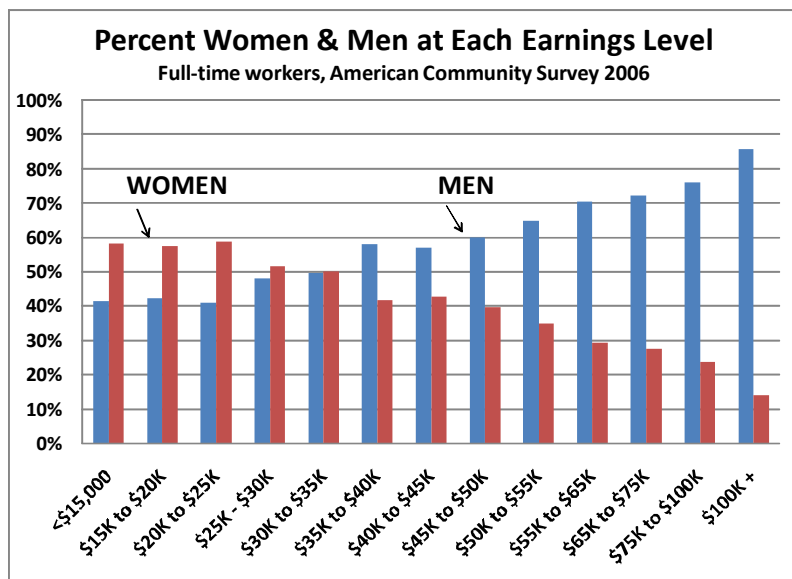


The New Hampshire
WOMEN'S POLICY
 Institute

2008 Update on Women's Economic Status
Understanding the Wage Gap

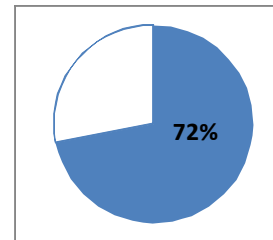
New Hampshire has fewer women in poverty than any other state in the nation, but the state ranks 42nd in the disparity of wages between women and men, or the 'wage gap.' This report provides new data on women's economic status and understanding the wage gap in New Hampshire. It updates measures from our first report *The Economic Status of Working Women in NH*. For a full discussion, see the report on our website at www.nhwpi.org.

Women make up almost 60% of workers at low income levels, and only 14% of those earning over \$100,000. New Hampshire has relatively more women at the bottom and fewer at the top than in other New England states.



Women's Earnings

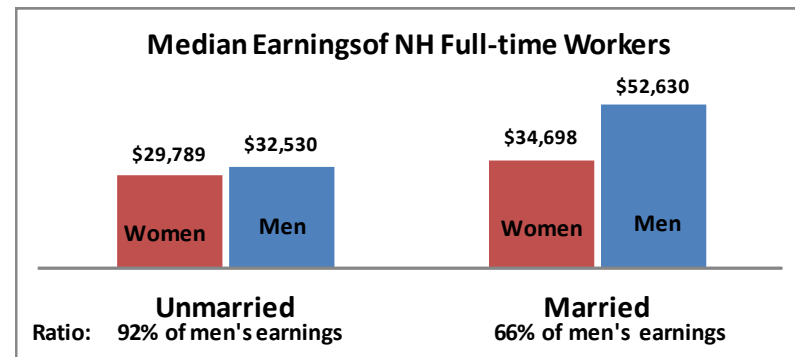
Women still earn less than men on average. For full-time workers, women's median income is 72% of men's.



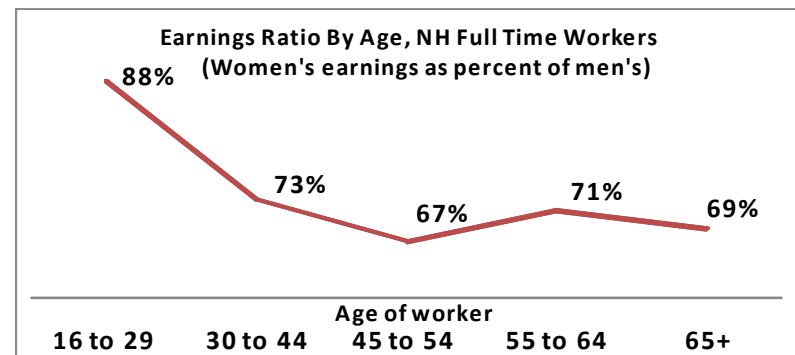
Median Income NH and US			
	NH	US	NH Rank
Women	\$34,719	\$32,649	16th
Men	\$48,254	\$42,210	8th
Ratio (W/M)	72%	77%	42nd

Impact of Marriage and Family

Marriage and family responsibilities impact earnings. The wage gap for married women is greater: they earn 66% of what married men earn on average, while unmarried women earn 92%.*

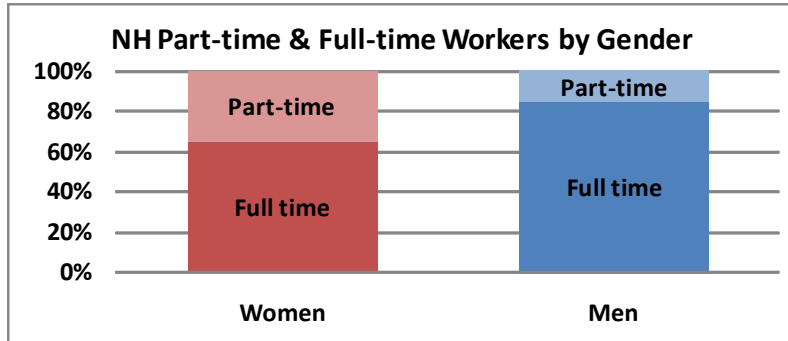


This impact is cumulative over time—women's earning power relative to men's decreases as women age.



*Public Use Microdata Sample 2003 to 2006 American Community Survey.

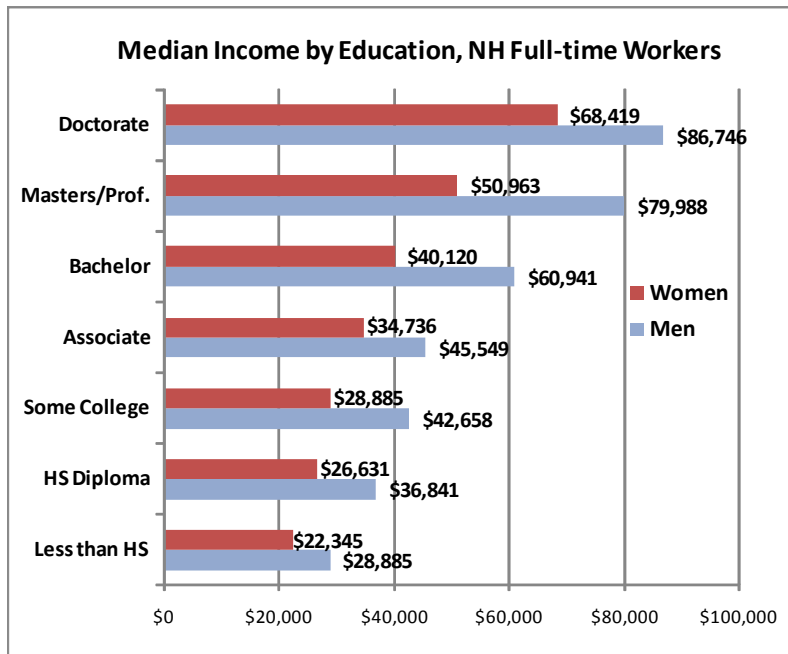
Many women work part-time while caring for family. This impacts earnings as well as retirement security, since few part-time workers have employer-sponsored retirement plans.



Public Use Microdata Sample 2003 to 2006 American Community Survey.

Impact of Education

Women's earnings increase at higher levels of education. The wage gap, however, also increases. Median earnings for a man with a high school diploma exceed those for a woman with an associate's degree.



Public Use Microdata Sample 2003 to 2006 American Community Survey.

Impact of Occupation and Industry

The wage gap varies by occupation and industry. In low-paying jobs or industries the wage gap is often smaller. Occupation and industry have a strong impact on women's earnings.

Occupation (full-time work)	Women's Median Earnings	As Percent of Men's
Legal	\$40,859	45%
Law Enforcement	\$34,100	56%
Architecture & Engineering	\$42,159	59%
Building Cleaning & Maintenance	\$20,200	64%
Construction & Repair	\$32,041	64%
Mgmt, Business and Finance	\$47,500	66%
Sales & Office	\$31,842	68%
Service	\$23,449	70%
Production, Transport, Moving	\$27,150	72%
Healthcare Practitioner & Technical	\$47,226	77%
Computer & Mathematical	\$65,731	81%
Food Preparation	\$21,475	82%
Education, Training, & Library	\$36,273	84%
Community & Social Services	\$40,859	85%
Farming, Fishing, & Forestry	\$25,931	98%

Source: 2006 American Community Survey, compares earnings for full-time workers.

Impact of Discrimination

Some of the wage gap is not explained by differences in occupation, industry, work experience, or other readily measured factors. One national study found 41% of the difference between men's and women's wages to be 'unexplained,' and presumed at least some of this difference to be due to discrimination. Other factors, such as differences in salary negotiation, may contribute as well. Other studies have found slightly higher percentages to be unexplained.

(Blau and Kahn, "The Gender Pay Gap: Have Women Gone as Far as They Can?" *Academy of Management Journal*, 2007.)

Other Indicators of Economic Well-being

New Hampshire ranks above the US average on a number of indicators for women's economic well-being.

Percent of Women	NH	US
In the Labor Force	64%	59%
With 4+ years College	32%	26%
In Managerial or Professional Positions	37%	38%
With Health Insurance*	87%	82%
Living Above Poverty	91%	87%

Women's Business Ownership

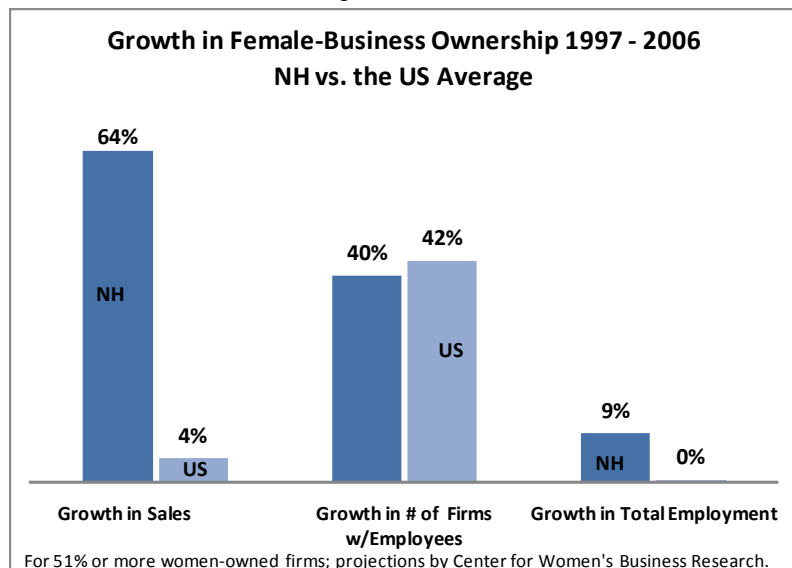
26% of New Hampshire's private businesses are owned by women, compared to 30% nationally. NH ranks 39th in the total number of firms owned by women, but 1st in sales growth in these firms between 1997 and 2006. NH's rankings on women-owned businesses have improved since 2004, as shown.

New Hampshire's Privately-held, 51% or More Women-Owned Firms	NH's National Rank	
	2006	2004
Total Number of Women-owned Firms	39th	42nd
Total Number Employees in firms	36th	43rd
Total Amount of Annual Sales	36th	43rd
Growth in Number of Firms 97 – 06	30th	46th
Employment Growth 1997 – 06	9th	44th
Sales Growth 1997 - 06	1st	45th
Average Overall Growth 1997- 06*	7th	48th

Source: Center for Women's Business Research, based on 2006 projections calculated from 2002 economic census.

*A combined measure of growth in # of firms, employment, and sales.

Growth in sales and employment since 1997 in women-owned businesses has exceeded the national average.



Women in Business Leadership

Women's contributions to business leadership are increasing in NH; the number of female CEOs of financial institutions increased from two to 11 between 2001 and 2006. Women still represent an underutilized resource for leadership, however, as shown below.

Percent of positions filled by women by NH industry sector, 2006				
Industry Sector	Directors/ Trustees	CEOs or Presidents	Senior Executives	Workforce
Public corporations	9%	4%	15%	Not avail.
Hospitals	26%	22%	25%	80%
Banking	21%	20%	28%	80%

Source: *Breaking Through the Granite Ceiling*, NH Women's Policy Institute

Child Care Availability

Child care costs and availability impact women's decisions about work. The State of NH subsidizes child care for low income families, but current subsidies cover the rates of less than 50% of child care providers in the state, while the federal government recommends they cover at least 75%. The percentage of providers serving low-income families declined by 15% between 2003 and 2005, presumably because of the low subsidy rates. The state has begun increasing rates.

There were approximately 38,540 child care slots in NH in 2007. The child care industry estimates that demand greatly exceeds supply,* based on NH census data on children in the state. The actual extent of any potential gap is has not been studied.

Source for information on rates and providers: *NH Early Care and Education Market Rate Survey for 2005* by Michael F. Kalinowski and Fanny X. Kalinowski.

* National Association of Child Care Resource and Referral Agencies.

The Institute thanks Antal Consulting, LLC, and Dr. Margaret Walsh and Keene State College students for assistance with data analysis on this project.

NH Women's Policy Institute is a registered 501(c)3. If this work is important to you, **please support us with a gift today.**

NH Women's Policy Institute
Two Delta Drive, Concord, NH 03301
(603) 491-0959 or online at www.nhwpi.org