40 or more hours per week to caring for family members. They are also less likely to have employer-based insurance. This and other factors lower the percentage for women in the workforce and when coupled with unemployment rates increase the degree of vulnerability to lack of access to health care (Kaiser Family Foundation, 2009).

Health Care Reform

While much of the implementation of this legislation will take a number of years to be realized, the intent is to increase access to health care for all aspects of care that impact women. The basic level of care that is to be provided under the law has been termed "essential health benefits" and addresses nearly every aspect of medical care applicable to women from birth to long-term care. It proposes incentives to entice more medical practitioners into primary care and bonuses for those providing Medicaid and Medicare services. Preventive care is a focus under ACA. For example, screening tests, so important to early cancer detection in women, including colorectal screening, genetic counseling and cervical cancer screening, are provided under this new act. An extension of maternity benefits, family planning benefits, improved prescription coverage and a voluntary long-term care insurance plan are all included in the ACA (Kaiser Family Foundation, 2010). The ACA scope of coverage and the proximity of a presidential election make the long-term probability of full implementation of the act uncertain at this time.

Leading Causes of Death

The leading causes of death for women in the Great Lakes Bay Region are heart disease, cancer, chronic lower respiratory disease, stroke, unintended events, and diabetes as illustrated in figure 4b. While there are county-to-county differences in the reported data, the regional data align with the national data in that women in the region are dying of the same causes as women across the United States.

Figure 4b.
Leading Causes of Death by County in the GLBR, 2009

Cause of Death	Bay	Isabella	Midland	Saginaw
Heart Disease	187	50	90	259
Cancer	135	41	75	195
Lower Respiratory	33	14	22	64
Stroke	39	15	16	54
Unintended Event	11	2	14	25
Diabetes	16	2	14	47

Source: 2009 Michigan Resident Death File, Division for Vital Records & Health Statistics, Michigan Dept. of Community Health.

Health and Wellness

Women make up half of the population. In their daily roles, women shoulder key responsibilities for future generations and our region's prosperity. Women often have the primary responsibility for meeting their children's health care needs (Kaiser Foundation, 2003). This is especially true since 30 percent of the families in our region are headed by females (Census, 2012). As well, women are frequently cast in care giving roles for senior family members (Wuest et al, 2007). And, in terms of health care delivery, women represent 80 percent of the health care workforce (CDC, 2012). Therefore, it is essential that there exists a well-woman standard of care. This standard should include access to comprehensive care, including services essential for reproductive health. Such care helps to ensure that women can maintain good health in their reproductive years and beyond. This section will focus on some of the gender-specific health care needs of women including access, reproductive health, leading causes of death and key risk factors. It will also focus on how the four counties of the Great Lakes Bay Region compare to national averages for access to health care for women, and introduce some of the issues under debate concerning ways to improve health care access for all Americans.

Access to Healthcare

The Great Lakes Bay Region is fortunate to have five hospitals representing four different health systems. The state, through the Michigan Department of Community Health, offers a wide variety of primary care services, assistance with finding free or low cost health care and assistance with applying for government subsidized health care. Three of the four counties in the region offer free primary care access through the Free Clinics of Michigan program. Most counties in Michigan, including all four counties in the GLBR, offer discounted medical services through county health plans. Yet access to health care continues to be problematic; especially for women in all age groups under the age of sixty-five (Tustgi, 2009).

Insurance Coverage

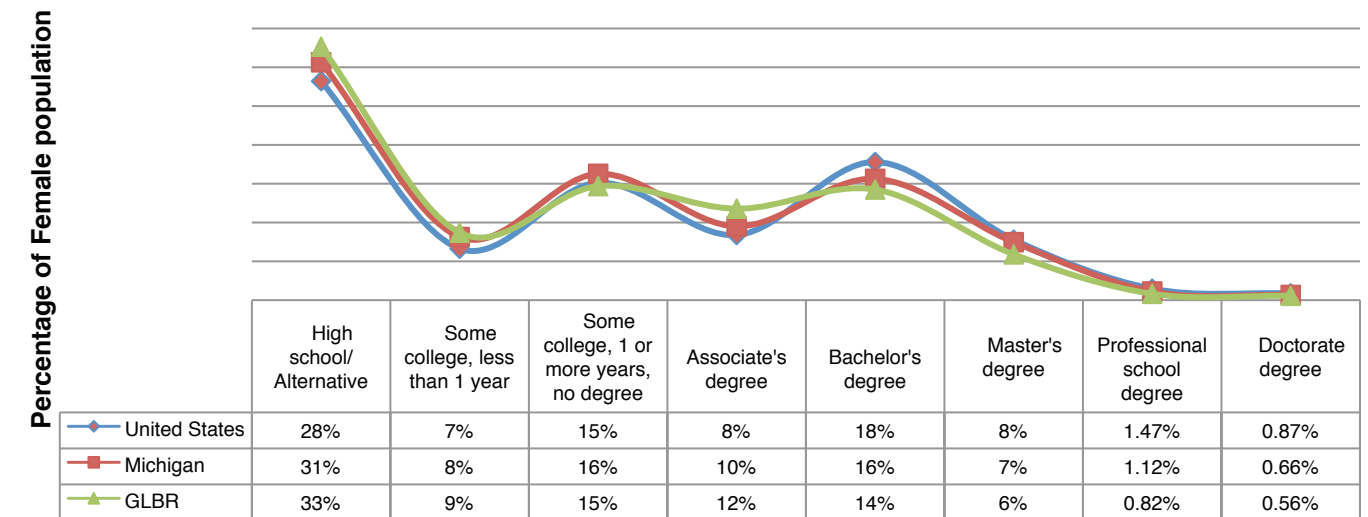
Nationally, women between the ages of 18 and 34 represent the highest rate of those uninsured. This finding is reflected in the Great Lakes Bay Region with the rates of women without health insurance peaking in the 25 to 34 years of age range and declining steadily thereafter until the age of sixty-five.

For those women who do have health insurance, 61 percent have coverage through their place of employment or as a dependant, 10 percent are covered by Medicaid, 6 percent purchase their own insurance and an additional 6 percent have Medicare or some other type of coverage (Ranji, and Salganico, 2011). The 17-20 percent of women without health insurance coverage are especially challenged during their reproductive years (18 to 45) as they tend to have higher out-of-pocket health care costs and lower average incomes (Tustgi, 2009).

Even when women report they currently have health insurance, up to 7 percent also report they have been without health insurance coverage at some time within the last 12 months (Ranji & Salganico, 2011). "To be under-insured is to have some form of health insurance, but lack the financial protection needed to cover out-of-pocket care expenses" (Comer et al., 1996). It has been estimated that 22.4 percent of families reporting medical bill problems in 2010 were underinsured (Sommers & Kronick, 2011). Women are often covered under their spouse's insurance, therefore, they are more vulnerable to losing that coverage as a result of divorce or

Education

Figure 2d.
Educational Attainment of Female Population Age 25 Years and Older in the GLBR



Source: U.S. Census. American Community Survey 2005-2009 5-year estimates.

Poverty and Education

Social science research has consistently indicated the existence of a correlation between economic and education variables and, specifically, the indirect correlation between education and poverty. It is widely held, that the relationship between education and poverty works two ways. The first is that poor people are often not able to gain access to an adequate education and second, without an adequate education, people tend to be confined to a life of poverty. The condition of females over the last 40 years indicates that poverty has been feminized. Figure 2e demonstrates correlation between poverty and level of educational attainment and further illustrates the differences in male and female rates of poverty. For those males and females in the Great Lakes Bay Region who have less than a high school diploma, males are more affected by poverty than females. However, regionally, for those males and females who have a high school diploma or some college, females consistently have a higher rate of poverty than males. For a comparison to the state and nation, see Appendix D: *Poverty Rate by Gender by Educational Attainment in the U.S., Michigan and the GLBR*.

Figure 2e.
Poverty Rate by Gender by Educational Attainment in the GLBR

	Bay		Isabella		Midland		Saginaw	
	Male	Female	Male	Female	Male	Female	Male	Female
Less than high school graduate	33.9%	20.5%	32.1%	29.9%	18.6%	18.9%	21.2%	25.8%
High school graduate	7.2%	16.9%	12.1%	20.7%	10%	11.2%	12.1%	19.1%
Some college or associate's degree	8.4%	12.5%	21.3%	22.8%	6.3%	11.3%	9.3%	11.7%
Bachelor's or higher	7.8%	7.7%	5.7%	2.4%	3.3%	2%	3.1%	3%

Source: U.S. Census Bureau. American Fact Finder 2010 American Community Survey 1-Year Estimates.

Income and Education

There is a direct correlation between income and level of education. By looking at the regional data presented in Figure 2f, one can see that as the level of educational attainment increases, the median income also increases (American Fact Finder, 2012). What is glaringly obvious are the income differences between males and females. At every level of educational attainment, males earn about 20 percent more than females. This indicates that, although educational attainment is correlated with income, sex is also a correlate for income level.

Figure 2f.
**Median Income by Gender by Educational Attainment
in the Great Lakes Bay Region**

	Male	%	Female	%
Less than high school graduate	\$21,664	61.3%	\$13,666	38.6%
High school graduate (includes equivalency)	\$28,556	64.5%	\$15,656	35.4%
Some college or associate's degree	\$36,054	60.9%	\$23,130	39%
Bachelor's degree	\$55,087	60.6%	\$35,689	39.3%
Graduate or professional degree	\$74,599	55.5%	\$59,800	44.4%

Source: U.S. Census Bureau. American Fact Finder 2010. American Community Survey 1-Year Estimates.

Interestingly, thirty years ago the median annual income for women working full-time was 40 percent less than men's. This illustrates that there has been a reduction in the wage gap and it is predicted that this reduction will continue over time (Noah, 2010). The Bureau of Labor Statistics (2011) expects that the wage gap disparity will continue to decline as females persist in outnumbering males in colleges and universities. For a comparison to the state and nation, refer to Appendix E: *Median Income by Gender by Educational Attainment in the U.S., Michigan and the GLBR*.

The impact of education on a woman's life chances is significant. Although educational attainment of women in the Great Lakes Bay Region is in line with state and national rates, it can be said that women are not earning their bachelors or higher degrees at the same rate as men. Not coincidentally, those who do not seek to complete their high school education or seek an education in higher education earn less money and are at increased risk of falling into poverty. The irony is that no matter how much education a woman completes, regionally, she earns about 20 percent less than her male counterpart.

Health and Wellness



Political Participation



Political Participation

The economic stability of a woman can have a profound affect on not only herself but her family as a whole. Economics plays a large role in the ability for women to attain adequate healthcare, affordable housing and a good-paying job. Political participation is an important factor in continuing to improve the quality of life for women and their families in the nation, state and Great Lakes Bay Region. Yet, women are still not adequately represented around the table. The Status of Women in Michigan states, "Political participation allows women to influence policies that affect their lives. By voting, running for office and taking advantage of other avenues for participation, women can make their concerns, experiences and priorities visible in policy decisions" (Caiazza & Shaw, 2004).

For years, important advocates for women such as Hillary Clinton and Madeleine Albright have called on women to become more politically active. Madeleine Albright, former Secretary of the State and Chair for the National Democrat Institute once stated, "Every country deserves to have the best possible leader and that means that women have to be given a chance to compete. If they're never allowed to compete in the electoral process then the countries are really robbing themselves of a great deal of talent" (The National Democratic Institute, 2012). The ability to infuse the perspective of women into current policies and legislation should be on the forefront for advocacy efforts throughout the nation.

In our representative form of government officials are charged with instituting a government in the best interest of the people. However, they are not bound to act in accordance with the wishes of the majority, their constituents, and they often exercise personal judgment in decisions that require expedient action. As a result, political participation by women is not only important in the election of representatives but also as representatives themselves.

This section provides data on the participation of women in the political process in the GLBR in the area of voter registration and representation of women in political office.

Voter Registration

Exercising their right to vote is an important way in which women can improve their status and participate in the political process. Citizens of the United States are constantly taking steps to ensure that everyone has the right to vote and have equal access to the voting process. For instance, many Federal Laws were put in place to ensure that all Americans have the opportunity to vote. Laws such as the Voting Rights Act (1965) that protect against racial discrimination and the National Voters Registration Act (1993) provide more education and access for people to register to vote (American Civil Liberties Union, 2012).

Analyzing voter registration is one way we can examine women's political participation. Figure 3a provides a snapshot of voter registration in the nation, state and counties of the Great Lakes Bay Region. According to Figure 3a, females have a slightly higher percentage of voter registration in the nation, state and the GLBR when compared to males. Midland has the highest representation of women voter registration at 80 percent and Isabella County has the lowest with 62 percent. In all but 8 townships, which comprise the 81 township and city governments of the four county area, women out numbered men in voter registration. For a detailed chart regarding voter registration please refer to Appendix F: *Voter Registration by Gender in the U.S., Michigan and GLBR*.

Political Participation

Political participation is vital to the advancement of women yet women are still underrepresented in the nation, state and the GLBR. While statistics show a steady increase in participation in public office, women still represent fewer than 20 percent of congress. Women participate more than men in elections but do not run for office. To increase participation we need a stronger "farm" team to serve as a training ground for future women politicians. This can be done through basic election training, active recruitment of female candidates to local elected posts and an organized support system (like Emily's List) approach to assisting female candidates to lessen the financial burden of running for office. Until women are better represented in Congress, important issues such as healthcare, reproductive rights, the Family Leave Act, Lilly Ledbetter Act and other important legislation will lack the feminine perspective and representation required to move women forward toward true equality.

Political Participation

Senator representing Michigan has served as an advocate for women’s issues in legislation at the national level. She is a staunch supporter of women’s reproductive rights and affordable healthcare. Stabenow is the first woman to serve as a U.S. Senate representing the state of Michigan.

In the GLBR, the lack of viable female candidates is reflected in the primary contest to replace Dale Kildee, retiring U.S. Congressman representing portions of Saginaw and Bay counties. In that race, while several politicians are actively campaigning for the primary election, not a single female candidate has emerged.

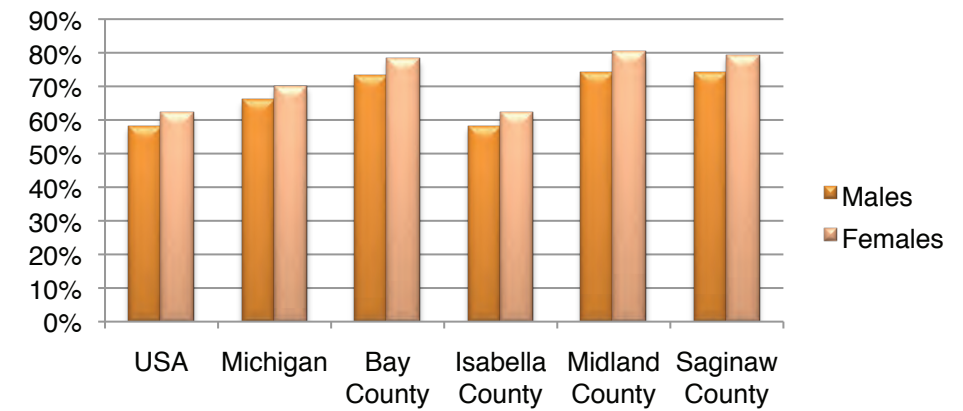
There are a multitude of opportunities for political participation at the national, state and regional level. The table below illustrates some of current positions held by women but is by all means not all of the positions held.

Figure 3d.
Women in Politics Representing Michigan and the GLBR, 2012

U.S. Senator	Debbie Stabenow (D-MI)
Michigan House of Representatives	Stacy Erwin Oakes (95th District)
Michigan Secretary of State	Ruth Johnson
County Clerk-Bay County	Cynthia Luczak
County Clerk-Isabella County	Joyce Swan
County Clerk-Midland County	Ann Manary
County Clerk-Saginaw County	Susan Kaltenbach
Mayor-Midland	Maureen Donker
City Commissioner-Bay City	Lori Dufresne (4th Ward)
	Elizabeth Peters (2nd Ward)
County Commissioner-Saginaw	Cheryl Hadsall (3rd District)
	Bregitte Braddock (10th District)
	Susan McInerney (11th District)
	Ann Doyle (13th District)
County Commissioner-Midland	Rose McQuaid (7th District)
County Commissioner-Isabella	Frances Lichtman (7th District)
Judge-District Court	Honorable Dawn Klida
Judge-Probate Court	Honorable Karen Tighe
Judge-District Court	Honorable Kyle Higgs-Tarrant
Tribal Council-Saginaw Chippewa	Courtney Wemigwans
	Michelle Stanley
	Lorna Kahgegab
	Louanna Bruner
	Stephanie Peters
	Lindy Hunt

Political Participation

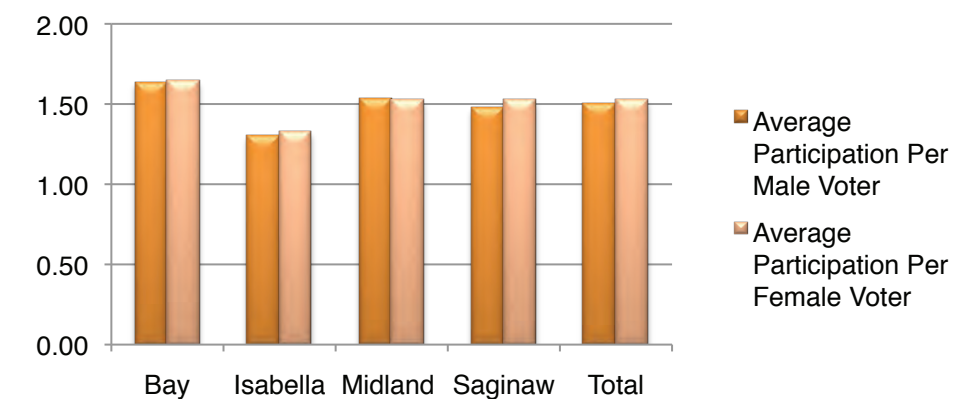
Figure 3a.
Voter Registration by Gender in the U.S., Michigan and the GLBR, 2010



Source: Michigan Qualified Voter Database-State of Michigan, January 2013.

The women of the GLBR are well represented in voter registration and participation as illustrated in Figure 3b. Not only do women register to vote in higher numbers but they also exercise their right to vote slightly more frequently than males. In all counties except Midland, women cast more votes on average than their male counterparts. In 45 of the 81 townships and cities, women had a greater rate of participation in general elections than men.

Figure 3b.
Average Number of Votes per Registered Voter Cast in the Past Three General Elections



Source: Michigan Democratic Party Voter Activation Network, 2012.

The region should continue to push women for voter turnout at all elections. The region does have the benefit of two active *League of Women Voters* organizations in Saginaw and Midland. Both are non-partisan political organizations that focus on education, voter registration and advocacy for public policy.

Political Participation

Women in Public Office

The representation of women in political office, whether elected or appointed, can provide much needed impact for women's issues. As more women hold office, women's issues are more prominent in legislative agendas, role models are established and access to policymakers increase.

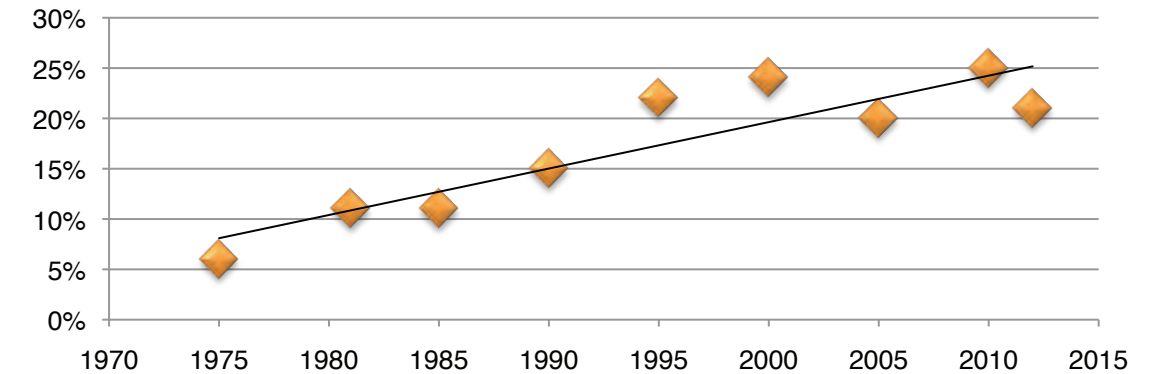
Participation of women as elected officials begins at the local level, which provides a pool of candidates for state and later national office. Promotion through the levels of government can be illustrated by the career of Michigan's only female to be elected to the United States Senate, Debbie Stabenow. She began in elected office on the local level as a county commissioner in Ingham County, was elected to a post in state government as a representative and later and senator then was in a position to run for national office, first as a representative then as a senator. Jennifer Granholm, the only female governor in the state's history progressed in a similar fashion but began in a non-elected but political position in local government on the Wayne County's Corporate Council.

On a local level, the early 21st century also saw a decrease in the number of women serving in what has been the "farm team" for the Michigan state legislature, which are county commissions. All Great Lakes Bay Region counties have at least one woman serving on the city (largest population) council or county commission. Women were also represented on all school boards; however, no representation is greater than 27 percent. Local appointments are probably one area where women are under-represented. Most counties and cities post all open positions for appointment. In many cases, there are always vacancies. Local appointments are one area where women are under-represented. Most counties and cities post all open positions for appointment. In many cases, there are always vacancies. The City of Midland is presently the only city in the GLBR that has a female mayor, Maureen Donker. Over the last ten years, Saginaw has also had a female mayor.

The pool of viable candidates of the Michigan Legislature is smaller due to the fewer number of women in local office and the numbers are reflected in the low percentage of females in the Michigan House and Senate. The political participation of women in the legislature has increased slowly over the last several decades. As illustrated in Figure 3c, participation of women has increased from approximately 6 percent in the 1970's to a peak in 2010 at 25 percent and a recent slight decline in 2012 to approximately 21 percent (Center for American Women and Politics, 2012).

Political Participation

Figure 3c.
Political Participation of Women in the Senate, House and
Legislation, USA
1970-2012



Source: Center for American Women and Politics, 2012.

In 2011, only 4 of 38 members of the Michigan Senate were women (two from each party), down from 9 in the previous Senate and down from 11 in the 2003-2005 Senate. The House has 27 women (16 Democrats and 11 Republicans) among its 110 Representatives, for a total of 21 percent female representation in Michigan's legislature. Republican women doubled their representation in the legislature from 9 to 18 as a result of the election; democratic women decreased by 10. Governor Jennifer Granholm left office in 2010. Kate Segal (R-62nd) is Minority Floor Leader, Gretchen Whitmer is Senate Minority Leader (D – 23rd) and Tonya Schuitmaker (R-20th) is President Pro Tempore of the Michigan Senate. In 2011, only one woman, Secretary of State Ruth Johnson (R), holds a statewide elected executive position. From the GLBR there is only a single female member of the state legislature. Stacy Erwin-Oakes currently serves in the Michigan House of Representatives representing the 95th District. Representative Oakes is currently serving her first full term of office with plans to run for re-election in the November 2012 election. Oakes serves on the House Agricultural Committee and the House Judiciary Committee. In addition, she also sits on the Michigan Legislative Council. Representative Oakes is not only one of the few women in the Michigan House of Representatives but she is also a minority, adding an important perspective to the legislative process.

The lack of female elected officials in state government results in a lack of viable candidates for federal government positions. However, that lack is not unique to the GLBR. On a national level, seventeen women are currently serving in the 2011-2013 U.S. Senate (112th Congress). Women also filled 73 of the 435 seats in the 112th U.S. House of Representatives (not including the nonvoting delegates from the District of Columbia, the Virgin Islands, and Guam). Minorities filled only 24 House seats and no Senate seats. Women from Michigan filled one seat in the U.S. Senate (Debbie Stabenow (D-MI)) and one seats in the U.S. House Candice Miller (R-10th District). (Center for American Women and Politics 2012) Debbie Stabenow (D-MI), U.S.